SUBMISSION GUIDANCE

CERTIFICATION, COMPLIANCE MONITORING AND EVALUATION

CDE CERTIFICATION APPLICATION

SUBMISSION GUIDANCE
UPDATED SEPTEMBER 2018

WWW.CDFIFUND.GOV/CDE

Table of Contents

1. Introduction

	AE101: Getting Started – Navigating AMIS (for External Users) is a pre-requisite for the training manual you are currently viewing, *AE102: CDE Certification Application Submission (for CDE Certification Applicants).*

An entity seeking to be certified as a Community Development Entity (CDE) must submit a CDE Certification Application, to the CDFI Fund, in AMIS. To submit an application online, that entity must have an AMIS account. Please refer to the *AE101: Getting Started – Navigating AMIS (for CDFI Fund External Users)* training manual on how to set up an account.

	NOTE: An organization that is currently certified as a CDFI by the CDFI Fund must confirm some basic organization information and submit a CDE Certification Application in order to also be considered as a certified CDE. See **Section 7. CDE Cert Application for Certified CDFIs** of this training manual for instructions on submitting a CDE Certification Application for organizations that are already CDFI certified.

The objective of this training manual is to provide CDE Certification applicants with instructions on how to complete a CDE Certification Application. Applicants will learn how to complete and submit their application in AMIS.

2. Launching the CDE Certification Application

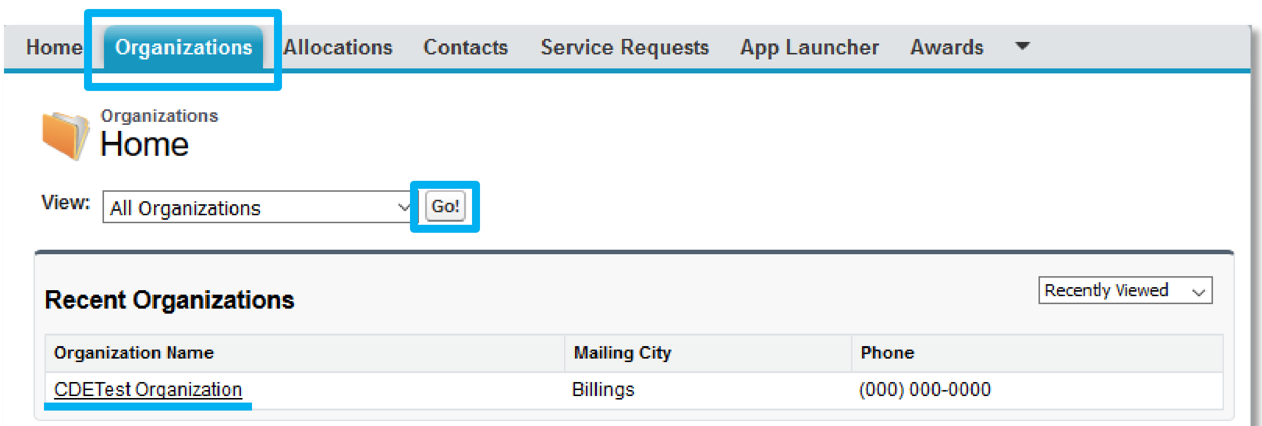
Once applicants have successfully created an AMIS account, they will have the ability to create, complete, and submit a CDE Certification Application in AMIS. There are three types of CDE Certification Applications – For organizations applying for first time CDE certification, for organizations that are already CDE certified and applying on behalf of their subsidiaries, and for organizations that are already CDFI certified.

AMIS will launch the correct application type based on the information on your organization's detail page. The steps below show how to verify that your certification information in AMIS is up to date and how to launch the CDE template application.

2.1 Verifying Certification Status in AMIS

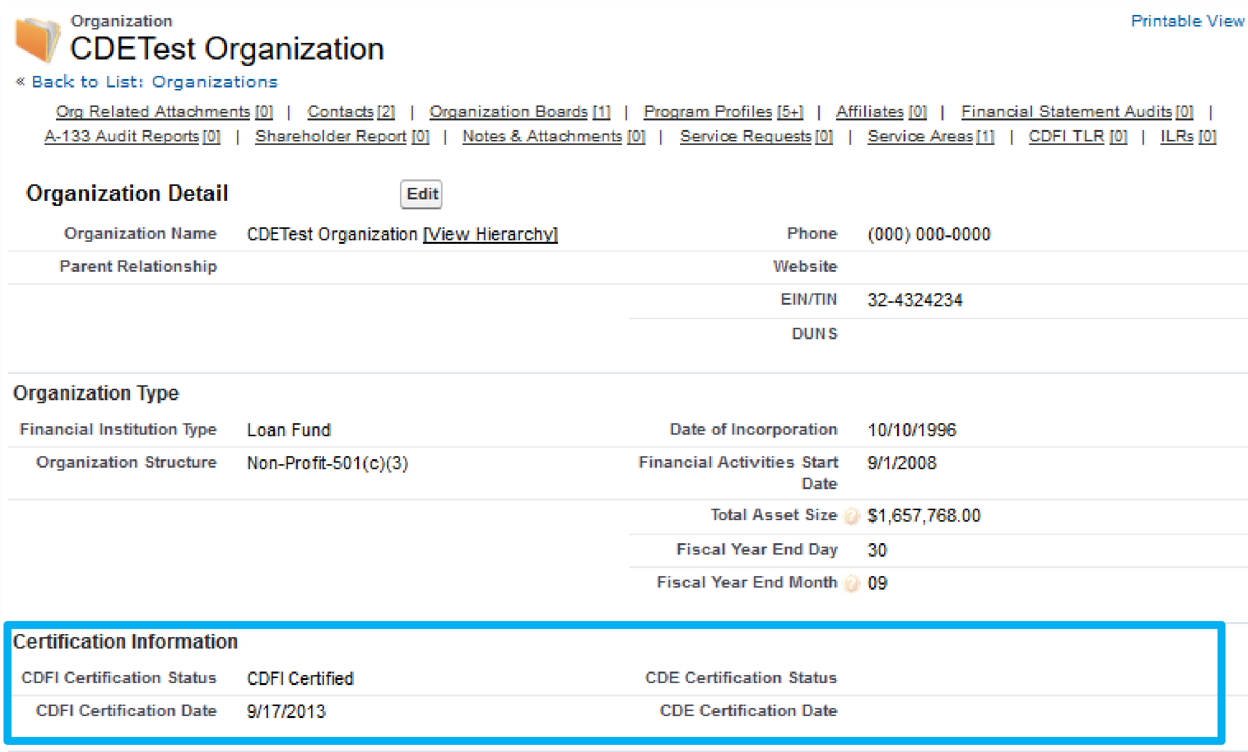
To verify that your certification information in AMIS is correct:

1. Log in to AMIS.
2. Click on the **Organizations** tab to be forwarded to the Organizations Home page.
    a. The organization is listed under the Recent Organizations section; alternatively,
    b. If the organization is not listed, click the **Go!** button next to the View drop-down menu to be forwarded to the Organizations list view.



Organizations Home Page

3. From the Organizations Home Page, click the **Organization Name** link to access the organization's Detail page.



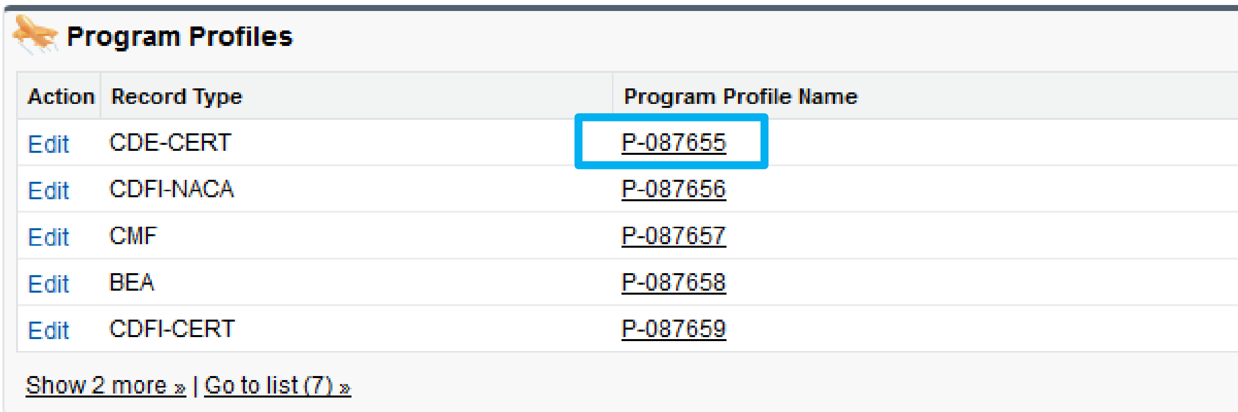
Organization Detail Page

4. From the Organization Detail page, locate the section “Certification Information”.
5. Verify that the information about your CDFI and/or CDE Certification Status is correct.
6. If this information is not correct, please submit a service request to CCME to correct the error before beginning your application. Your certification statuses affect the type of CDE application you will need to complete, so it is important that this information is accurate.
7. Once you have verified that your certification information is correct, you will be able to launch the application from the Program Profile.

2.2 Launching the CDE Certification Application

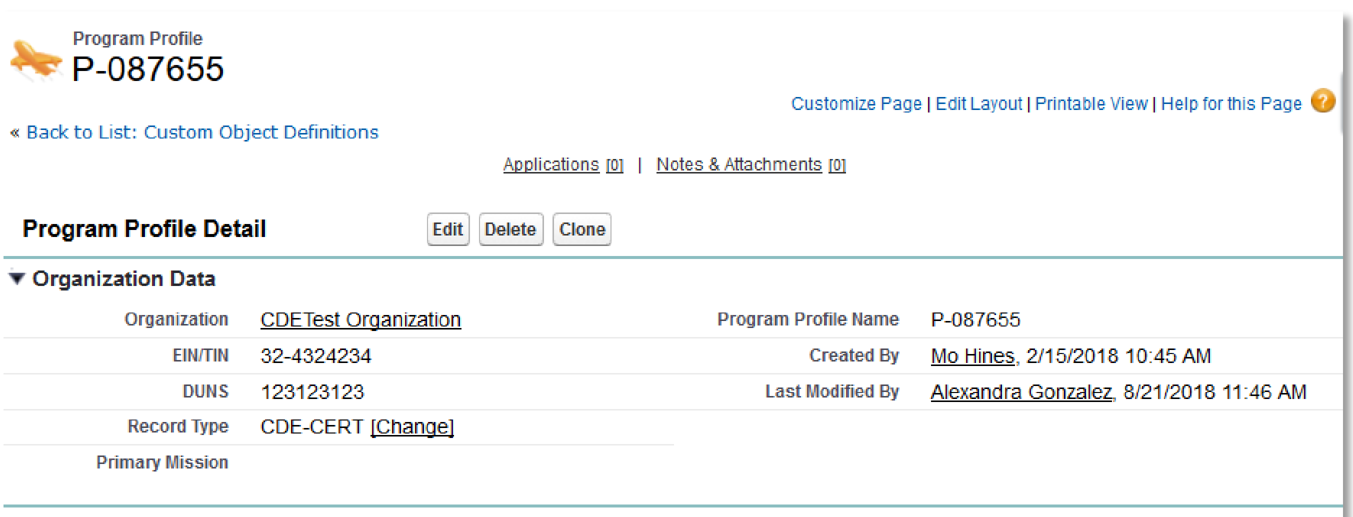
To Launch the CDE Certification Application:

1. From the Organization Detail page, scroll down to the Program Profiles related list.



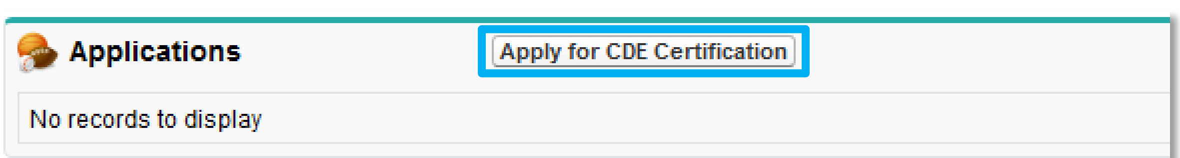
Program Profiles Related List

2. Click the **Program Profile Name** for the CDE-CERT Program Profile to be forwarded to the Program Profile Detail page. Please verify that your Organization Data is correct and complete, apart from the "Primary Mission" field which will be auto-populated later with the primary mission the applicant enters in the application.



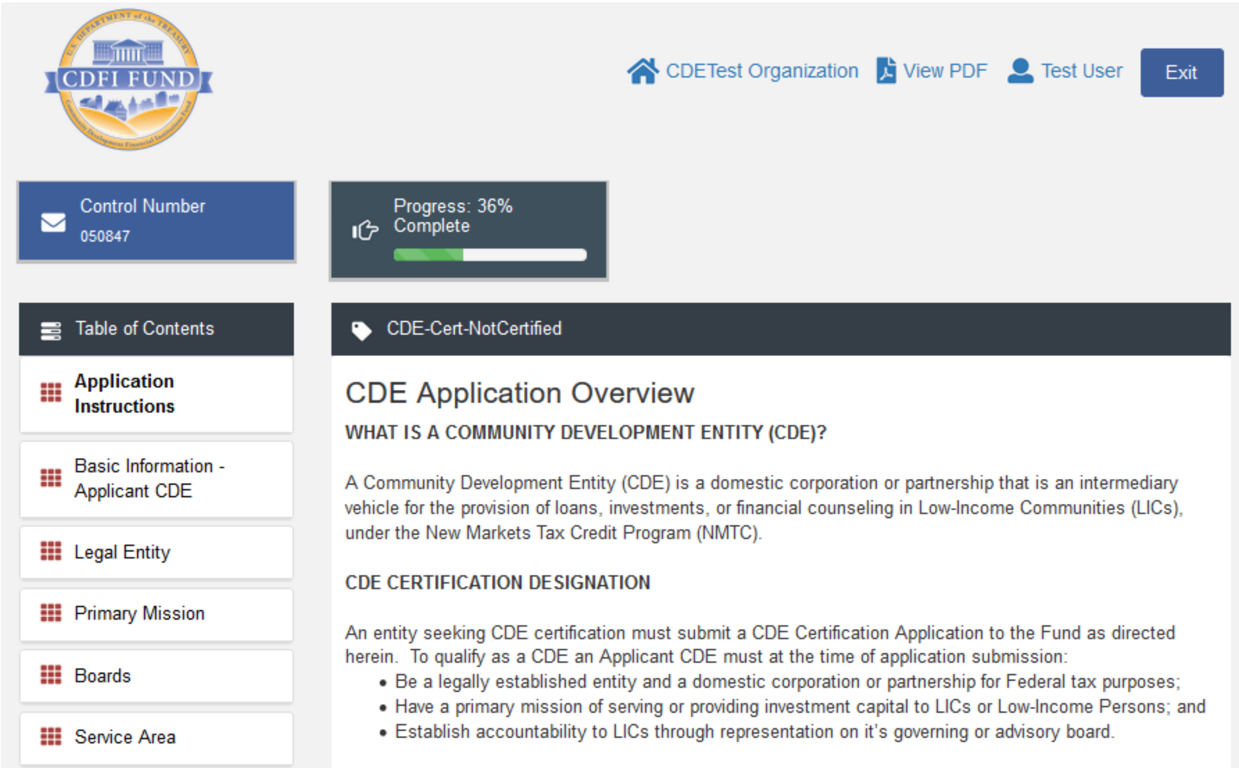
CDE-CERT Program Profile Detail Page

3. Once you have verified that the information on the program profile is up to date, navigate to the "Applications" related list and click the **Apply for CDE Certification** button.



Certification Applications Related List

4. This will launch the CDE Certification template application.



CDE Certification Template Application

5. Complete the CDE Certification Application and submit the application (see guidance, sections 5-7 below).
6. The CDFI Fund will notify the Application submitter via email regarding their CDE Certification Application status.

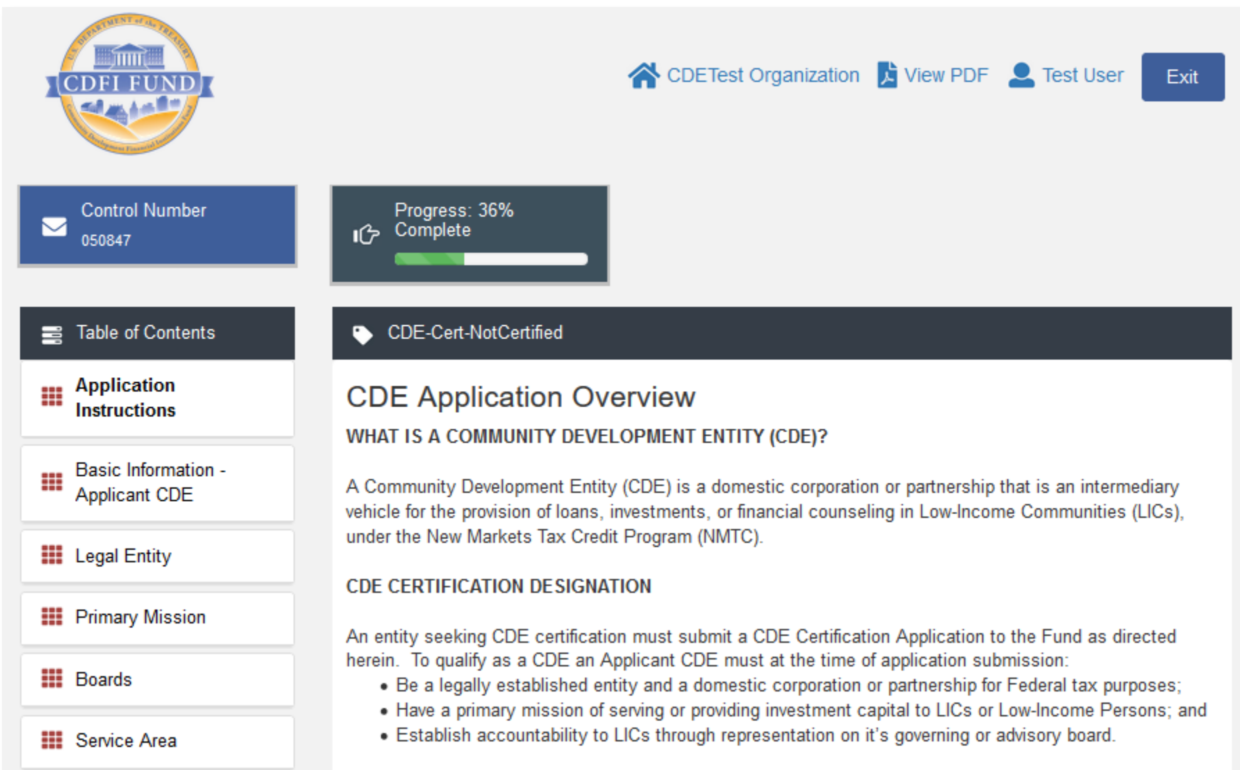
3. CDE Template Application Appearance and Navigation

CDE Certification uses the template approach to collect applicant information. Sections 3 and 4 provide general guidance on how to navigate and use template features to successfully complete your CDE Certification Application.

For question-level guidance of the CDE Certification Application, please see Sections 5-7, below.

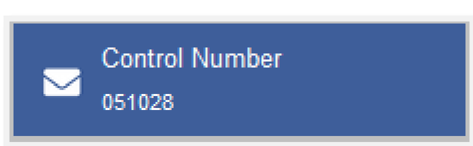
3.1 Application Layout

The application home page will be displayed when you launch the application. The application home page has a stationary header that displays important application details.

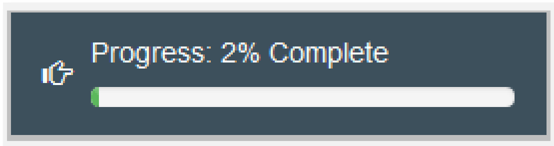


Application Home Page

The header includes:



1. Control Number: The system-generated number assigned to your application.



2. Progress Bar: Keeps track of your progress as you complete portions of the application.

3. Organization: A hyperlink to your Organization's detail page. When you click this link, it will return you to your organization record in a new window.

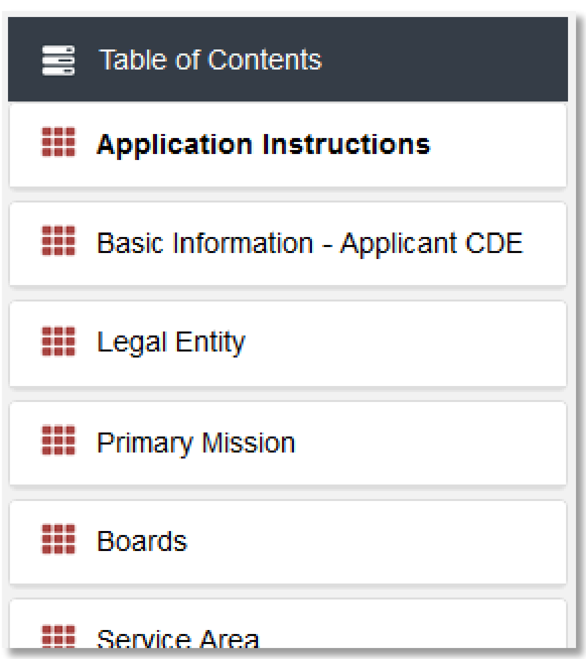
4. View PDF: An option to export and view the application as a PDF file. The PDF prints the current state of the application. If blank, it will show application guidance, questions, and tables. Once responses are entered into the application, the PDF will also include responses.

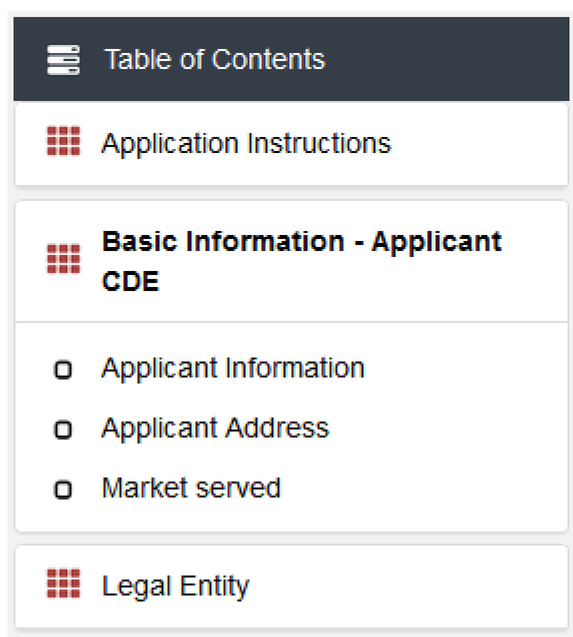
5. User: Name of user profile currently editing the application.

6. Exit: Use this button to Exit the application **after** saving your work.

3.2 Using the Collapsible Menu

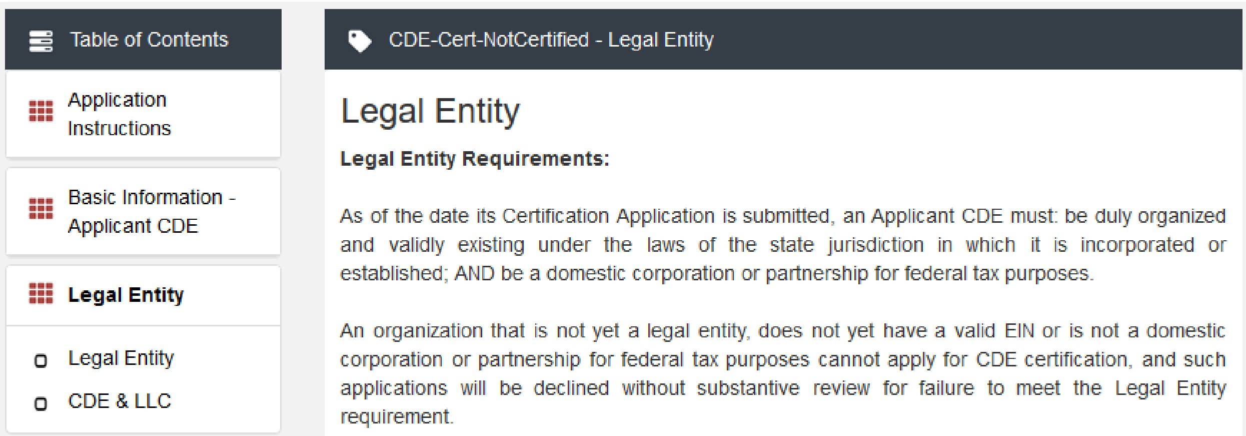
The menu on the left-hand side of the page will allow you to navigate to different sections of the application.





Collapsible Menu- Collapsed and Expanded

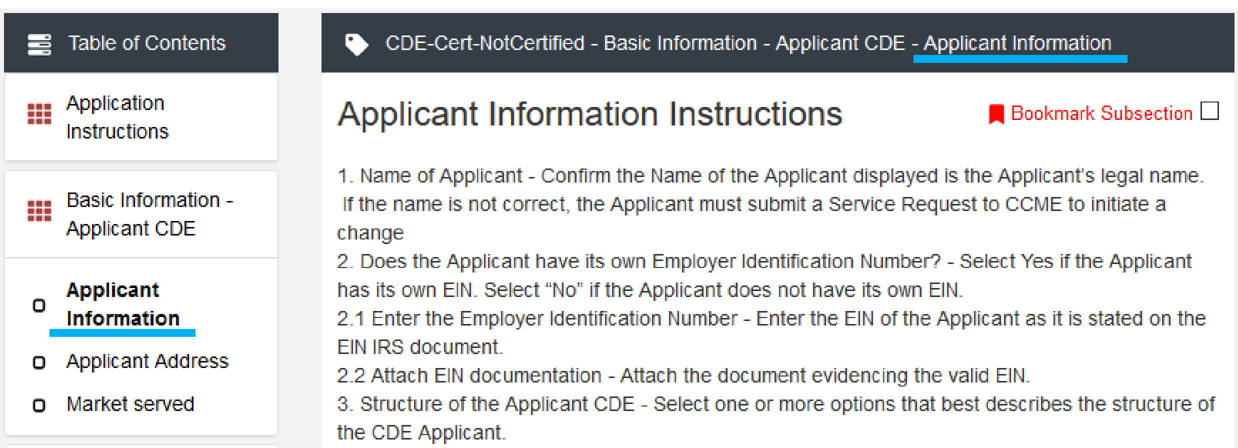
Click on the section title in the menu to expand and view subsections. This will display links to subsections below the section title in the menu bar.



Legal Entity Section Page View

Clicking on a section title will also bring up a section introduction page in the interface to the right of the menu. This page will describe the section and include any important details, tips, instructions the user may need before proceeding to the subsections.

To view a subsection, click on the hyperlink to the subsection title in the menu bar.



Subsection Page View

The page for the subsection, including application question and response fields, will be visible in the display to the right of the menu.

Note that the black bar at the top of the display lists the name of the application, section, and subsection currently displayed.

To navigate to another subsection, click on that subsection's title.

If you are finished viewing an application section and would like to minimize its list of subsections, simply click on the section title link in the menu again.

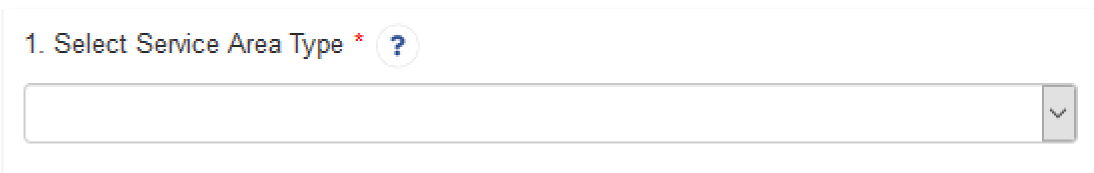
The menu allows you to move from section to section as needed within the application. Just be sure to always **Save** any responses you have entered for a subsection before navigating away from that page.

NOTE: If you do not Save before navigating away from a subsection, you will lose your work.

3.3 Saving and Completing a Section

When you click **Save** at the bottom of a subsection page, the application will save your answers. You will receive on-screen error messages and guidance based on the errors found. After clicking **Save**, you can navigate away from the subsection and your answer will be saved. **If you navigate away before you click Save you will lose your responses/answers**. **REMEMBER TO ALWAYS CLICK SAVE.**

To complete a subsection, fill in all necessary fields. All required fields are marked with a red asterisk *.

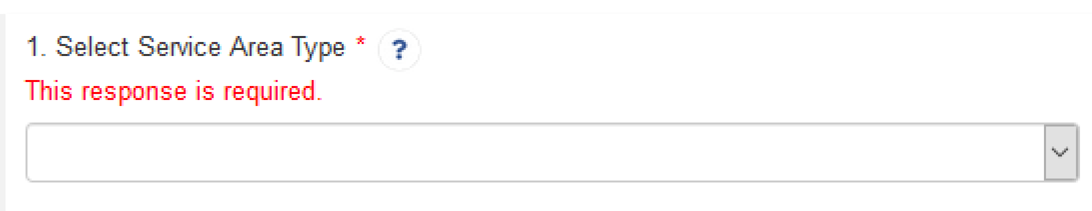


Sample Required Field

At the bottom of the page click the **Save** button.

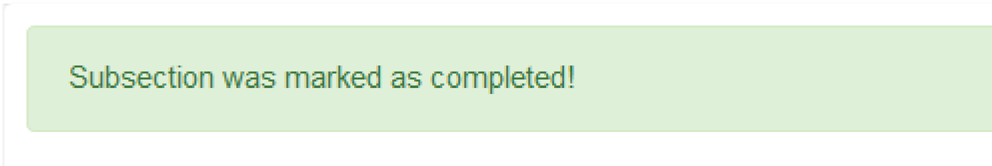
Save Button

The application will save all responses. If any of your responses require a correction, the subsection cannot be Marked Complete. Any error messages or guidance will be displayed. For example, a required field left empty will display “this response is required.”



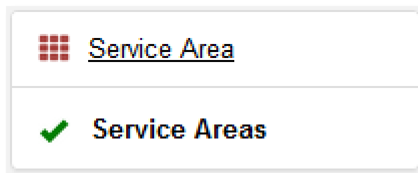
Validation Error Message

Correct any errors and try to save again. When the subsection page is successfully Marked Complete, the message will appear at the top of the display window.



Subsection Saved and Completed Message

In the menu bar, a green checkmark will appear next to the saved and completed subsection.



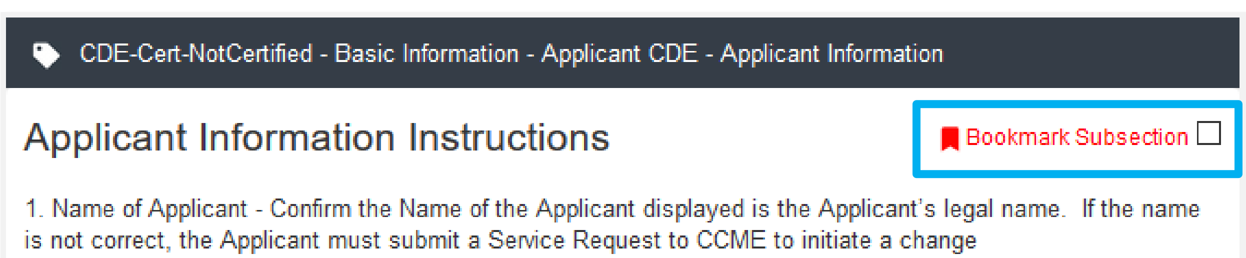
Completed Subsection Checkmarks

3.4 Time Management

You may save data, log out, and return to your application at a later date. The electronic application will automatically log you off after **2 hours of inactivity** (i.e., no movement between screens). **If this happens, you will lose any data that you entered and did not save.**

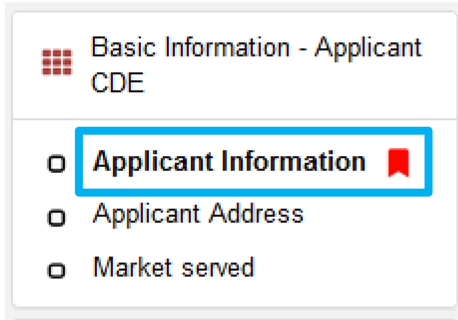
3.5 Bookmarks

If you need to flag a subsection to return to later, use the bookmark feature. When you click on any subsection, you will see the **Bookmark Subsection** checkbox visible in the upper-right of the display.



Bookmark Subsection Checkbox

Click the checkbox to bookmark the subsection. A bookmark symbol will appear next to that subsection in the application menu.

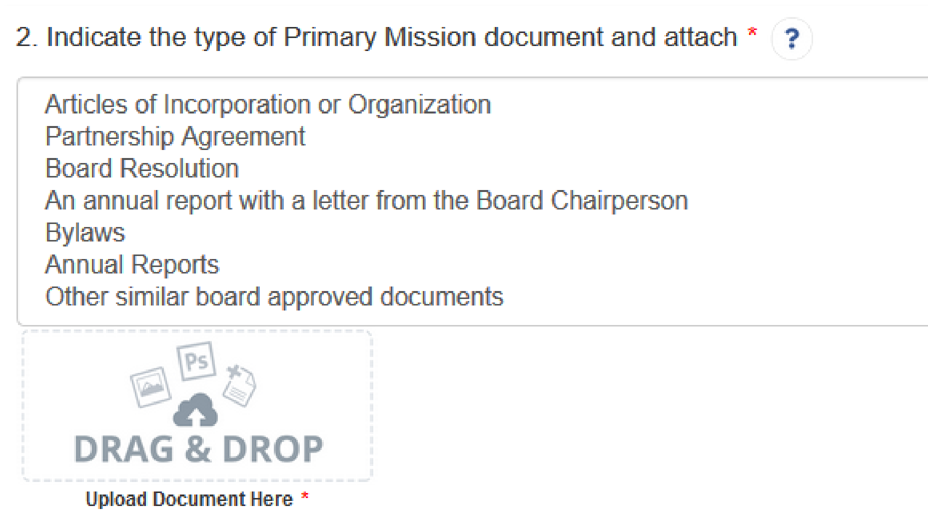


Bookmarked Subsection

To remove a bookmark, simply uncheck the checkbox.

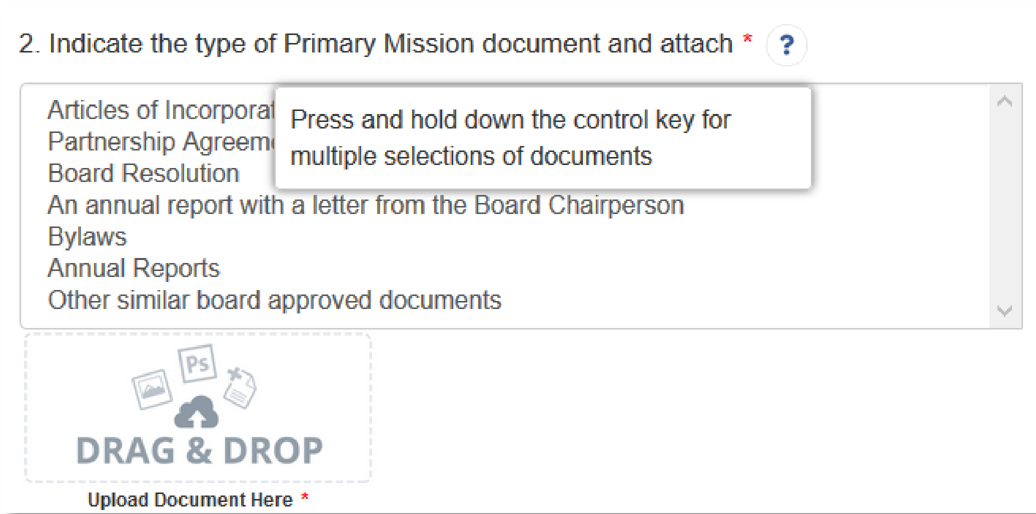
3.6 Help Text

Some questions will have Help Text that will provide additional guidance. A question that has Help Text available will have a small circle with a question mark in it following the question text.



Question with Help Text

Hover your cursor over the Help Text button to view guidance.



Help Text Displayed

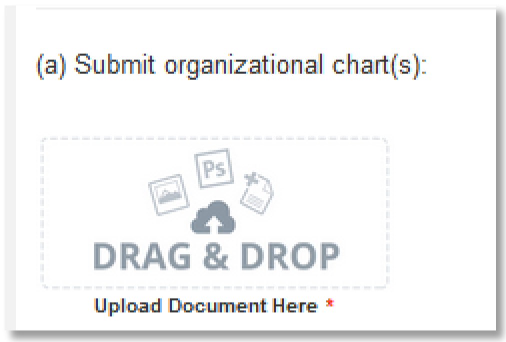
4. CDE Template Application Form Features

4.1 Validation Rules, Error Messages, and Guidance

There are rules associated with required fields and other information in the application. When you **Save** a subsection and errors are detected, you will see error messages displayed by the field that needs to be adjusted. Please follow all error message guidance accordingly.

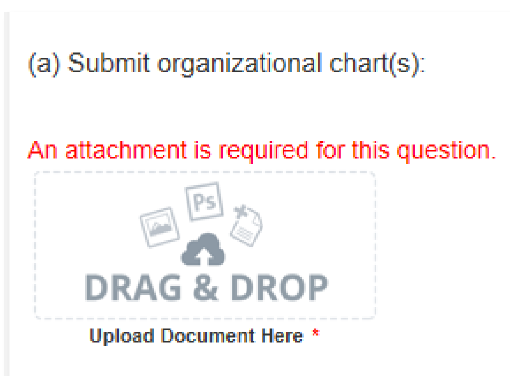
These errors may range from inputting an invalid value to omitting a required field.

For example, you may be asked to upload documents using the Drag & Drop feature.



Upload Attachment Required Field

If you skipped over this required document upload feature, you would receive the following error message when you try to save:



Missing Attachment Error Message

You will receive a similar error message if you omit a response in any other required field, like a text box.

In fields that require a numerical response, there are often specific guidelines the applicant must follow. For example, in the question below, the total of i-iii must equal 100%.

Market Served	Percentage
(i) % of Major Urban Areas * ?	20 % 0 Decimal Places
(ii) % of Minor Urban Areas * ?	70 % 0 Decimal Places
(iii) % of Rural Areas * ?	30 % 0 Decimal Places
Total of (i), (ii) and (iii) must equal 100%	The total of (i), (ii) and (iii) **MUST** equal 100% 120

Numerical Entry Error Message and Guidance

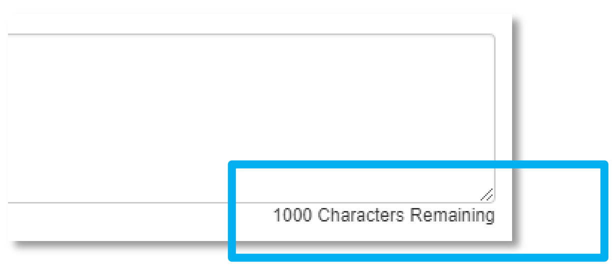
If the values do not total to 100%, you will receive guidance that you must adjust your entries so they equal 100% before this page can be saved and marked complete.

The guidance provided in these error messages will give you a clear idea of how to correct the validation error.

4.2 Narrative Responses

For all questions requiring a narrative response, please note that each text response field has an identified maximum character length.

These character maximums include spaces, punctuation, special characters, and line breaks. Be aware that most word processing programs do not typically count line breaks as a character. The text box will not allow you to exceed the maximum character limit. If you are copying a response from another source, please make sure you are within the character limit or the ***text box may truncate your response.***



Character Maximums for Text Responses

TIP: Type your narrative answers into a separate word processing program (e.g., Microsoft Word). Then copy and paste the answers into the appropriate sections of the electronic application. This will prevent the loss of information if you encounter problems saving your application or connection problems. It will also cut down on the time you spend directly filling out the application online. When copying and pasting the narrative responses from a word processing program into the narrative text box, any special indentations or spacing will not carry over. Formatting, such as bold, italicized, or underlined text, will not display in the narrative.

To copy and paste information in a Windows platform from a MS Word file or other word processing file:

1. Go to the document with the appropriate text.
2. Highlight the information you wish to paste. ***Press and hold down the Ctrl button, then press C***. Alternatively, you can press the right button on your mouse and then select **Copy**.
3. Go to the electronic application. Click in the applicable text box. ***Press and hold down the Ctrl button, then press V.*** This will paste the information into the text box. Alternatively, you can press the right button on your mouse and then select **Paste**.
4. The text boxes only allow basic text. Any formatting (e.g., italics, bold, bullets) will be simplified to a basic font. Charts and tables cannot be pasted or created in the text boxes. Additionally, you will not be able to check for spelling or grammatical errors within the electronic application.

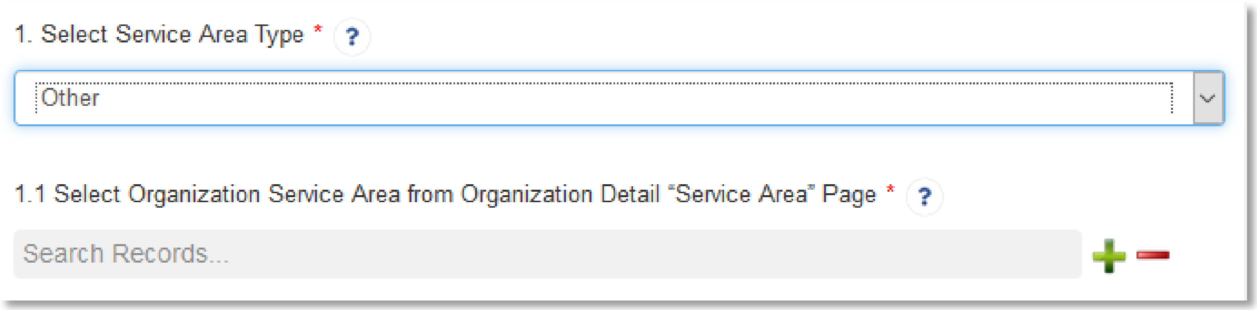
4.3 Dependent Questions and Subsections

Responses to some questions will trigger the applicability of other dependent questions or subsections in the application. Be careful when changing the responses to these types of questions because the answers you input in earlier sections may affect the required fields and dependent subsections you will have to complete later in the application.

Dependent Questions

Sample Question that can Trigger a Dependent Question

A **Dependent Question** will appear on the question page you are editing when your response requires additional responses or explanations. For example, in the question above, the Applicant will select if their service area type is “National” or “Other” from the drop-down menu. If it is “National”, no additional explanation of the service area is needed. However, if you indicate you are serving any “Other” service area, a new question will appear on the page allowing you to more specifically identify your service area.



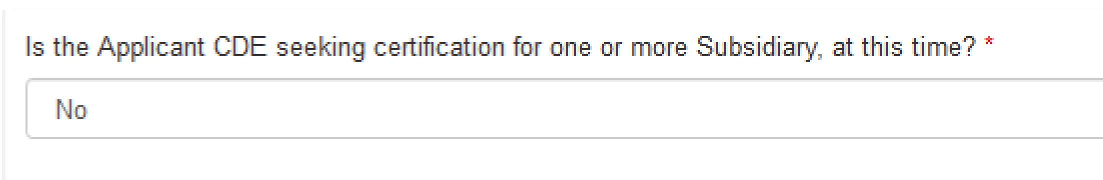
Dependent Question

(Instructions on how to create Service Area records to select in this subsection are available in the application specific guidance, section 5.5).

Dependent Subsections

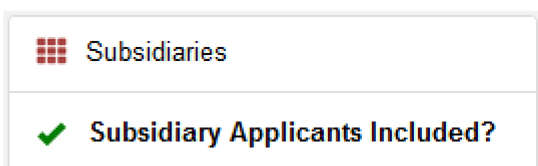
A **Dependent Subsection** is a subsection that is enabled or disabled for the applicant to complete based on input they have entered in the application. This feature is designed to make it easier for you to navigate the application by disabling sections that do not apply to your application.

For example, Applicants applying for first time CDE Certification will be asked if they are also seeking certification for their subsidiaries.



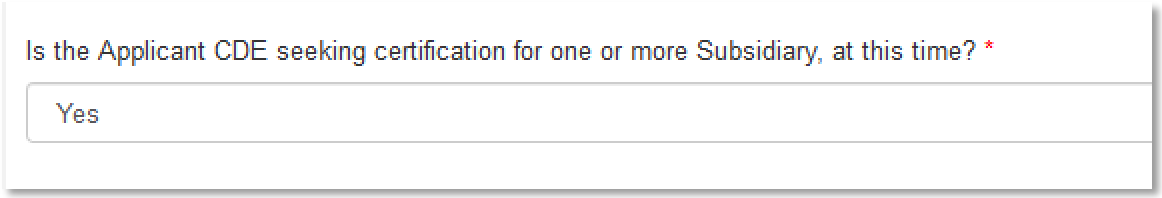
Question that Can Trigger a Dependent Subsection

If you select "No", your organization is not seeking certification for any subsidiaries, the subsection will be marked complete upon **Save** and no new subsections will be enabled.



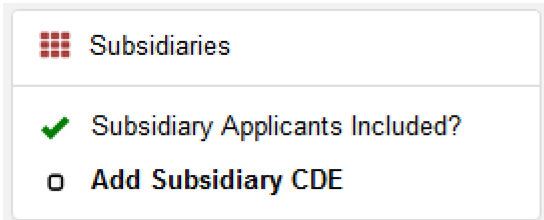
Completed Subsection in the Menu

However, if you select "Yes", you will be asked to enter additional information about your subsidiaries in a new subsection.



Question that Can Trigger a Dependent Subsection

Once you click **Save**, this new subsection will be visible in the menu bar.

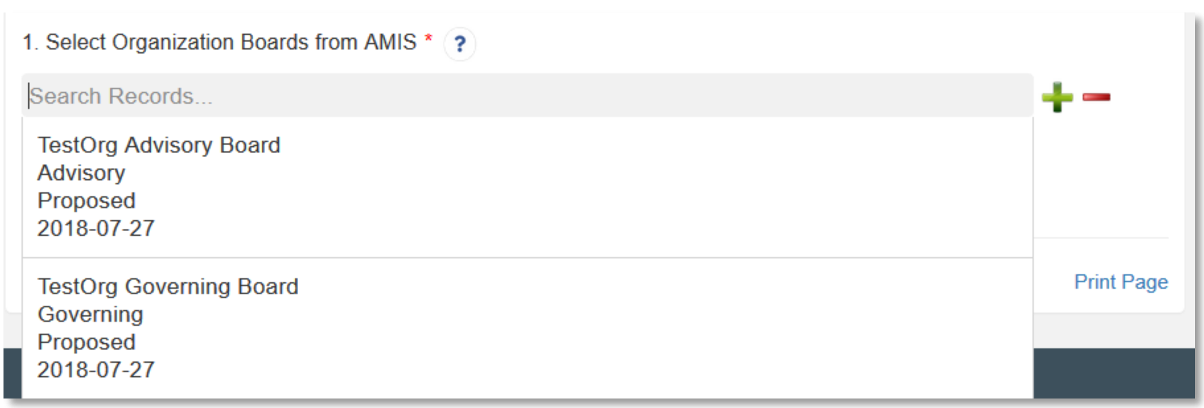


Enabled Dependent Subsection

Although the Application allows for the Applicant to respond to questions in any order, consider completing the application questions in the order in which they are presented because questions in earlier sections may trigger or disable dependent subsections later in the application.

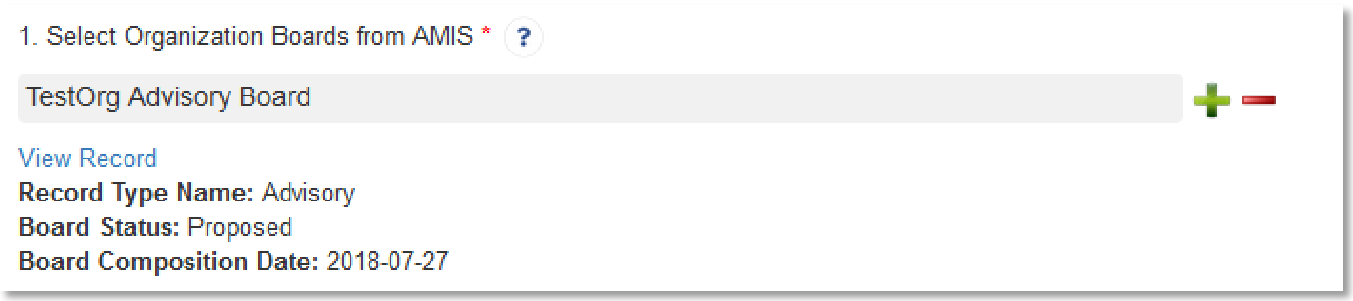
4.4 Selecting Related Records

The application uses records associated with your organization in AMIS to help you populate information in certain fields, such as information about your organization's boards or service areas.



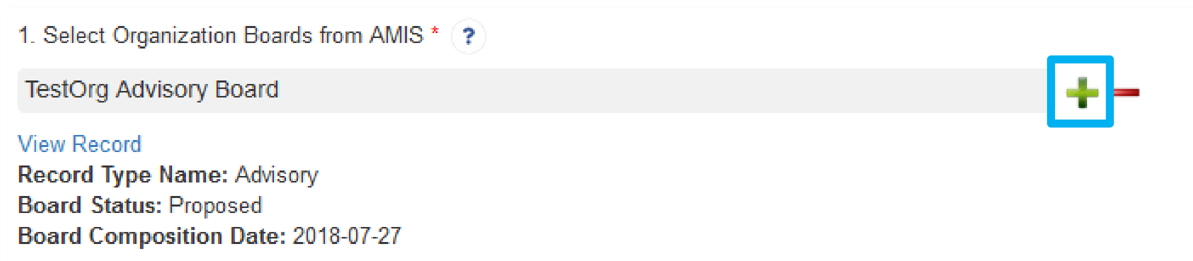
Related Record Field

Related record fields allow you to select from a list of records associated with your organization. Begin typing the name of a board, service area, or contact in the gray search box and select the record you would like to use.



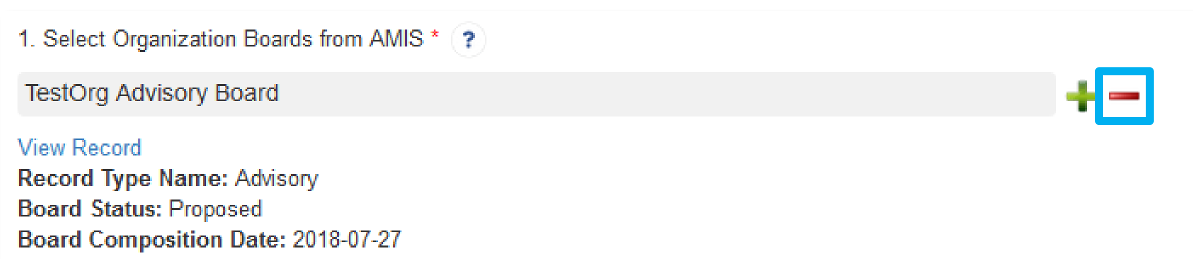
Selected Related Record

You can view more information about the record you selected by clicking the **View Record** link. This will direct you to the record detail page.



Add an Additional Related Record Field

Some related record fields will have a +/- sign next to the search box that allow you to add multiple related records. Simply click on the green plus sign to add another related record search field.

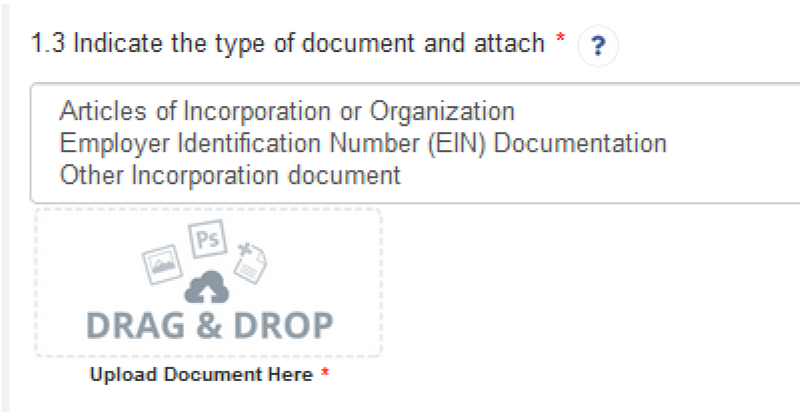


Remove a Related Record Field

If you need to delete a related record, click on the red minus sign next to the record you wish to delete.

4.5 Adding Attachments

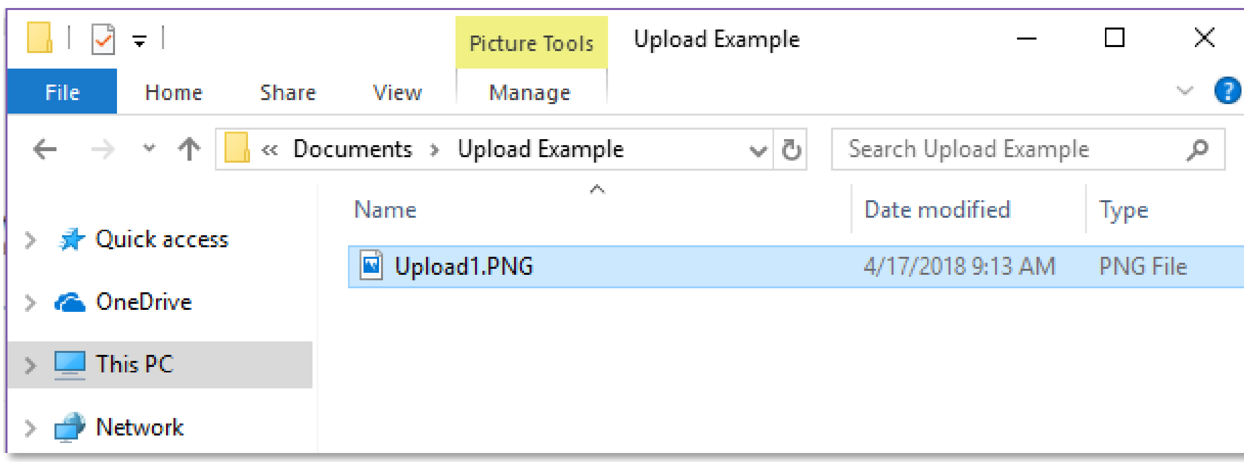
Required attachments can be uploaded using the Drag & Drop feature. You will see the Drag & Drop box below any question that requires an attachment.



Drag & Drop Upload Box

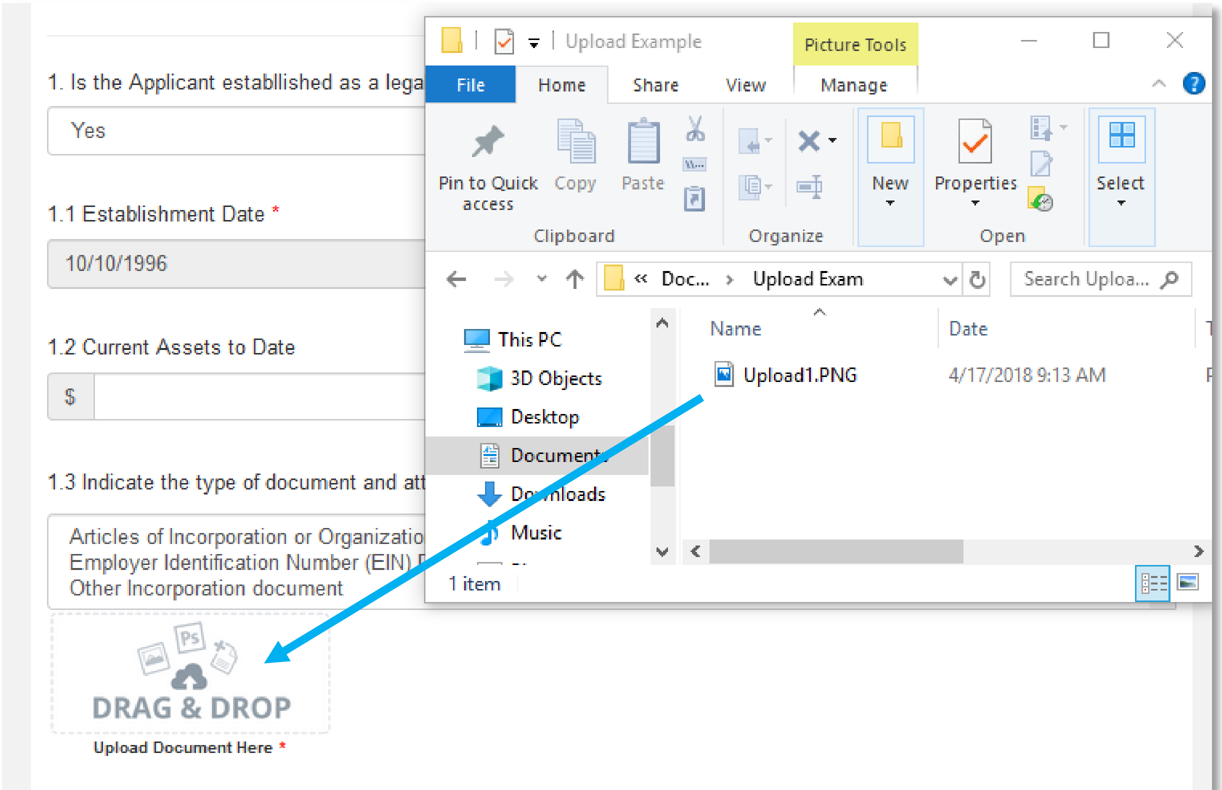
To upload using the Drag & Drop:

1. Locate the file you wish to upload on your computer. Open the folder the where the file is saved in File Explorer.



Attachment to Upload in File Explorer

2. Return to the Application page. Using your cursor, drag the file you want to upload from File Explorer to the Drag & Drop upload box on the Application.



Upload File Using Drag & Drop

3. Once your file is successfully uploaded, the file name will be displayed below the Drag & Drop box.

Successful File Upload

4. Upload any additional files using the same process. If you need to remove an uploaded file, simply click the gray “x” next to the file name.

4.6 Additional Information Tables

Additional Information tables are located throughout the application and function dynamically. If the applicant needs to answer the same set of questions about different staff members, or subsidiaries, the Additional Information table allows them to answer these questions, save a record of their responses, and then generate a new record where the same question set can be used to collect information about a different staff member/subsidiary. An applicant may need to create 2 records or 20 depending on the application question.

In the CDE Certification Application, an Additional Information table is used to collect information on an applicant's subsidiaries, if the applicant is applying for CDE Certification on their behalf. You may not encounter this table depending on your application type or if your organization does not have subsidiary applicants.

You will recognize a subsection with an additional information table by the page setup. When you open a new subsection with one of these tables, an empty table field will be displayed below the table instructions at the top of the page. As you add records to the table, they will appear in the table overview.

Overview (1)

Add Row

Name	Completed	Subsidiary Name	Is there Subsidiary EIN	Applicant CDE EIN
New Row (active)				

Add Row

Empty Table Overview

Below the table overview is the field entry form. Data is entered in response to the questions on this form and saved to create a single record row in the table. Additional rows are created by populating the fields with new data and saving the form again.

New Row

1. Record Number (Enter the number of subs proposed for certification – Example Sub 1, Sub 2, Sub 3 etc)

2. Subsidiary CDE Name *

200 Characters Remaining

3. Enter the Employer Identification Number (EIN)(xx-xxxxxxx) *

10 Characters Remaining

4. Attach EIN documentation

DRAG & DROP

Upload Document Here *

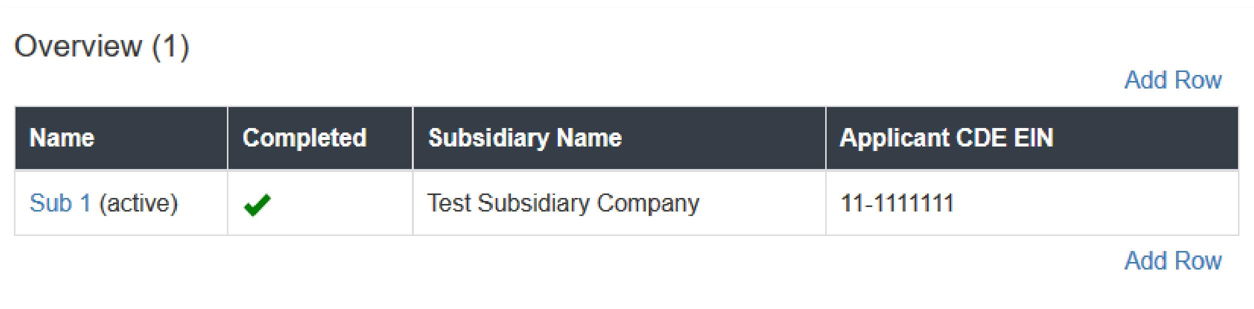
New Row Entry Fields

At the bottom of the page there are buttons to **Save**, **Download CSV**, and **Delete Record**.

Additional Information Table Buttons

To add or edit Additional Information records:

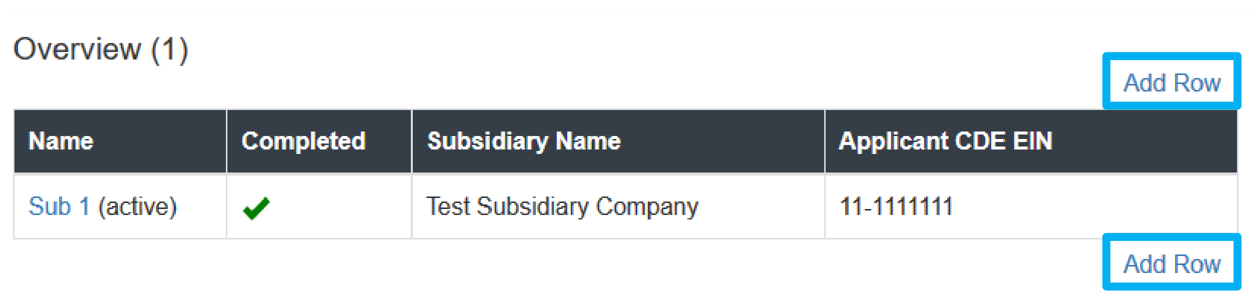
1. Complete the field entry form for your first record.
2. When you have finished entering data for your first record, click the **Save** button. This will create a new row in the table overview at the top of the page.



Name	Completed	Subsidiary Name	Applicant CDE EIN
Sub 1 (active)	✔	Test Subsidiary Company	11-1111111

New Record Row in Table Overview

3. The record you just created will still be active, with its field data still visible on the screen. To create a new record, click **Add Row** at the right of the table overview.



Name	Completed	Subsidiary Name	Applicant CDE EIN
Sub 1 (active)	✔	Test Subsidiary Company	11-1111111

Active Record Indicator and Add Row Link

4. This will create a new active record row in the overview table. Fill in the empty fields in the New Row section below just as you did for the first record. Click **Save** to populate the table overview with your second record's data.

Overview (2)

Add Row

Name	Completed	Subsidiary Name	Applicant CDE EIN
Sub 1	✔	Test Subsidiary Company	11-1111111
New Row (active)			

Add Row

New Active Record Row

5. Repeat this process to add additional records as needed.
6. To edit any record, click on the hyperlink of the record name in the overview table.

Overview (2)

Add Row

Name	Completed	Subsidiary Name	Applicant CDE EIN
Sub 1	✔	Test Subsidiary Company	11-1111111
Sub 2 (active)	✔	Example Sub Co.	33-3333333

Add Row

Selected Active Record

7. This will make that record active and display the active record's field form below. Update any information as needed and **Save**.

To delete dynamic table records:

1. If you need to delete a record, make sure that record is active in the overview table and select the **Delete Record _____** button at the bottom of the page.

Delete Record

To Download CSV:

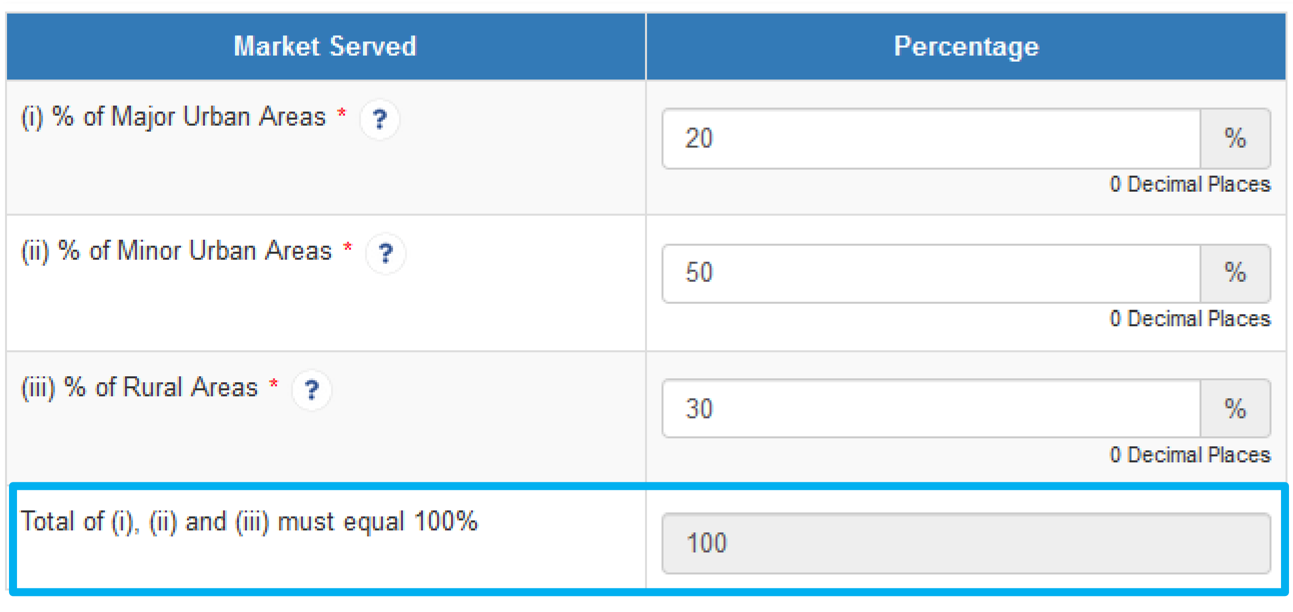
1. The application will allow you to download a Comma Separated File (CSV File) for the records you enter into the dynamic table that you can open in Excel. After all desired records are entered and saved, click the **Download CSV** button at the bottom of the page.

Download CSV Button

2. Download using your browser's download feature. When you open the document in Excel it will display all the data you have entered for each record.

4.7 Direct-Entry Tables

Most applications will require the applicant to enter table data. These direct-entry tables are configured to collect specific data and are easy to navigate. Unlike additional information tables, direct-entry tables allow you to input your data directly into the table.



Formula Field Calculated Totals

Some tables have formula fields that auto-calculate a sum based on the formula configured and the table data entered. Formula fields will begin to populate as you enter your data into the table.

4.8 Export to PDF

The Application can generate an Adobe PDF version of your application for your organization's records. You can use this feature to view your current progress on the application at any point in the application process.

To generate a PDF version of the application:

1. Navigate to the stationary menu bar at the top of the application and select **View PDF.**

View PDF

2. This will open a PDF of the application and your organization’s responses in a new tab. Download and save the PDF using your browser’s download function.

5. CDE Certification Application for Uncertified Applicants

The first application type is for Applicants who have not been CDFI or CDE certified before. If this applies to your organization, you will need to complete the following sections in order to apply for CDE Certification.

Below is a detailed walkthrough of the application organized by section, with guidance included for each question. Most of these questions are fairly straightforward drop-down menu selections or text entry responses, but a few require more detailed explanation or instruction.

5.1 Basic Information- Applicant CDE

This section includes question responses that are pre-populated from your organization's account information in AMIS. Ensure that this information is up to date so that accurate information is reflected in the application.

You can update your organization's data by clicking on your organization's name at the top of the application.

5.1.1 Applicant Information

Question 1- Name of Applicant

- Confirm the Name of the Applicant displayed is the Applicant's legal name. If the name is not correct, the Applicant must submit a Service Request to CCME to initiate a change.

Question 2- Employer Identification Number (EIN) (xx-xxxxxxx)

- Confirm the EIN displayed is the Applicant's EIN as it is stated on the EIN IRS document. If the EIN is not correct, the Applicant must submit a Service Request to CCME to initiate a change.

Question 3- Attach EIN documentation

- Attach the document evidencing the valid EIN.
    - Upload by dragging a file from your computer to the Drag & Drop box. For more detailed instructions on using this feature, see section 4.5.

Question 4- Structure of the Applicant CDE

- Select one or more options that best describes the structure of the CDE Applicant.
- Tip: To select more than one response, hold down the CTRL key as you click.

Question 5- Products and Services

- Select one or more categories from the Products and Services list that the Applicant offers or will offer.
- Tip: To select more than one response, hold down the CTRL key as you click.

Question 6- Designate an Authorized Representative

- Type in the name of the Authorized Representative, identified on the AMIS Organization Detail Page, who will approve the submission of the application and attest that the information therein is accurate and true. If no Authorized Representative is selected, you will not be able to submit the application.

Question 7- Designate a Point of Contact

- Type in the name of the Point of Contact identified on the AMIS Organization Detail Page.

Question 8- Real Estate Financing

- If Real Estate Financing was selected as a product/service in Question #4, please select only one accompanying sub-category from the drop-down menu.

Question 9- Structure of the Applicant CDE's Controlling Entity

- If the Applicant CDE has a Controlling Entity (e.g., holding company, foundation, etc.), select one or more options that describe the structure of the controlling entity.
- Tip: To select more than one response, hold down the CTRL key as you click.

5.1.2 Applicant Address

Applicant Address

- Please carefully read and verify that Applicant mailing and shipping addresses are correct.
- If the data is not correct, the Applicant must return to the Organization Detail page to make corrections.

5.1.3 Market Served

Enter the estimated percentage of service the Applicant CDE ONLY provides to each market described in the table.

(i) % of Major Urban Areas
(ii) % of Minor Urban Areas
(iii) % of Rural Areas

The percentages should add up to 100%. You are required to enter data in each of the Market Served fields, therefore, if a Market Served does not apply to you, please enter "0". For more detailed instructions on using this feature, see section 4.7.

5.2 Legal Entity

Legal Entity Requirements:

As of the date its Certification Application is submitted, an Applicant CDE must be duly organized and validly existing under the laws of the state jurisdiction in which it is incorporated or established; AND be a domestic corporation or partnership for federal tax purposes.

An organization that is not yet a legal entity, does not yet have a valid EIN or is not a domestic corporation or partnership for federal tax purposes cannot apply for CDE certification.

An Applicant CDE and its Subsidiary Applicants may apply under one (combined) CDE Certification Application, but must provide the following for each entity seeking certification:

- documents establishing legal entity status; AND
- a unique valid EIN for each entity wishing to receive certification.

An Applicant CDE may not apply on behalf of its Subsidiary Applicants if the Subsidiary Applicants are not yet legally established, are not domestic corporations or partnerships for federal tax purposes, or do not have a unique EIN.

Tip: In general, sole proprietorship and single member limited liability companies are not considered domestic corporations or partnerships for federal tax purposes unless it has elected to be taxed as such. This requires confirmation of the submission of Form 8832 to the IRS.

Tip: Tribal entities are not incorporated organizations for federal tax purposes. However, they may still be legally recognized entities depending upon how they are organized. Provide the appropriate documentation for the Fund's consideration.

Tip: Housing authorities and other quasi-public entities may not be incorporated via traditional means. Some of these organizations will need to provide statutes or legislative language to verify the entity's incorporation. Provide the appropriate documentation for the Fund's consideration.

5.2.1 Legal Entity

DOCUMENTATION:
Upload a copy of the Applicant CDE's establishing documents that have been filed with the state, and all appropriate amendments thereto. The Fund will accept the following Legal Entity documentation:
- Articles of Incorporation
- Certificate of Formation
- Organization Certificate
- Other

NOTE: If the Applicant CDE is attempting to certify one or more Subsidiary Applicants as CDEs through this application, it must also upload a copy of each Subsidiary Applicant's Legal Entity Documentation in the Subsidiary subsection.

Upload a copy of the Applicant CDEs official IRS notification regarding assignment of an EIN. An Applicant CDE that is already a certified CDE does not need to resubmit this information. The Fund will only accept the following EIN documentation:

- Official letter from IRS providing EIN;
- Confirmation fax from local IRS office with the organization's name and EIN; or
- A printout of completed and submitted online SS-4 (with organization's EIN in upper right-hand corner) from IRS' website, accompanied by a printout of the online confirmation of receipt of EIN from IRS' website. This online confirmation will contain only the EIN and will not contain the organization's name, but the EIN should match that which appears on the accompanying SS-4.

Documentation must clearly identify both the entity's legal name and its EIN. Attach a copy of the official IRS EIN notification for each Subsidiary Applicant(s) seeking CDE certification.

Tip: For additional information on how to obtain an EIN from the IRS, or how to obtain IRS notification regarding the assignment of an EIN, please review the CDE Certification Q&A document on the Fund's website.

Question 1- Is the Applicant Established as a Legal Entity?

- Select "Yes" or "No" from the drop-down menu.
- If "Yes", respond to Questions 1.1, 1.2, and 1.3.
    - Question 1.1- Verify that the establishment date is correct. If it is incorrect, you will have to correct this on the organization's detail page.
    - Question 1.2- Enter the Applicant's Current Assets to Date.
    - Question 1.3- Indicate the type of document and attach.
        - Tip: Select multiple document types from the drop-down menu by holding down the CTRL key as you click.
        - Upload by dragging a file from your computer to the Drag & Drop box. For more detailed instructions on using this feature, see section 4.5.

5.2.2 CDE & LLC

Question 1- Is the Applicant a Limited Liability Corporation?

- Select "Yes" or "No" from the drop-down menu.
- If "Yes", respond to Questions 1.1 and 1.2.
    - Question 1.1- Indicate if the LLC has more than one member by selecting "Yes" or "No" from the drop-down menu.
    - Question 1.2- Indicate if the LLC is treated as a Corporation or Partnership for Tax Purposes by selecting "Yes" or "No" from the drop-down menu.

5.3 Primary Mission

Primary Mission Requirements:

A CDE must demonstrate that it has a primary mission of serving, or providing investment capital for Low-Income Persons (LICs) or Low Income Persons (LIPs), and that at least 60 percent of its activities (e.g., loans and investments) are targeted LIPs or LICs.

An Applicant CDE may meet the primary mission requirement by demonstrating that it has signed, board-approved incorporating documents, bylaws, annual reports or other organizational documents evidencing a mission of principally servicing LIPs or LICs. A low-income mission statement must include a reference to LIPs or LICs or alternate acceptable description. In the case of an Applicant CDE that is an Insured Depository Institution or Insured Credit Union, designation by a regulatory agency as a Low-Income Designated Credit Union or other community development designation is an indication of having such a mission.

An Applicant CDE must also demonstrate that, at a minimum, 60 percent of its products and services are directed to (or will be directed to) Low-Income Persons, to individuals, businesses or organizations that serve Low-Income Persons or to residents of LICs. The following are a few examples of such activities:

- Investing in, lending to or providing technical assistance to businesses that are located in LICs and/or are owned by Low-Income Persons;
- Lending to Low-Income Persons or residents of LICs;
- Investing in or providing loans to support commercial properties that are located in LICs; or
- Investing in, lending to or providing technical assistance to organizations (e.g., CDEs or CDFIs) engaged in activities that promote community development in LICs or for the benefit of Low-Income Persons.

5.3.1 Primary Mission

DOCUMENTS/ATTACHMENTS

Upload a copy of the following board approved documents from the Applicant CDE that evidence a primary mission of serving LICs or Low-Income Persons. Such documentation includes, but is not limited to:

- signed or filed articles of incorporation or organization;
- a signed partnership agreement;
- a board resolution;
- an annual report with a letter from the Board Chairperson;
- or similar board approved documents. (e.g., one-page narrative that specifically states how the organization's collective activities and products evidence the primary mission certification criteria)

The Fund will not accept pamphlets, brochures or other marketing materials to document primary mission.

NOTE: If the "Articles of Incorporation or Organization" document has already been submitted under Legal Entity section, and provides evidence of the Applicants Primary Mission, then there is no need to upload it here again.

Question 1- Primary Mission

- Enter the Primary Mission of the Applicant as written in the organizing document.

Question 2- Primary Mission Documentation

- Select the Primary Mission document being attached that states the Primary Mission entered above. Attach the document evidencing the Primary Mission.
    - Tip: Select multiple document types from the drop-down menu by holding down the CTRL key as you click.
    - Upload by dragging a file from your computer to the Drag & Drop box. For more detailed instructions on using this feature, see section 4.5.

5.4 Boards

5.4.1 Boards

Accountability Requirements:
An applicant must demonstrate that it is accountable to the residents of LICs in the service area that it

designates.

An applicant will be determined accountable if it has:

- at least two (2) governing or advisory board members; and
- at least 20% of its governing board or advisory board(s) is representative of LICs within the selected service area.

In order to be determined representative under this accountability requirement, a board member must either: (1) reside in a LIC within its designated service area(s); or (2) otherwise represent the interest of residents of LICs (e.g., a small business owner whose business is located in the LIC, an employee or a board officer of a community-based or charitable organization serving the LIC, etc.) in the selected service area. See Board Member categories in the Board Instructions.

Categories for Board members	**Board members may:**
Resident	Resides within a NMTC qualified census tract within the designated service area
Small Business Owner	Own, control, or manage a business located in a NMTC qualified census tract within the designated service area(s) that principally employs or provides appropriate goods and services to the area LIC residents.
Board Member or Employee of non-affiliated charitable org	Be an employee or board officer of a non-affiliated community-based or charitable organization providing more than 50% of its program activities and services to LICs within the designated area.
Religious Leader	Be a religious leader whose congregation is located in a NMTC qualified census tract
Governmental Agency/Department Employee	Be an employee of a governmental agency or department that primarily serves LICs or whose job responsibility primarily involve serving LICs.
Elected Official or staff to Elected Official	Be, or work for, an elected official whose constituency is comprised principally of, or are residents of, qualified NMTC census tracts.

The Fund encourages Applicant CDEs to appoint some Low-Income Persons from LICs to their advisory and/or governing boards.

An entity that does not have a governing board, but in which the governing authority resides with a general partner or managing company, may satisfy the accountability requirements through the board(s) of the general partner or managing company.

Any entity seeking to maintain accountability through advisory board(s) must also be able to demonstrate that the viewpoints of the advisory board(s) are given sufficient consideration and attention by the governing board.

To maintain accountability to the LICs in a statewide service area, a multi-state service area, or a national service area, the applicant must demonstrate that at least 20% of its governing board or advisory board(s) is representative of a cross-section of LICs within the state(s) that it serves. An entity may need to establish multiple advisory boards in order to satisfy this requirement, or select board members that are from organizations that represent the interests of a cross-section of LICs (e.g., a state-wide organization or nationwide non-profit community development organization).

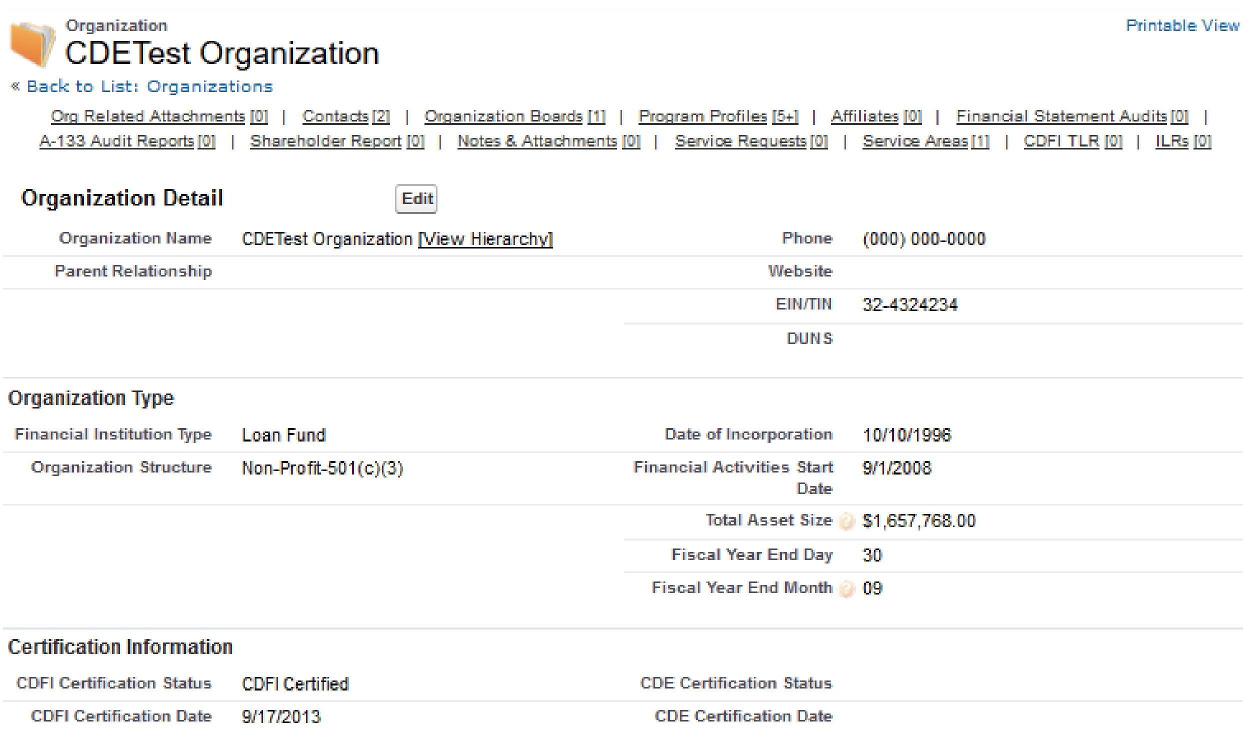
Question 1- Select Organization Board from AMIS

- This question is a related record lookup field that will allow you to select a board record associated with your organization. (For more on related record fields, please see section 4.4).

<u>Before an Advisory/Governing Board can be selected in the template application, Applicants must first create a board record on the applicant organization's detail page in AMIS</u>.

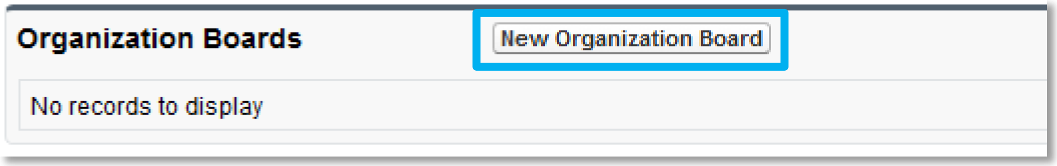
To create a new board record:

1. Exit the template application and navigate to your organization's detail page. (Click the **Organizations** tab at the top of the page and select the hyperlink of your organization's name from the "Recent Organizations" list or click **Go!** to view all orgs.)



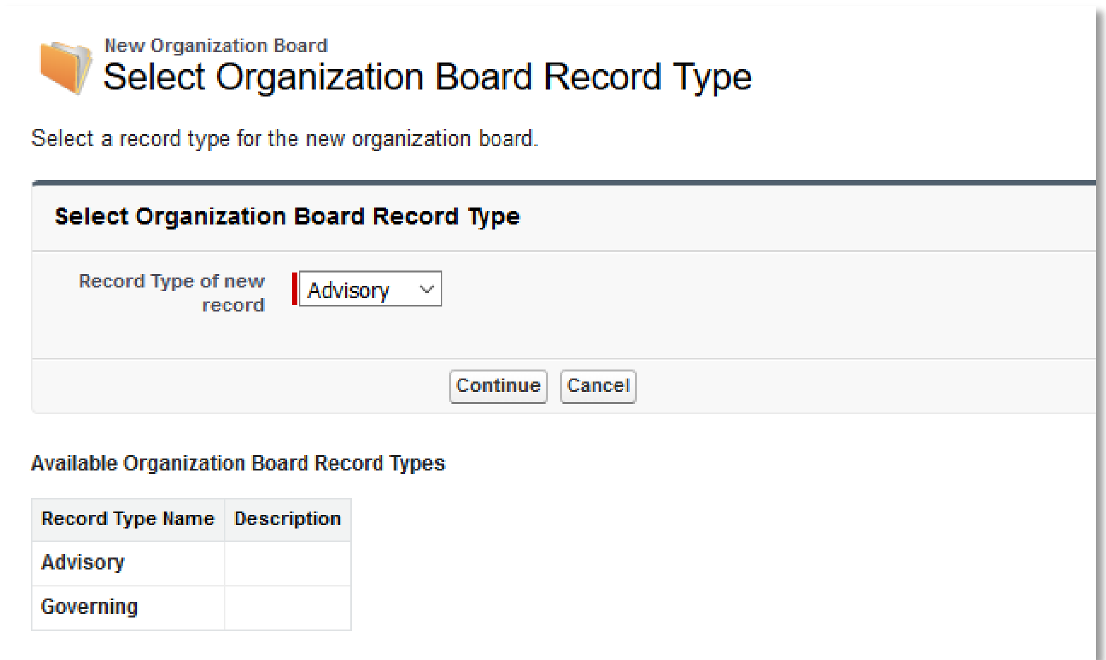
Organization Detail Page

2. Scroll down to the Organization Boards related list.



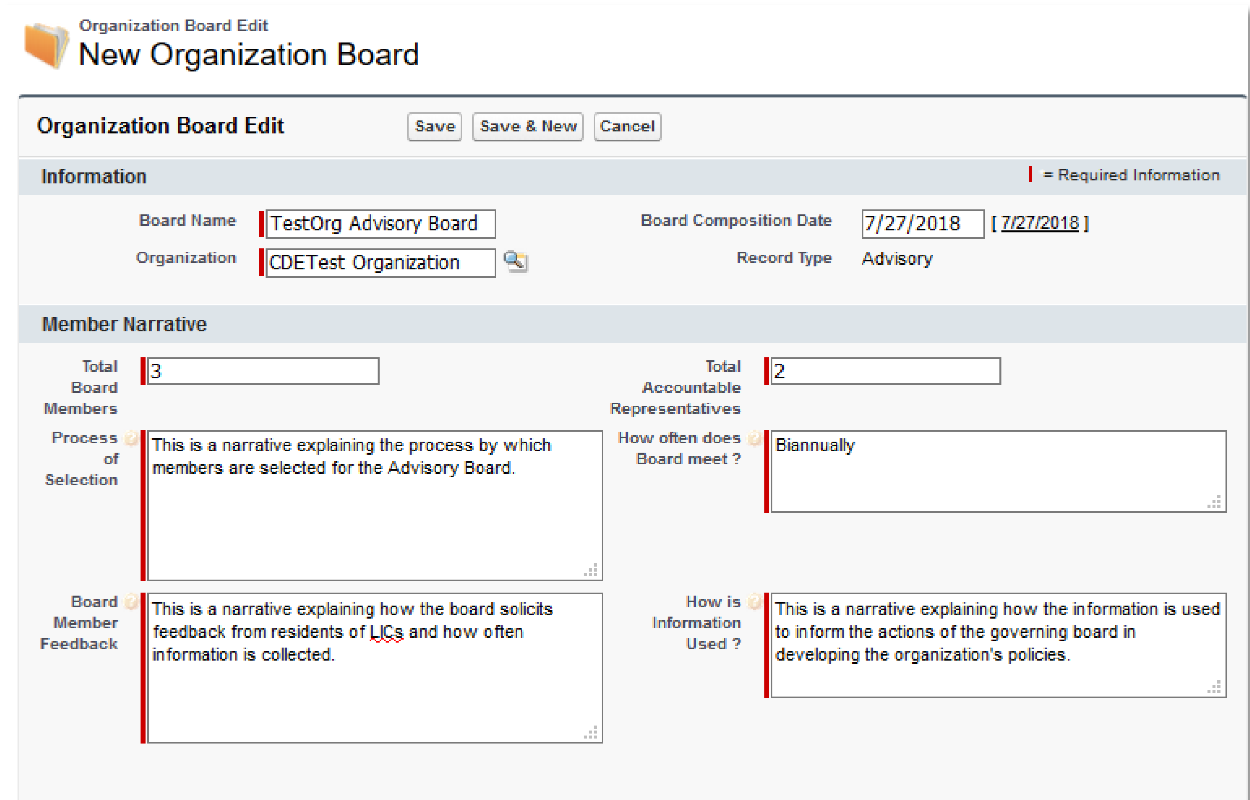
Organization Boards Related List

3. Click the **New Organization Board** button.



Select Organization Board Record Type

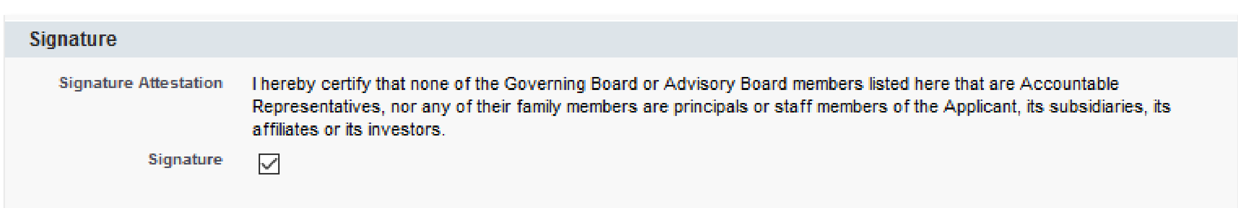
4. Select your board type from the drop-down menu, “Advisory” or “Governing”. Click **Continue**.



New Organization Board Edit Page

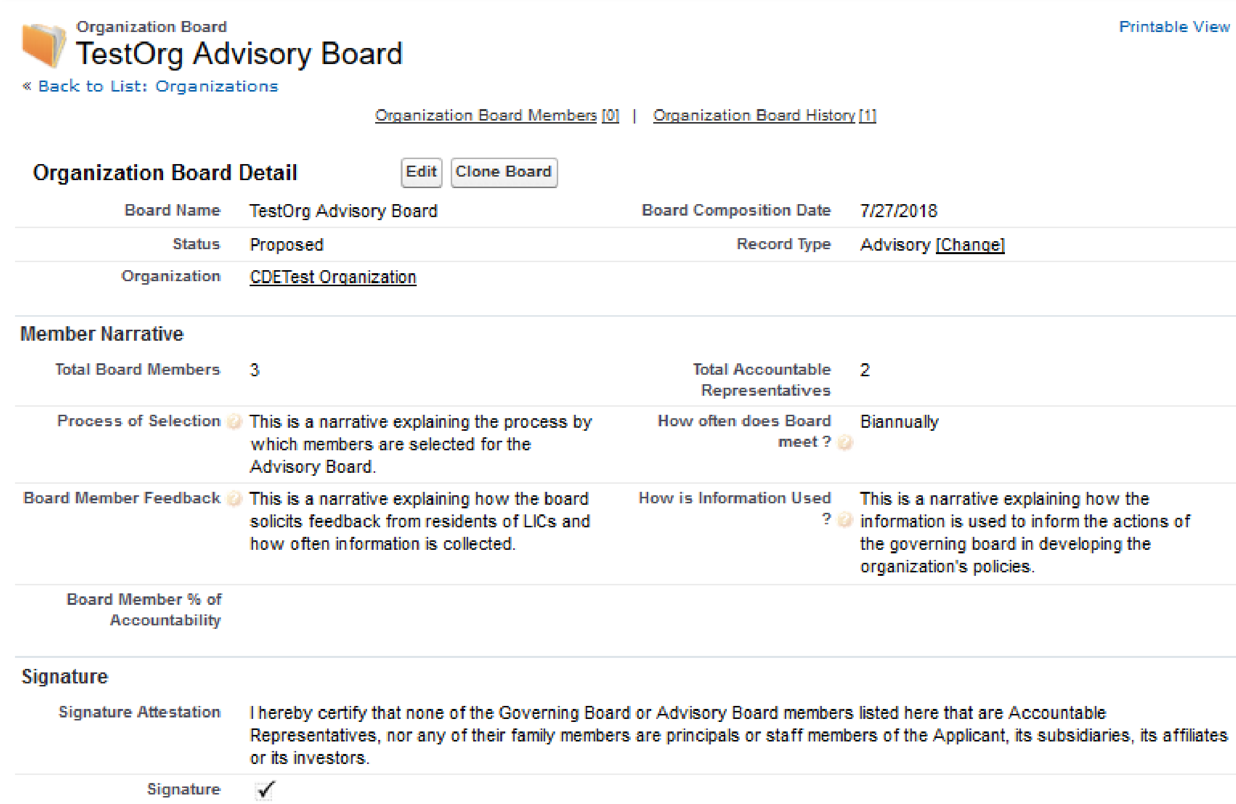
5. Complete all required fields (marked in red). If the Applicant intends to maintain accountability to the residents of its LIC through their representation on Advisory Board(s), provide a brief narrative detailing each of the following:
   - The process by which members are selected for the advisory board;
   - How often the advisory board meets (to be accountable, a board must meet at least annually);
   - How the board solicits (or intends to solicit) feedback from residents of LICs and how often this information is (or will be) collected (e.g., feedback collected semi-annually at community meetings, feedback collected annually through surveys, etc.); and
   - How the information is used (or will be used) to inform the actions of the governing board in developing the organization's policies (e.g., an advisory board representative sits on the governing board; a member of the advisory board presents reports to the governing board, etc.).

6. Read and complete the Signature Attestation by selecting the checkbox. This signature is required to save the record.



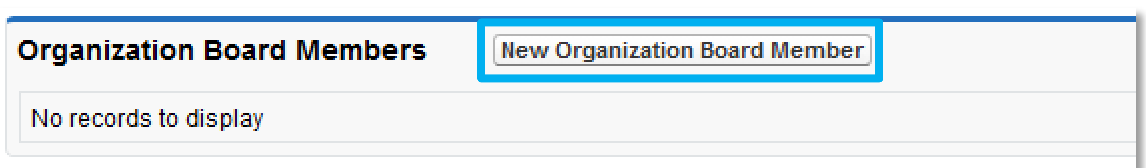
New Board Record Signature

7. Click **Save.** You will be forwarded to your new board's detail page.



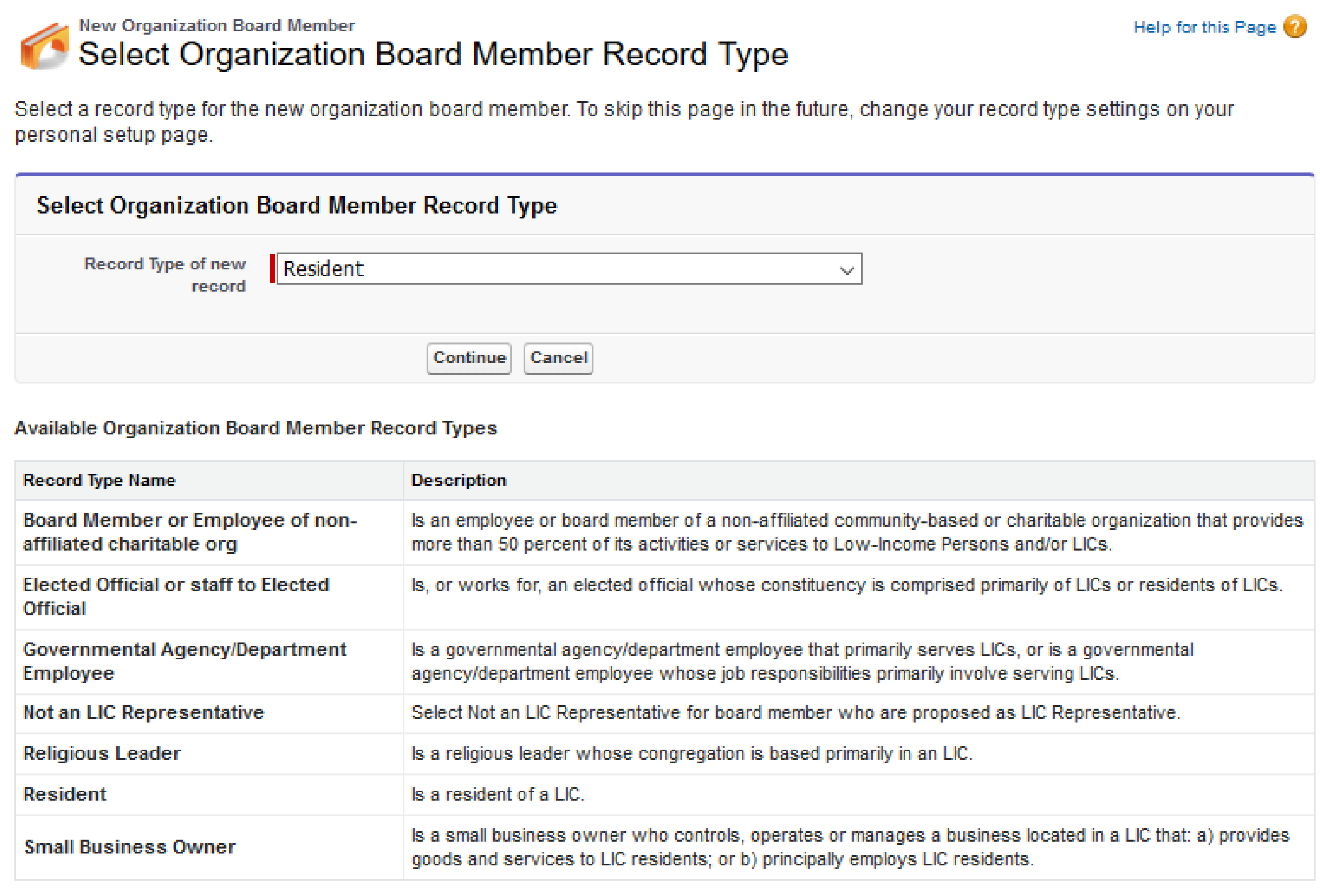
Organization Board Detail Page

8. Scroll to the Organization Board Members related list.



Organization Board Members Related List

9. Click **New Organization Board Member** to add a board member.



New Organization Board Member

Select Organization Board Member Record Type

Help for this Page

Select a record type for the new organization board member. To skip this page in the future, change your record type settings on your personal setup page.

Select Organization Board Member Record Type

Record Type of new record: Resident

Continue | Cancel

Available Organization Board Member Record Types

Record Type Name	Description
Board Member or Employee of non-affiliated charitable org	Is an employee or board member of a non-affiliated community-based or charitable organization that provides more than 50 percent of its activities or services to Low-Income Persons and/or LICs.
Elected Official or staff to Elected Official	Is, or works for, an elected official whose constituency is comprised primarily of LICs or residents of LICs.
Governmental Agency/Department Employee	Is a governmental agency/department employee that primarily serves LICs, or is a governmental agency/department employee whose job responsibilities primarily involve serving LICs.
Not an LIC Representative	Select Not an LIC Representative for board member who are proposed as LIC Representative.
Religious Leader	Is a religious leader whose congregation is based primarily in an LIC.
Resident	Is a resident of a LIC.
Small Business Owner	Is a small business owner who controls, operates or manages a business located in a LIC that: a) provides goods and services to LIC residents; or b) principally employs LIC residents.

Select Organization Board Member Record Type Page

10. Select the appropriate board member type and click **Continue**. **Board members that serve as Representatives of the LIC must belong to one of the following groups:**

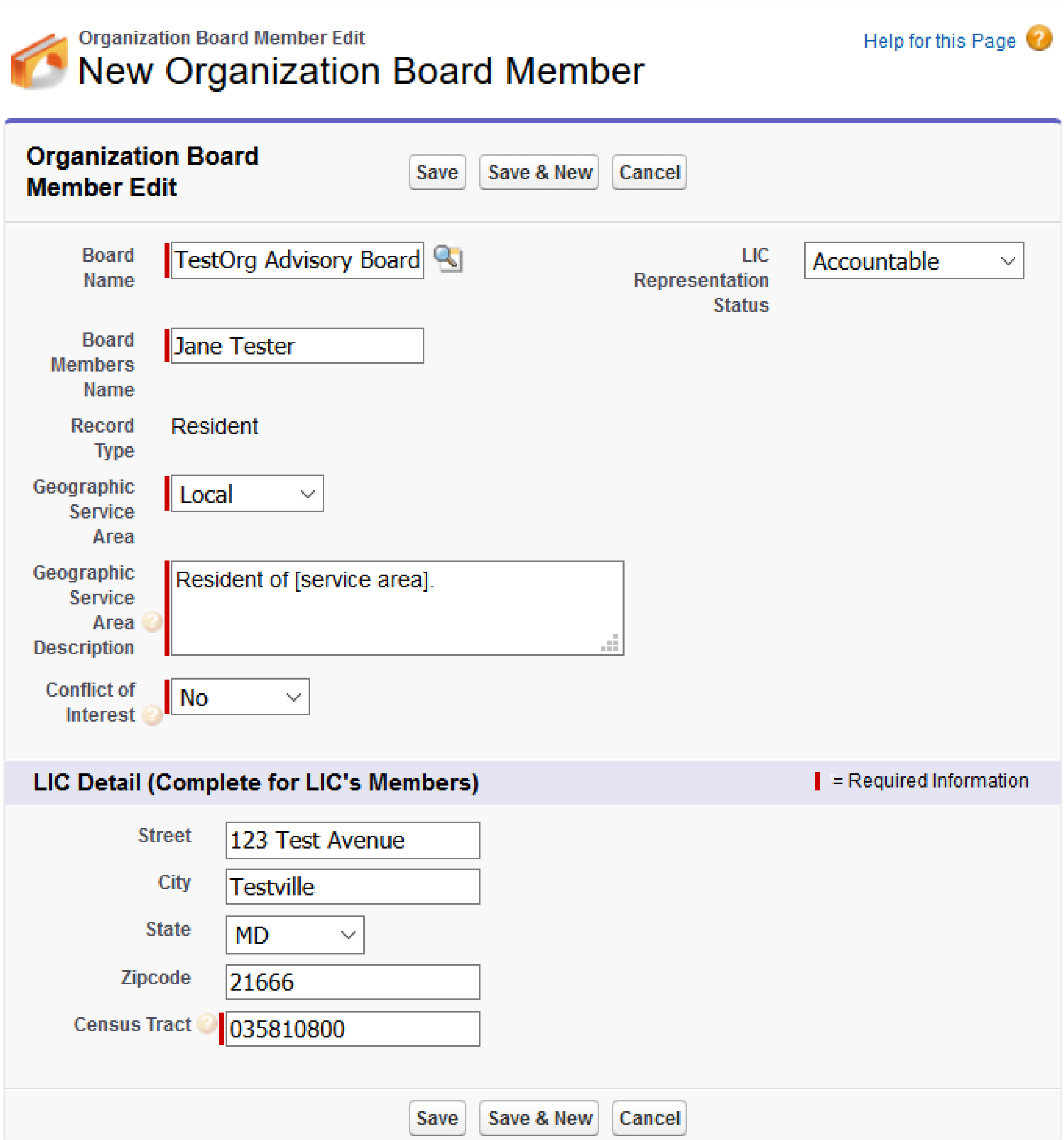
- **Board Member or Employee of non-affiliated charitable org:**
    - Is an employee or board member of a non-affiliated community-based or charitable organization that provides more than 50 percent of its activities or services to Low-Income Persons and/or LICs.
- **Elected Official or staff to Elected Official:**
    - Is, or works for, an elected official whose constituency is comprised primarily of LICs or residents of LICs.
- **Governmental Agency/Department Employee:**
    - Is a governmental agency/department employee that primarily serves LICs, or is a governmental agency/department employee whose job responsibilities primarily involve serving LICs.
- **Religious Leader:**
    - Is a religious leader whose congregation is based primarily in an LIC.
- **Resident:**
    - Resides in a qualified NMCT census tract within the designated Service Area.
- **Small Business Owner:**

    - Is a small business owner who controls, operates or manages a business located in a LIC that: a) provides goods and services to LIC residents; or b) principally employs LIC residents. If a board member is not being identified as Representative of the LIP/LIC, select “Not an LIC Representative”.

If a Board Member is not a representative of an LIC, please select:

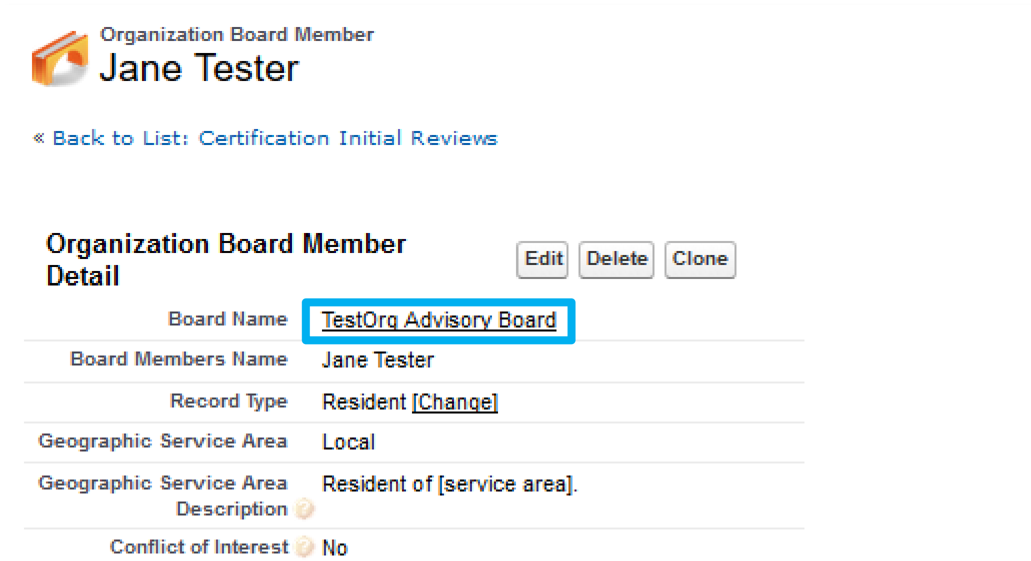
- **Not an LIC Representative:**
    - Select Not an LIC Representative for board member who are NOT being proposed as LIC Representative.

NOTE: An applicant will be determined accountable if it has at least two (2) governing or advisory board members and if at least 20% of its governing board or advisory board(s) is representative of LICs within the selected service area.



New Organization Board Member Edit Page

11. Complete all required fields (marked in red). **Note** that the “LIC Detail” section’s fields may appear different depending on the board member type you selected. Click **Save.**

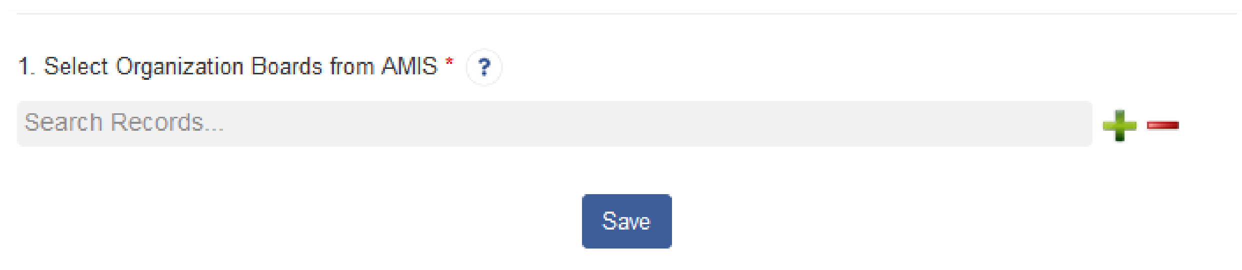


New Organization Board Member's Detail Page

12. You will be forwarded to the new board member's detail page. To add additional board members, navigate back to your board's detail page by clicking on the "Board Name" link. Or, if you are adding another board member of the same board member type, you can select the **Clone** button. This is useful if you have multiple board members that will have very similar responses to these fields. Just be sure to change the board member name to the new board member's and make any other necessary changes to these fields.
13. Once you have finished adding board members, your board will be complete and ready for approval. Return to your board's detail stage and review all information to verify it is correct.

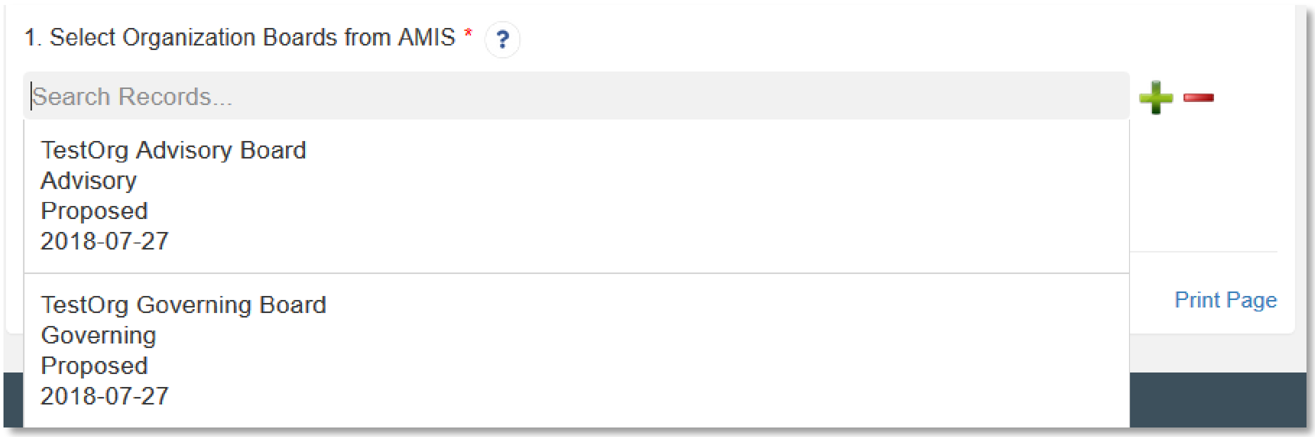
To select your board record in the template application:

1. Launch the CDE Certification template application from the program profile. Navigate to the "Boards" section and open the subsection.



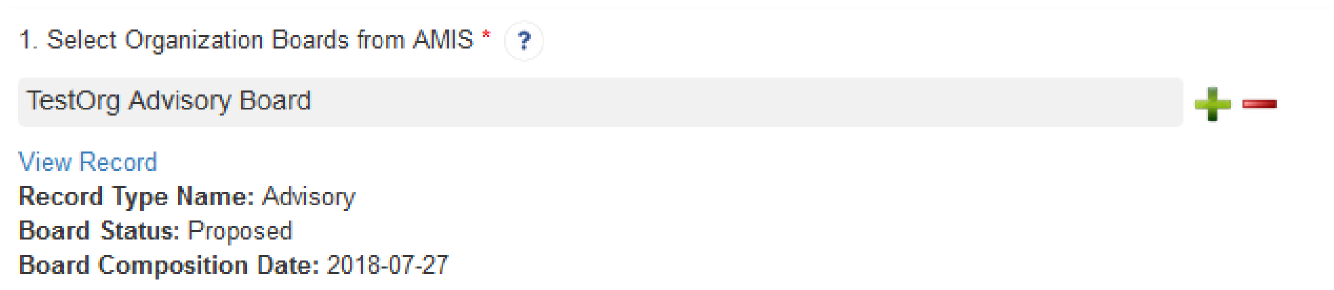
Boards Related Record Field

2. Use the related record lookup to select a board. When you click in the gray search box where it says "Search Records" a list of board records for your organization will appear.



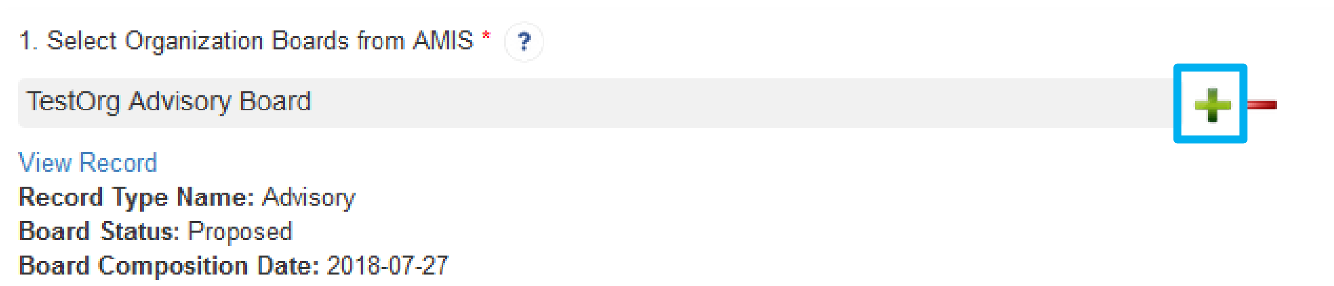
List of Boards Available to Select

3. There may be one record or multiples depending on the number of boards that have been created for your organization. Select a board to attach to your application by clicking on the record name.



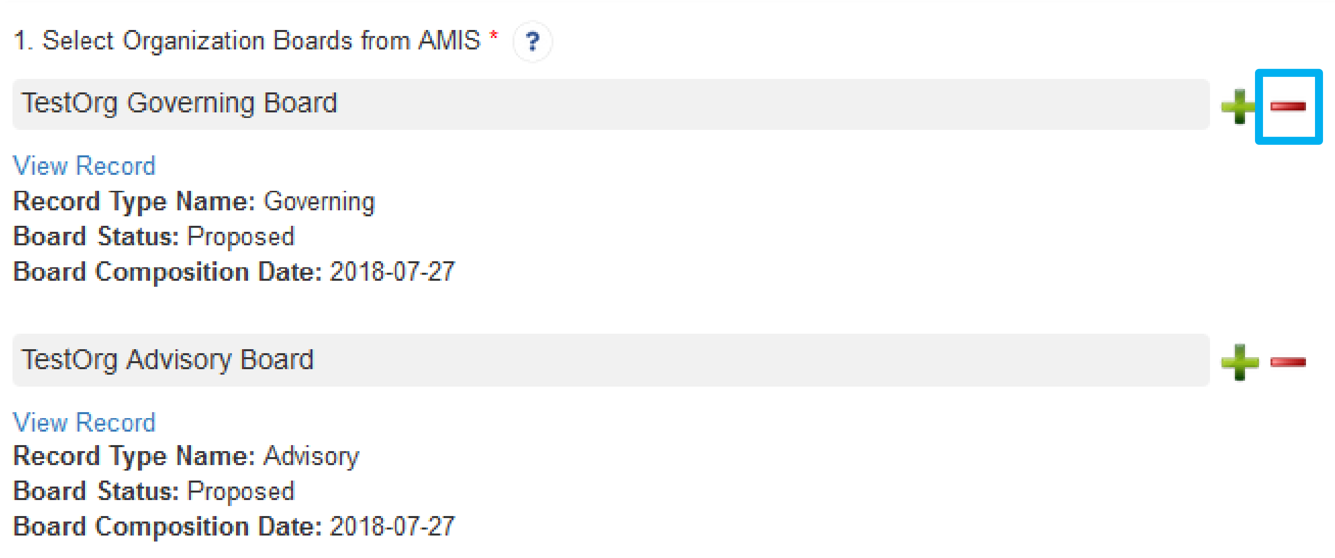
Selected Board Record

4. When you select a board, additional information about the board record will appear below the lookup field, as well as a link to "View Record" that will open that board record's detail page in a new window.



Add an Additional Related Record Field

5. Once you have selected a board, you can add additional proposed boards (if needed) by clicking the green plus sign next to the search box. Click in the new search box and select the board you want to add.



Remove a Related Record Field

6. If you accidentally select a board record you do not wish to include, or create more search record fields than you need, click the red minus sign next to that search box to delete that row.
7. Once you have selected all the boards you wish to include, click **Save.**

5.5 Service Area

5.5.1 Service Areas

Service Area Requirements:

Each entity seeking CDE certification under this application must: 1) identify the service area that it serves or intends to serve; and 2) demonstrate its accountability to the LICs in the service area.

NOTE: Although the service area will be identified in a geography such as county, statewide, or national, the New Markets Tax Credit Program only allow transactions/investments in qualified census tracts. Applicant CDEs should visit the Fund's geography and census tract-based mapping software (CIMS) program located at www.cdfifund.gov. The online mapping software program contains maps and worksheets identifying the program's qualifying census tracts throughout the country.

The Applicant must identify a geography in which it serves or intends to serve. In order to be certified for the proposed Service Area, the Applicant must maintain accountability for the geography proposed.

Question 1- Select Service Area Type

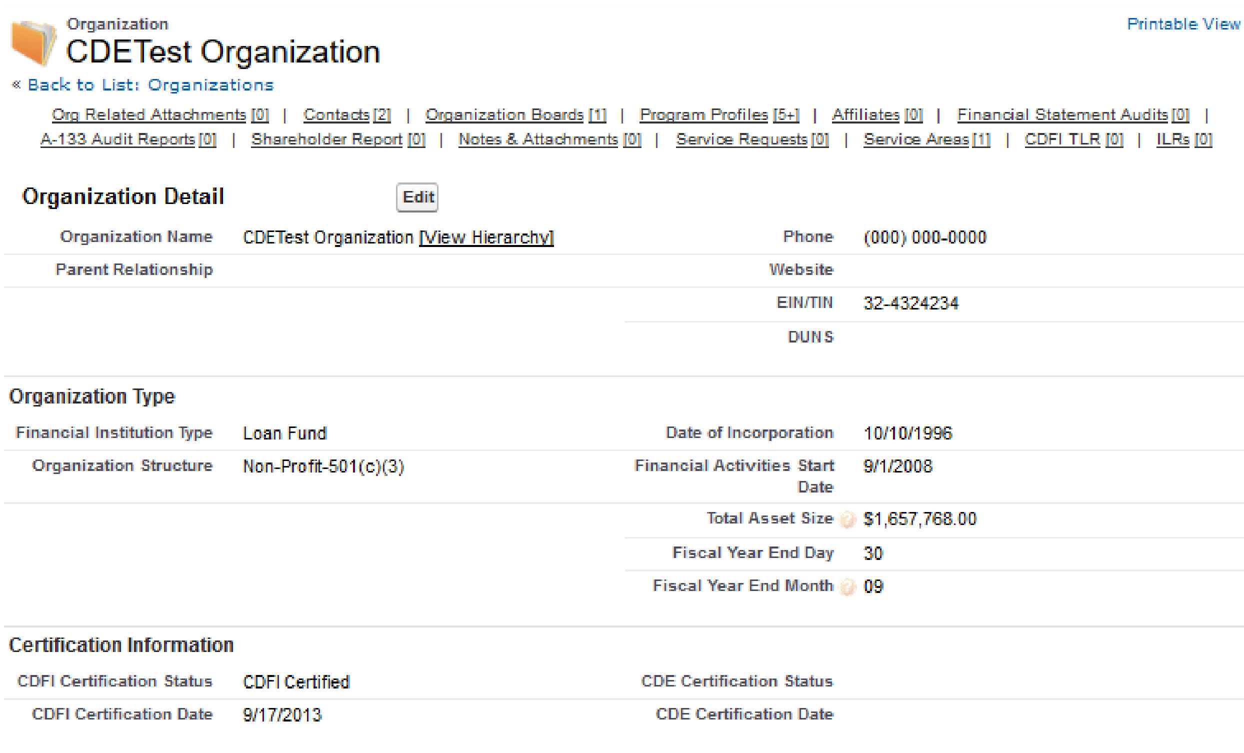
- If the Service Area the Applicant serves or intends to serve is National (including US Territories), select "National" from the drop-down menu. Click **Save.** The subsection will be marked complete.
- If the Service Area the Applicant serves or intends to serve is at the local or statewide level, select "Other" from the drop-down menu.

- This will trigger a dependent question with a related record lookup that will allow you to select a Service Area record.

Much like board records, <u>the Applicant must first create a Service Area record from the organization's detail page before they can select a record in the template application</u>.

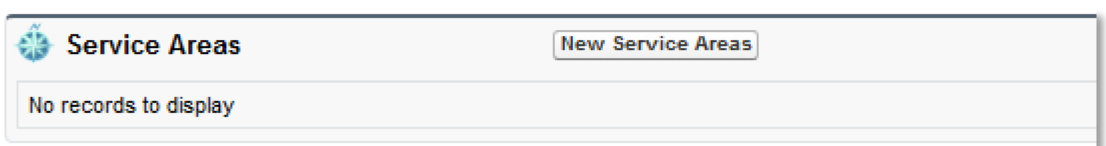
To create a Service Area record:

1. Exit the template application and navigate to your organization's detail page. (Click the **Organizations** tab at the top of the page and select the hyperlink of your organization's name from the "Recent Organizations" list or click **Go!** to view all orgs.)

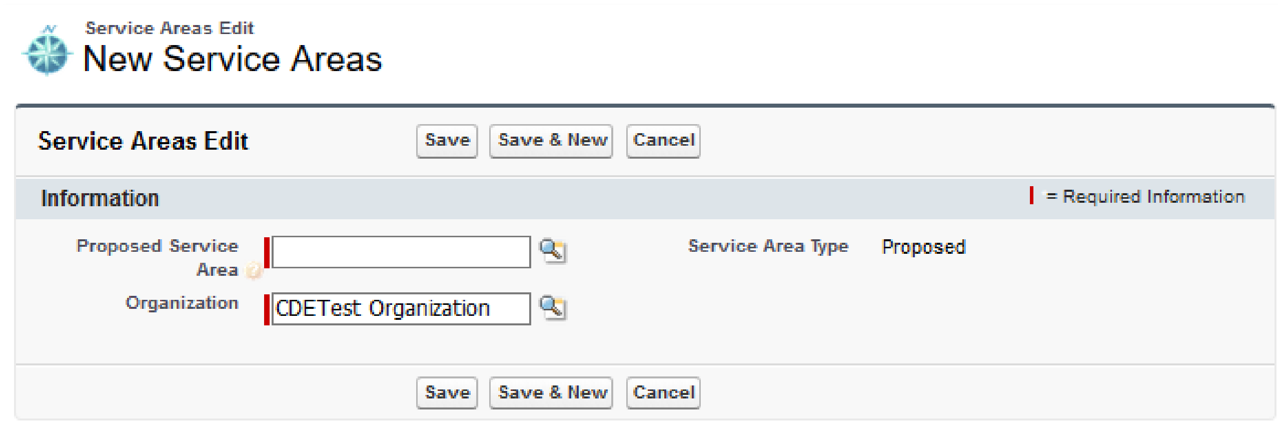


Organization Detail Page

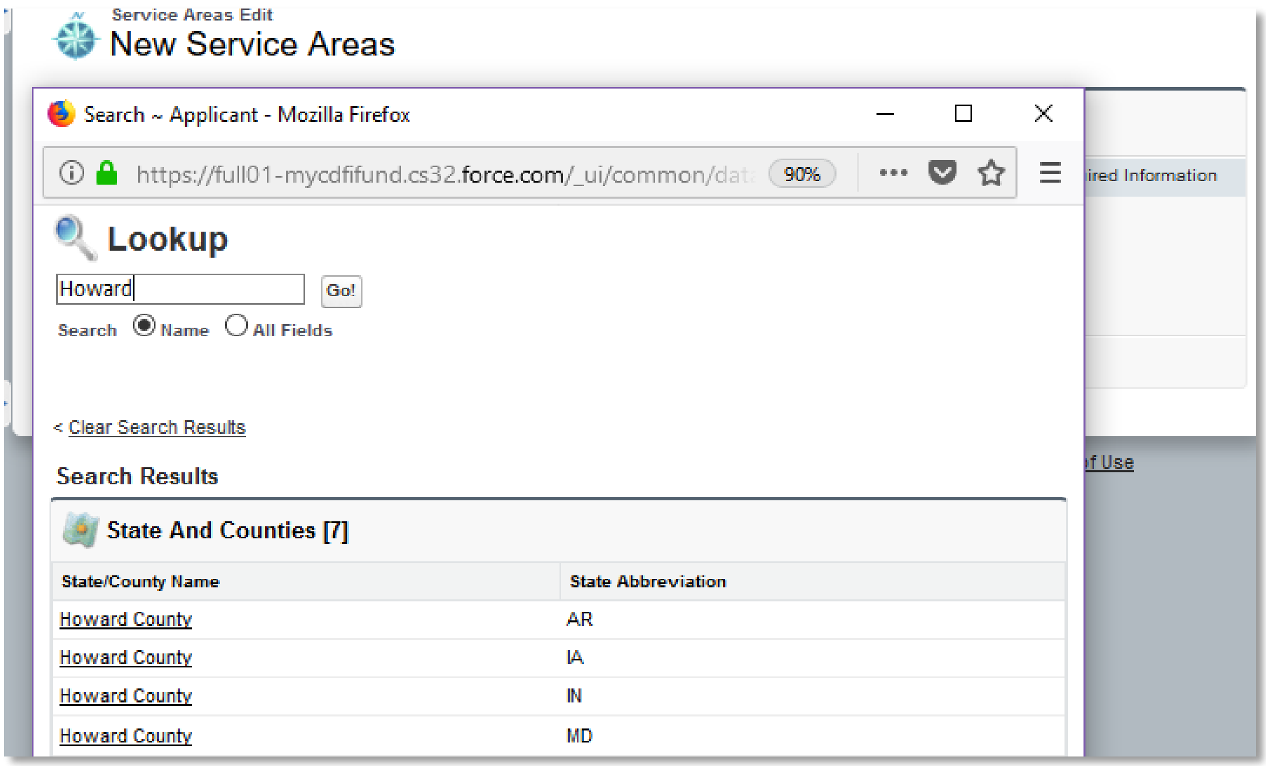
2. Scroll down to the Service Areas related list.



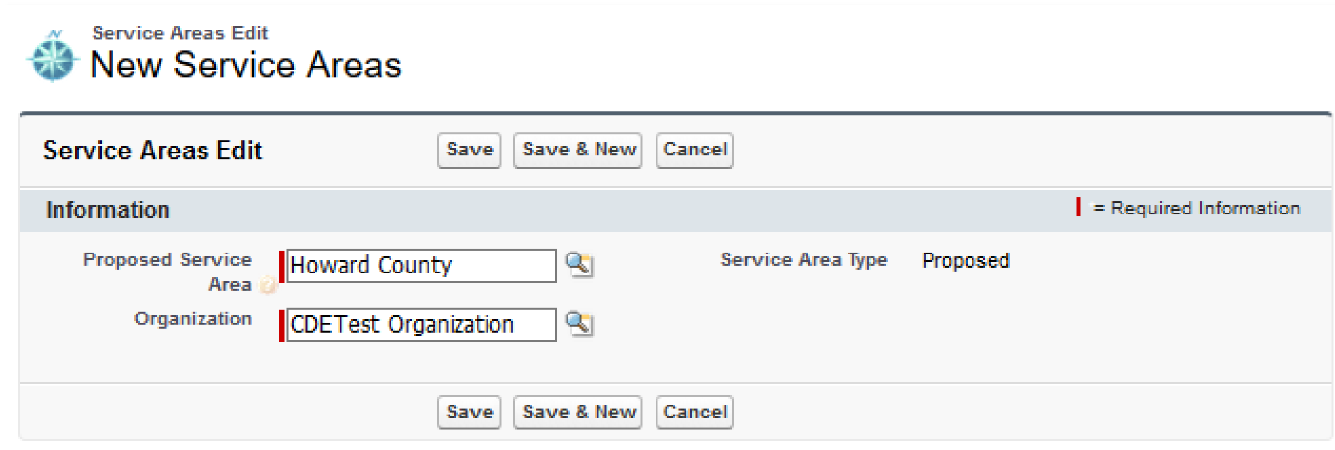
3. Click the **New Service Areas** button. You will be forwarded to the New Service Areas Edit page.



4. Click on the magnifying glass icon to look up a service area.



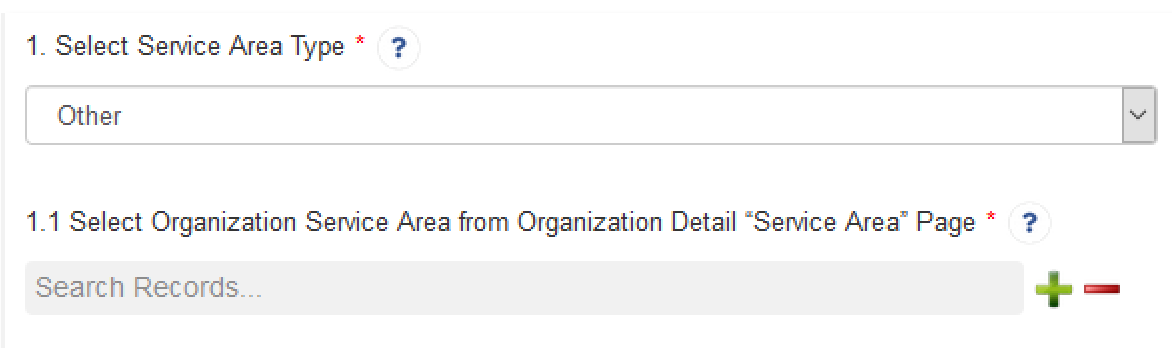
5. In the lookup box, type in the name of a state or county you plan to serve and click **Go!** to display records. Select the correct county, city, municipality, or state by clicking on the State/County name link.



6. Each state or county you plan to serve must be selected in an individual record. To add another service area, click the button **Save & New.**
7. Once you have created records for all the states/counties you are proposing to serve, navigate back to your organization's detail page, and re-launch the template application from the program profile.

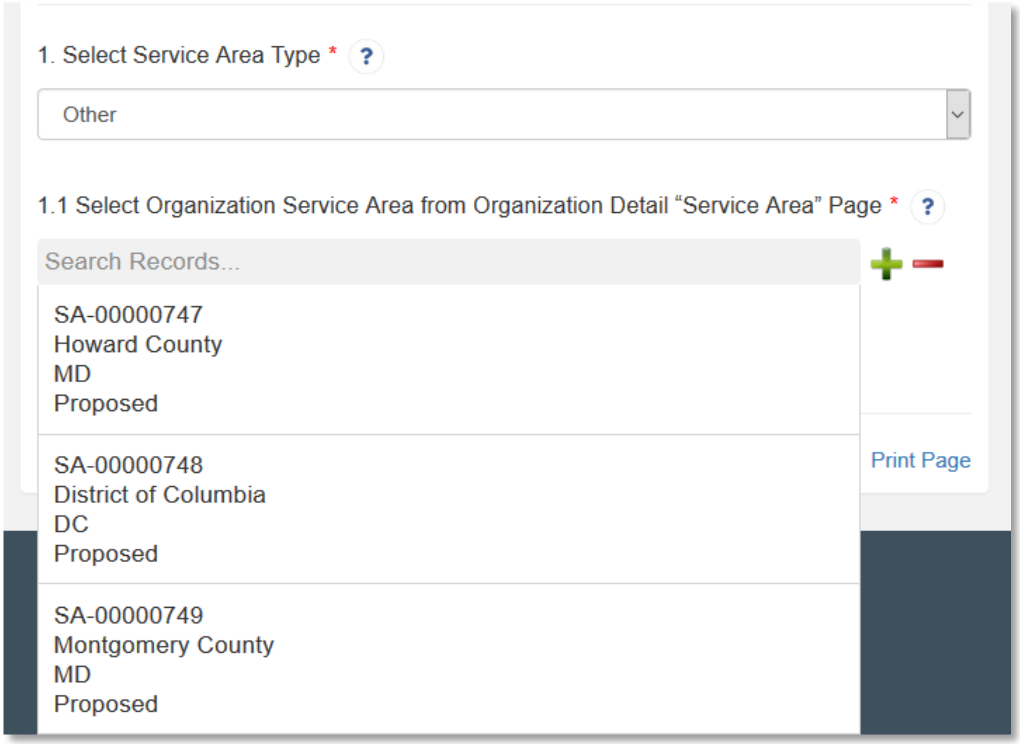
To select your service area record in the template application:

1. Launch the CDE Certification template application from the program profile. Navigate to the "Service Area" section and open the subsection.



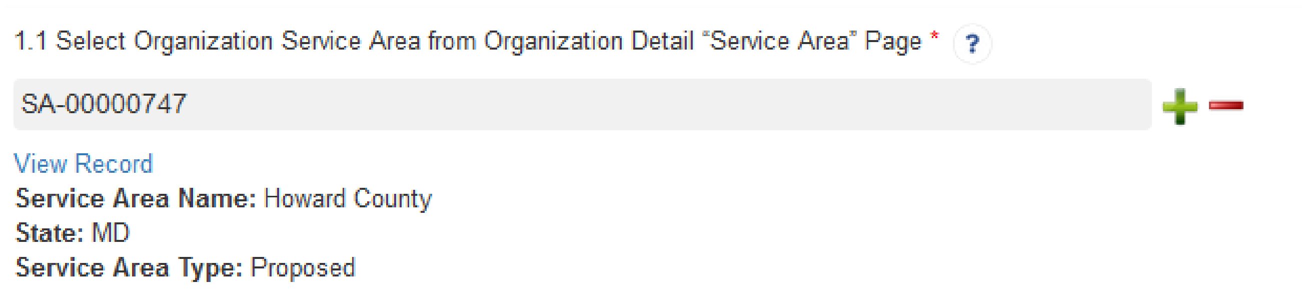
Service Area Related Record Lookup

2. Make sure "Other" is selected from the drop-down menu for Question 1. Use the related record lookup in Question 1.1 to select a service area. Click in the gray search box where it says "Search Records" a list of service area records for your organization will appear.



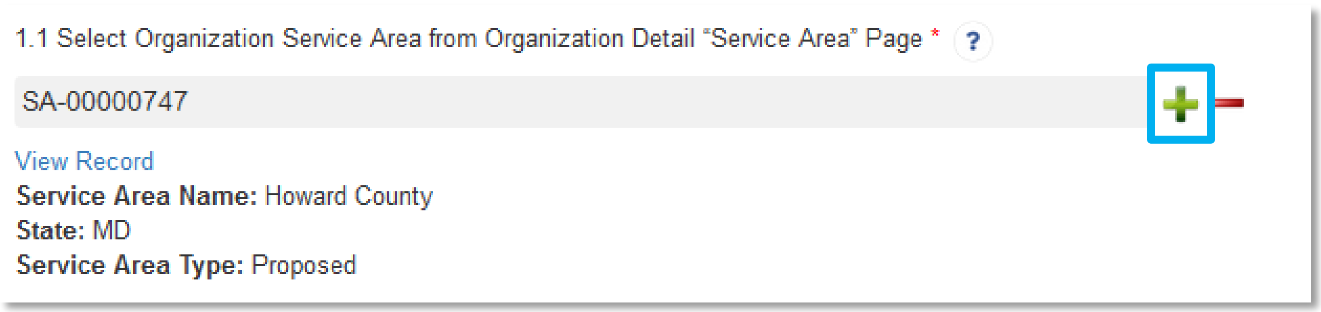
List of Service Areas Available to Select

3. There may be one record or multiples depending on the number of state/county service area records that have been created for your organization. The filter uses the service area identification created by the system, e.g. SA-00000747. Select a service area to associate with your application by clicking on the record name.



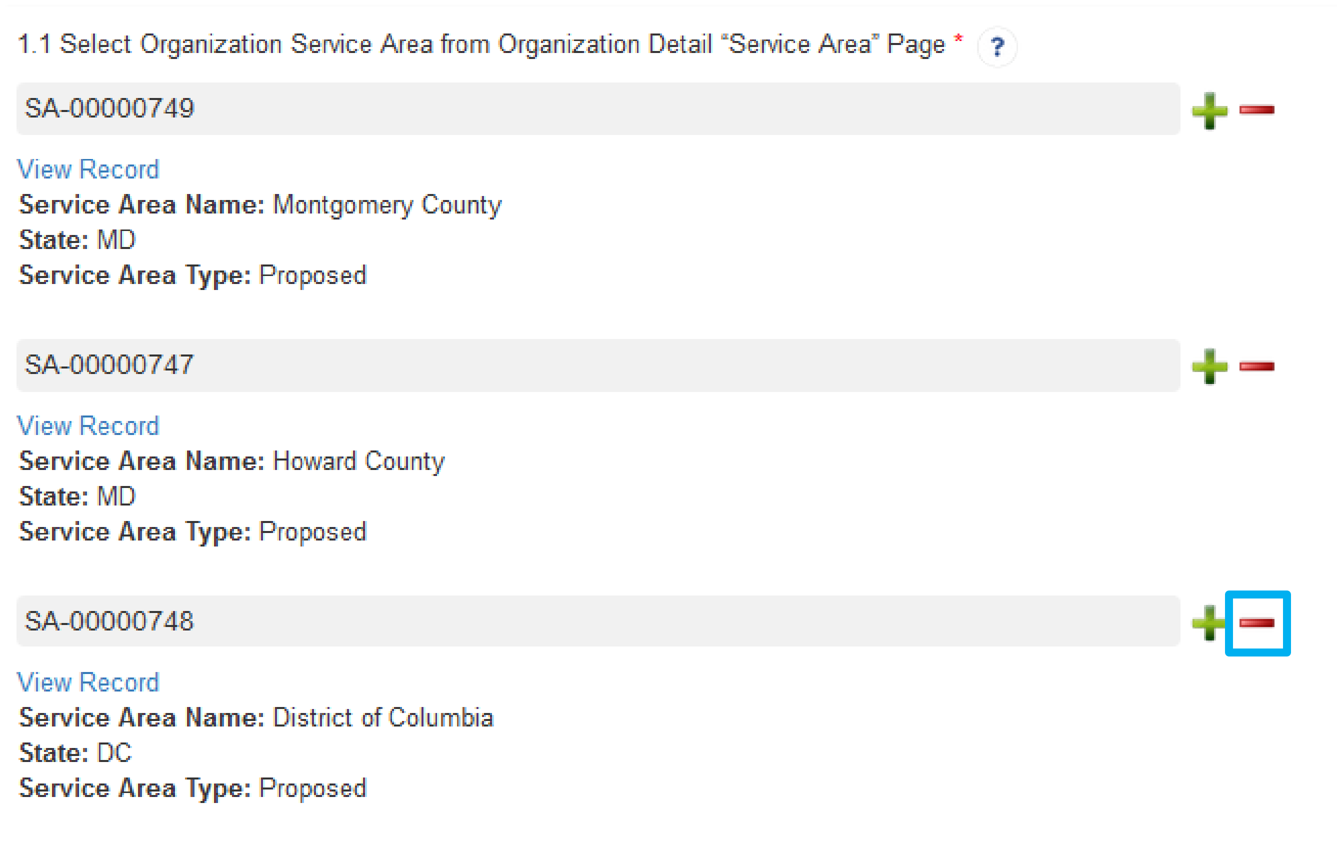
Selected Service Area Record

4. When you select a service area, additional information about the service area record will appear below the lookup field, as well as a link to "View Record" that will open that service area record's detail page in a new tab.



Add an Additional Related Record Field

5. Once you have selected a service area, you can add additional service areas by clicking the green plus sign next to the search box. Click in the new search box and select the board you want to add.



Remove a Related Record Field

6. If you accidentally select a service area record you do not wish to include or create more search record fields than you need, click the red minus sign next to that search box to delete that row.
7. Once you have selected all the service areas you wish to include, click **Save.**

5.6 Subsidiaries

5.6.1 Subsidiary Applicants Included?

The Subsidiary CDEs must be able to meet the CDE criteria in order to be certified at the time of application submission. The Subsidiary must (1) be a legally established entity and a domestic corporation or partnership for Federal tax purposes; (2) have a primary mission of serving or providing investment capital to Low-Income Communities (LICs) or Low-Income Persons (LIPs); and (3) have established accountability to LICs through representation on its governing or advisory board for the Service Area it serves or intends to serve.

Question- Is the Applicant CDE seeking certification for one or more Subsidiary at this time?

- If the Applicant CDE is applying for certification for one or more Subsidiary, select "Yes".
    - Once you click **Save**, this response will trigger a dependent subsection where you will be asked to enter more information about the Applicant organization's subsidiaries.
- If the Applicant CDE is NOT applying for certification for one or more subsidiaries, at this time, select "No".

5.6.2 Add Subsidiary CDE

NOTE: This is a dependent subsection and will only be visible if you select "Yes" your organization is applying for certification for one or more subsidiaries at this time.

Information on subsidiary CDE applicants is collected in this subsection by an Additional Information table. Enter your responses to questions for one subsidiary at a time, click save, and then "Add Row" in the table overview in order to create a record for a different subsidiary. Answer the questions for your second subsidiary and save. Repeat this process until all of your subsidiaries have been entered and are visible as individual records in the Overview table. (For more detailed guidance on using Additional Information tables, see section 4.6 Additional Information Table).

<u>Answer questions 1 – 13 for each Subsidiary in which the CDE Applicant is seeking certification.</u>

Question 1- Record Number

- This question is not required. It is used to ensure the Applicant can identify the "active" record.

Question 2- Subsidiary CDE Name

- Enter the legal name, as identified on the legal documents, of the Subsidiary CDE seeking certification.

Question 3- Enter the Employer Identification Number (EIN)

- Enter the EIN of the Applicant as it is stated on the EIN IRS document.

Question 4- Attach EIN documentation

- Attach the document evidencing the valid EIN.

  - Upload by dragging a file from your computer to the Drag & Drop box. For more detailed instructions on using this feature, see section 4.5.

Question 5- Subsidiary Contact Name

- This response is pre-populated with the designated Point of Contact you selected for your application in the “Applicant Information” subsection.

Question 6- Products and Services

- Select one or more categories from the Products and Services list that the Subsidiary offers or will offer.
  - Tip: Select multiple products/services from the drop-down menu by holding down the CTRL key as you click.

Question 7- Real Estate Financing

- Response required if "Real Estate Financing" was selected in Question #5.

Question 8- Type of Entity

- Select one or more categories that identifies the organization type of the Subsidiary.
  - Tip: Select multiple identifiers from the drop-down menu by holding down the CTRL key as you click.

Question 9- Is the Subsidiary established as a legal entity?

- If the Subsidiary is not a Legal Entity, select “No”. As such, it is not eligible to apply for certification as a CDE and you will not be able to submit a CDE Certification Application on behalf of the Subsidiary.
- If the Subsidiary is a Legal Entity with proper documentation, select “Yes”. If “Yes”, answer Questions 9.1-9.3.
  - <u>Question 9.1</u>- Enter the date in which the Subsidiary was established, as identified on the legal documents.
  - <u>Question 9.2</u>- Enter the Subsidiary’s current Assets to date.
  - <u>Question 9.3</u>- Select the type of documents used to demonstrate the Subsidiary’s legal entity status and attach the document.
    - Tip: Select multiple document types from the drop-down menu by holding down the CTRL key as you click.
    - Upload by dragging a file from your computer to the Drag & Drop box. For more detailed instructions on using this feature, see section 4.5.

Question 10- Does the Subsidiary CDE share the same Primary Mission as the Applicant CDE?

- Review the Program Profile to view and determine if the mission of the Applicant CDE and its Subsidiary share the same Primary Mission.

- Select “Yes” if the Subsidiary CDE and Applicant CDE share the same Primary Mission.
  Select “No” if the Subsidiary CDE and Applicant do not share the same Primary Mission. If “No”, answer Question 10.1.
    - Question 10.1- Primary Mission of Subsidiary: Enter the Subsidiary’s Primary Mission as stated in Primary Mission documentation.
    - Question 10.2- Select the type of document used to demonstrate the Subsidiary’s Primary Mission and attach the document.
        - Tip: Select multiple document types from the drop-down menu by holding down the CTRL key as you click.
        - Upload by dragging a file from your computer to the Drag & Drop box. For more detailed instructions on using this feature, see section 4.5.

Question 11- Is the Subsidiary CDE a domestic corporation or partnership for federal tax purposes?

- Select “No” if the Subsidiary CDE is not a domestic corporation or partnership for federal tax purposes. If no, the Applicant is not eligible to apply for certification on behalf of the Subsidiary.
- Select “Yes” if the Subsidiary CDE is domestic corporation or partnership for federal tax purposes.

Question 12- Does the Subsidiary CDE share the same Board as the Applicant CDE?

- Select “Yes” if the Subsidiary CDE and Applicant CDE share the same Board.
- Select “No” if the Subsidiary CDE and Applicant do not share the same Board. If “No”, answer Question 12.1.
    - Question 12.1- Select Organization Board(s) from the Organization Detail Page “Boards” in AMIS. If you need to add a new Organization Board for the Subsidiary, please follow the instructions on creating an Organization Board in section 5.4.1, above.
        - Once a board for your Subsidiary has been created, click in the gray search box and select the appropriate Board for your Subsidiary from the list. Click the green plus sign to add any additional Boards as needed.

Question 13- Does the Subsidiary CDE share the same Service Area(s) as the Applicant CDE?

- Select “Yes” if the Subsidiary CDE and Applicant CDE share the same Service Area(s).
- Select “No” if the Subsidiary CDE and Applicant do not share the same Service Area(s). If “No”, answer Question 13.1.
    - Question 13.1- Select the Service Area(s) from the Organization Detail Page “Service Area” in AMIS. If you need to add a new Service Area for the Subsidiary, please follow the instructions on creating a new Service Area record in section 5.5.1, above.
        - Once a Service Area record has been created, click in the gray search box and select the appropriate Service Area(s) for your Subsidiary from the list. Click the green plus sign to add any additional Service Areas as needed.

Click **Save** to save this record and click “Add Row” above or below the table overview at the top of the page to create a record for any additional subsidiaries. Repeat as needed until all Subsidiaries are entered.

5.7 Attestation and Submission

5.7.1 Printing your Application

To print your application, click the ***View PDF*** link in the navigation menu at the top of the User Interface.

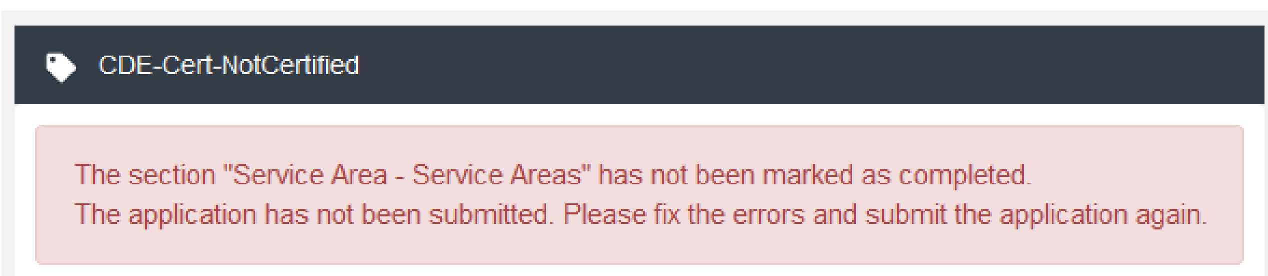
View PDF Button

This will generate a PDF of your application you can download using your browser's download function that you will be able to save to your computer and print. For more information on how to generate a PDF in this application, please see section 4.8 of this document.

5.7.2 Submitting your Application

All subsections must be marked complete in order for you to submit your application. To check which subsections have been marked complete, look for a green checkmark next to that section on the menu bar. Sections that are incomplete will not have a checkmark and will prevent you from successfully submitting the application.

You will not be able to submit an application until all items are marked complete. If you attempt to submit your application before all subsections are complete, you will receive error identifying which subsections remain incomplete. Go back and correct those subsections.



Example of Error Message for Incomplete Subsection

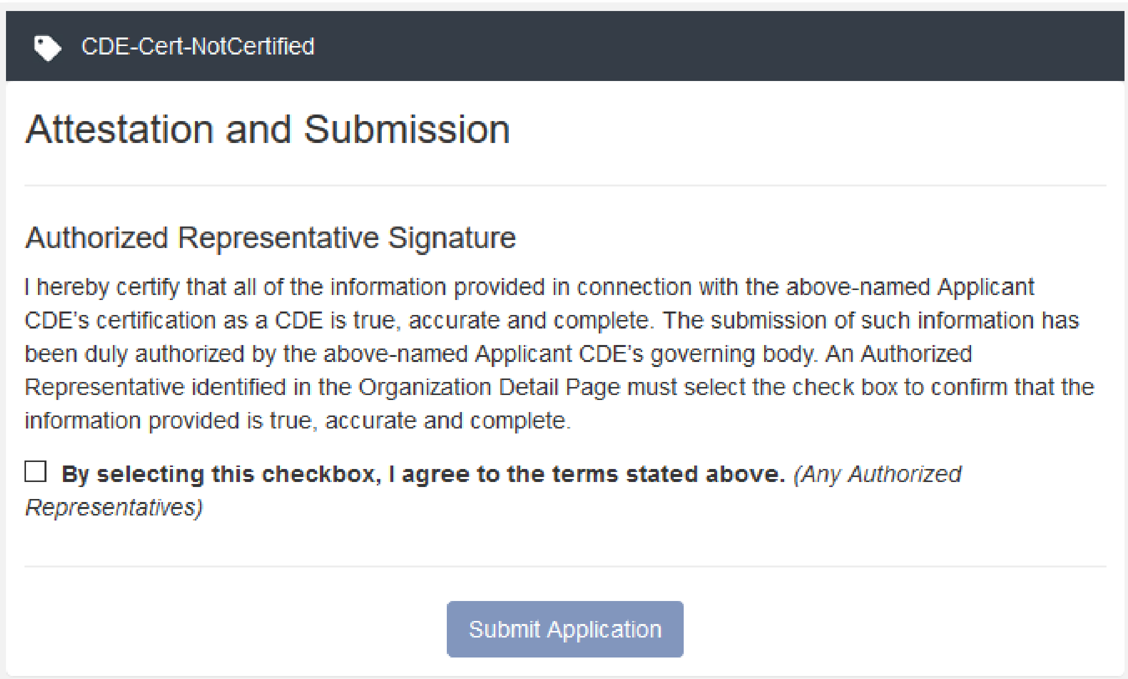
Before you submit your application, the CDFI Fund recommends that you print and review your application. **ONCE SUBMITTED, YOUR APPLICATION RESPONSES MAY NOT BE ALTERED.**

The designated Authorized Representative will need to attest that the information provided in the application is accurate and complete to the best of your organization's knowledge.

To Attest and Submit an application:

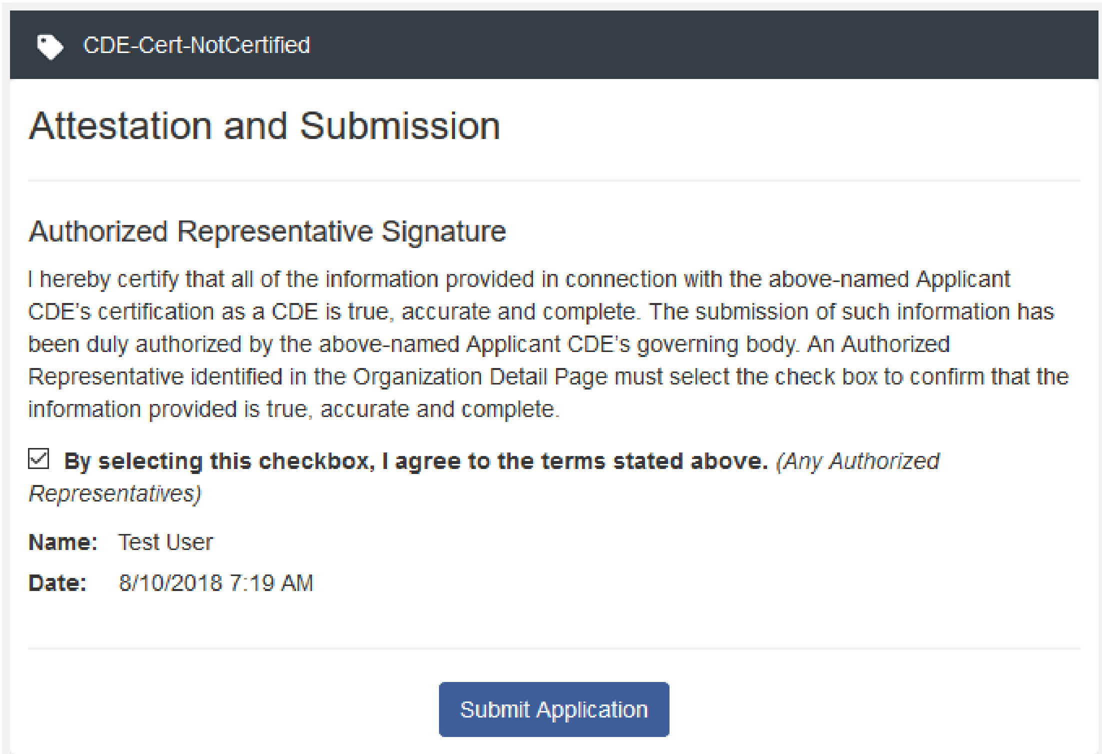
1. Log in to AMIS as an Authorized Representative for your organization. Only Authorized Representatives will be able to attest the application.

2. Select the **Attestation and Submission** tab from the very bottom of the menu bar.



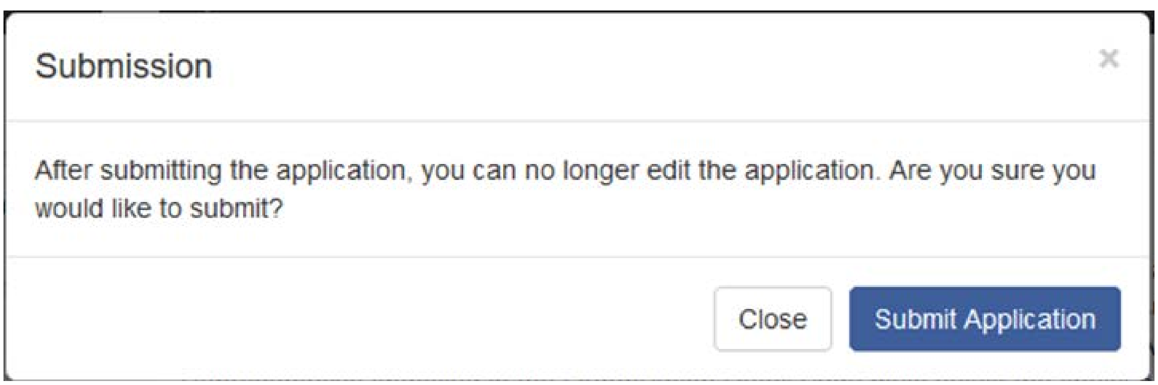
Attestation and Submission Page

3. Read the **Electronic Signature Attestation** sections and signify agreement with the statement by selecting the checkbox.



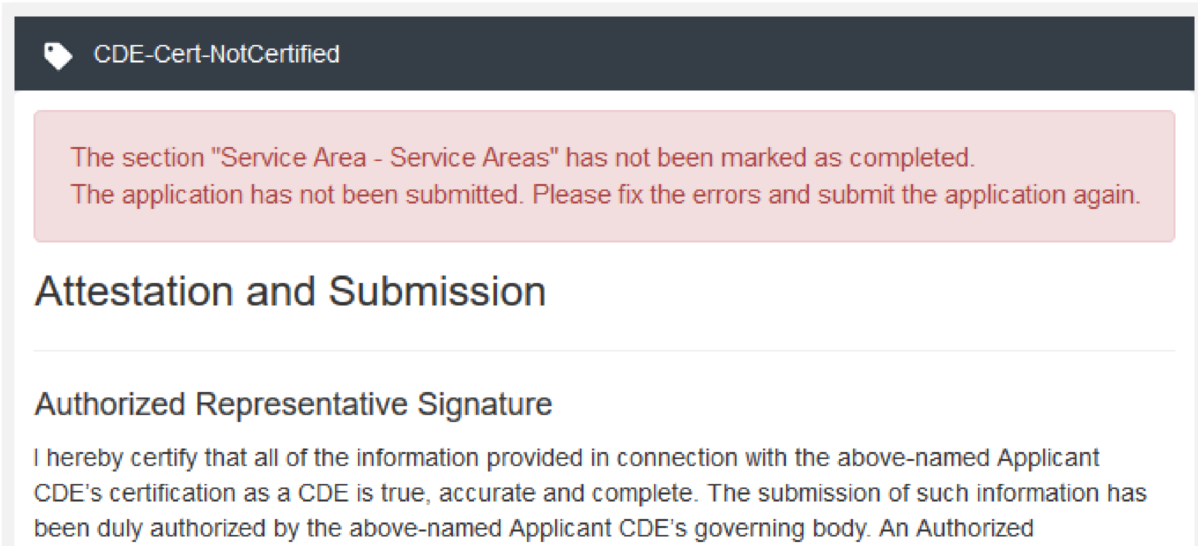
Attestation and Submission Page- Attested

4. Once the statement is attested to, click **Submit Application**. A dialog box will appear. Confirm that you would like to submit the application and understand the application cannot be edited after this point.



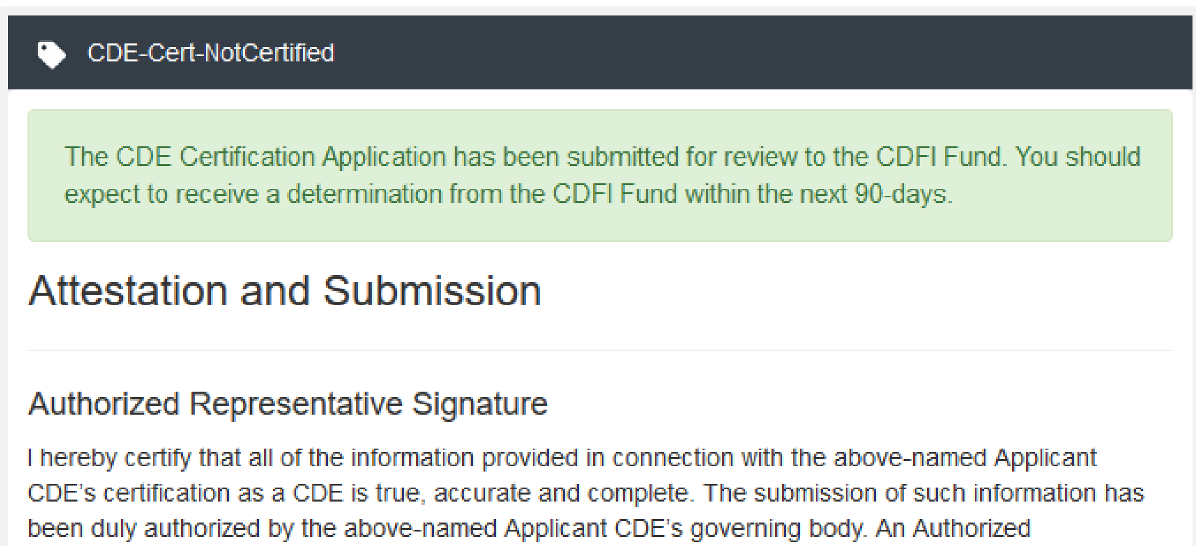
Submission Dialog Box

5. If any of your sections/subsections are incomplete, your submission attempt will be unsuccessful. An error message will identify which subsection is incomplete.



Application Submission- Failed Attempt Error Message

6. If your submission is successful, the application will return this message:



Application Submission- Successful Attempt Message

7. You will receive an email confirming that your application has been submitted that includes the Application Name and time stamp.

6. CDE Cert Application for Certified CDEs Applying for Subsidiary Certification

The second application type is for Applicants who already possess CDE Certification but are now applying on behalf of one or more subsidiary organization(s) that are not yet certified. Because the Applicant is already CDE certified, this application is more streamlined that the first, and primarily focuses on collecting pertinent data on the Applicant's subsidiary orgs.

6.1 Basic Information- Applicant CDE

This section includes question responses that are pre-populated from your organization's account information in AMIS. Ensure that this information is up to date so that accurate information is reflected in the application.

You can update your organization's data by clicking on your organization's name at the top of the application.

6.1.1 Applicant Information

Question 1- Name of Applicant

- Confirm the Name of the Applicant displayed is the Applicant's legal name. If the name is not correct, the Applicant must submit a Service Request to CCME to initiate a change.

Question 2- Establishment Date

- Confirm that the pre-populated establishment date is correct. If it appears to be incorrect, please submit a Service Request to CCME to initiate a change.

Question 3- Control Number

- The Control Number is pre-populated from the Organization Detail Page. If the Control Number appears to be incorrect, please submit a Service Request to CCME to initiate a change.

Question 4- Designate an Authorized Representative

- Type in the name of the Authorized Representative, identified on the AMIS Organization Detail Page, who will approve the submission of the application and attest that the information therein is accurate and true. If no Authorized Representative is selected, you will not be able to submit the application.

Question 5- Designate a Point of Contact

- Type in the name of the Point of Contact identified on the AMIS Organization Detail Page.

6.1.2 Applicant Address

Applicant Address

- Please carefully read and verify that Applicant mailing and shipping addresses are correct.
- If the data is not correct, the Applicant must return to the Organization Detail page to make corrections.

6.2 Subsidiaries

6.2.1 Add Subsidiary CDE

The Applicant CDE can apply for certification on behalf of one or more Subsidiary.

Information on subsidiary CDE applicants is collected in this subsection by an Additional Information table. Enter your responses to questions for one subsidiary at a time, click save, and then “Add Row” in the table overview in order to create a record for a different subsidiary. Answer the questions for your second subsidiary and save. Repeat this process until all of your subsidiaries have been entered and are visible as individual records in the Overview table. (For more detailed guidance on using Additional Information tables, see section 4.6).

<u>Answer questions 1 – 13 for each Subsidiary in which the CDE Applicant is seeking certification.</u>

Question 1- Record Number

- This question is not required. It is used to ensure the Applicant can identify the “active” record.

Question 2- Subsidiary CDE Name

- Enter the legal name, as identified on the legal documents, of the Subsidiary CDE seeking certification.

Question 3- Enter the Employer Identification Number (EIN)

- Enter the EIN of the Applicant as it is stated on the EIN IRS document.

Question 4- Attach EIN documentation

- Attach the document evidencing the valid EIN.
    - Upload by dragging a file from your computer to the Drag & Drop box. For more detailed instructions on using this feature, see section 4.5.

Question 5- Subsidiary Contact Name

- This response is pre-populated with the designated Point of Contact you selected for your application in the “Applicant Information” subsection.

Question 6- Products and Services

- Select one or more categories from the Products and Services list that the Subsidiary offers or will offer.
    - Tip: Select multiple products/services from the drop-down menu by holding down the CTRL key as you click.

Question 7- Real Estate Financing

- Response required if "Real Estate Financing" was selected in Question #5.

Question 8- Type of Entity

- Select one or more categories that identifies the organization type of the Subsidiary.
    - Tip: Select multiple identifiers from the drop-down menu by holding down the CTRL key as you click.

Question 9- Is the Subsidiary established as a legal entity?

- If the Subsidiary is not a Legal Entity, select “No”. As such, it is not eligible to apply for certification as a CDE and you will not be able to submit a CDE Certification Application on behalf of the Subsidiary.
- If the Subsidiary is a Legal Entity with proper documentation, select “Yes”. If “Yes”, answer Questions 9.1-9.3.
    - <u>Question 9.1</u>- Enter the date in which the Subsidiary was established, as identified on the legal documents.
    - <u>Question 9.2</u>- Enter the Subsidiary’s current Assets to date.
    - <u>Question 9.3</u>- Select the type of documents used to demonstrate the Subsidiary’s legal entity status and attach the document.
        - Tip: Select multiple document types from the drop-down menu by holding down the CTRL key as you click.
        - Upload by dragging a file from your computer to the Drag & Drop box. For more detailed instructions on using this feature, see section 4.5.

Question 10- Does the Subsidiary CDE share the same Primary Mission as the Applicant CDE?

- Review the Program Profile to view and determine if the mission of the Applicant CDE and its Subsidiary share the same Primary Mission.
- Select “Yes” if the Subsidiary CDE and Applicant CDE share the same Primary Mission.
  Select “No” if the Subsidiary CDE and Applicant do not share the same Primary Mission. If “No”, answer Question 10.1.
    - <u>Question 10.1</u>- Primary Mission of Subsidiary: Enter the Subsidiary’s Primary Mission as stated in Primary Mission documentation.
    - <u>Question 10.2</u>- Select the type of document used to demonstrate the Subsidiary’s Primary Mission and attach the document.
        - Tip: Select multiple document types from the drop-down menu by holding down the CTRL key as you click.
        - Upload by dragging a file from your computer to the Drag & Drop box. For more detailed instructions on using this feature, see section 4.5.

Question 11- Is the Subsidiary CDE a domestic corporation or partnership for federal tax purposes?

- Select “No” if the Subsidiary CDE is not a domestic corporation or partnership for federal tax purposes. If no, the Applicant is not eligible to apply for certification on behalf of the Subsidiary.

- Select “Yes” if the Subsidiary CDE is domestic corporation or partnership for federal tax purposes.

Question 12- Does the Subsidiary CDE share the same Board as the Applicant CDE?

- Select “Yes” if the Subsidiary CDE and Applicant CDE share the same Board.
- Select “No” if the Subsidiary CDE and Applicant do not share the same Board. If “No”, answer Question 12.1.
    - Question 12.1- Select Organization Board(s) from the Organization Detail Page “Boards” in AMIS. If you need to add a new Organization Board for the Subsidiary, please follow the instructions on creating an Organization Board in section 5.4.1, above.
        - Once a board for your Subsidiary has been created, click in the gray search box and select the appropriate Board for your Subsidiary from the list. Click the green plus sign to add any additional Boards as needed.

Question 13- Does the Subsidiary CDE share the same Service Area(s) as the Applicant CDE?

- Select “Yes” if the Subsidiary CDE and Applicant CDE share the same Service Area(s).
- Select “No” if the Subsidiary CDE and Applicant do not share the same Service Area(s). If “No”, answer Question 13.1.
    - Question 13.1- Select the Service Area(s) from the Organization Detail Page “Service Area” in AMIS. If you need to add a new Service Area for the Subsidiary, please follow the instructions on creating a new Service Area record in section 5.5.1, above.
        - Once a Service Area record has been created, click in the gray search box and select the appropriate Service Area(s) for your Subsidiary from the list. Click the green plus sign to add any additional Service Areas as needed.

Click **Save** to save this record and click “Add Row” above or below the table overview at the top of the page to create a record for any additional subsidiaries. Repeat as needed until all Subsidiaries are entered.

6.3 Attestation and Submission

6.3.1 Printing your Application

To print your application, click the ***View PDF*** link in the navigation menu at the top of the User Interface.

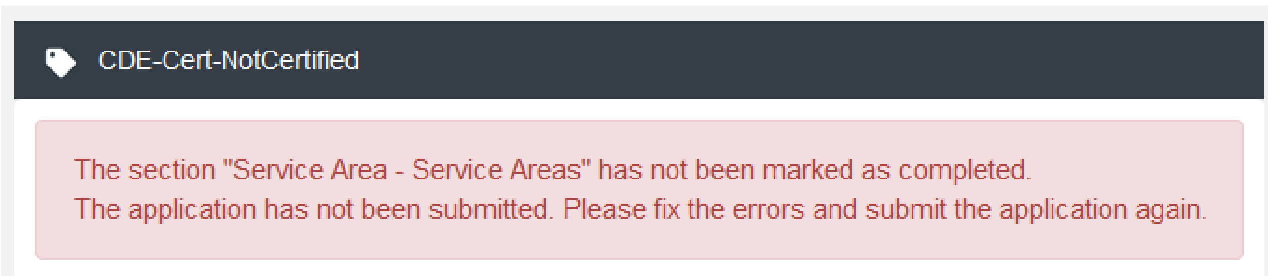
View PDF Button

This will generate a PDF of your application you can download using your browser’s download function that you will be able to save to your computer and print. For more information on how to generate a PDF in this application, please see section 4.8 of this document.

6.3.2 Submitting your Application

All subsections must be marked complete in order for you to submit your application. To check which subsections have been marked complete, look for a green checkmark next to that section on the menu bar. Sections that are incomplete will not have a checkmark and will prevent you from successfully submitting the application.

You will not be able to submit an application until all items are marked complete. If you attempt to submit your application before all subsections are complete, you will receive error identifying which subsections remain incomplete. Go back and correct those subsections.



Example of Error Message for Incomplete Subsection

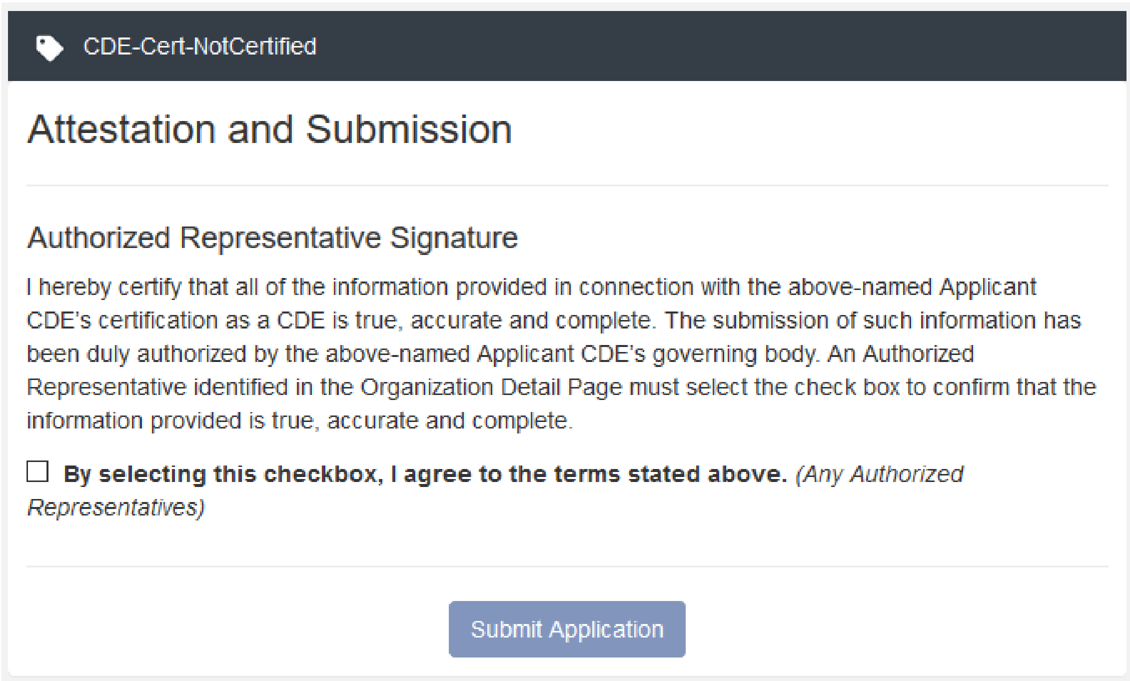
Before you submit your application, the CDFI Fund recommends that you print and review your application.
ONCE SUBMITTED, YOUR APPLICATION RESPONSES MAY NOT BE ALTERED.

The designated Authorized Representative will need to attest that the information provided in the application is accurate and complete to the best of your organization's knowledge.

To Attest and Submit an application:

1. Log in to AMIS as an Authorized Representative for your organization. Only Authorized Representatives will be able to attest the application.

2. Select the **Attestation and Submission** tab from the very bottom of the menu bar.


CDE-Cert-NotCertified

Attestation and Submission

Authorized Representative Signature

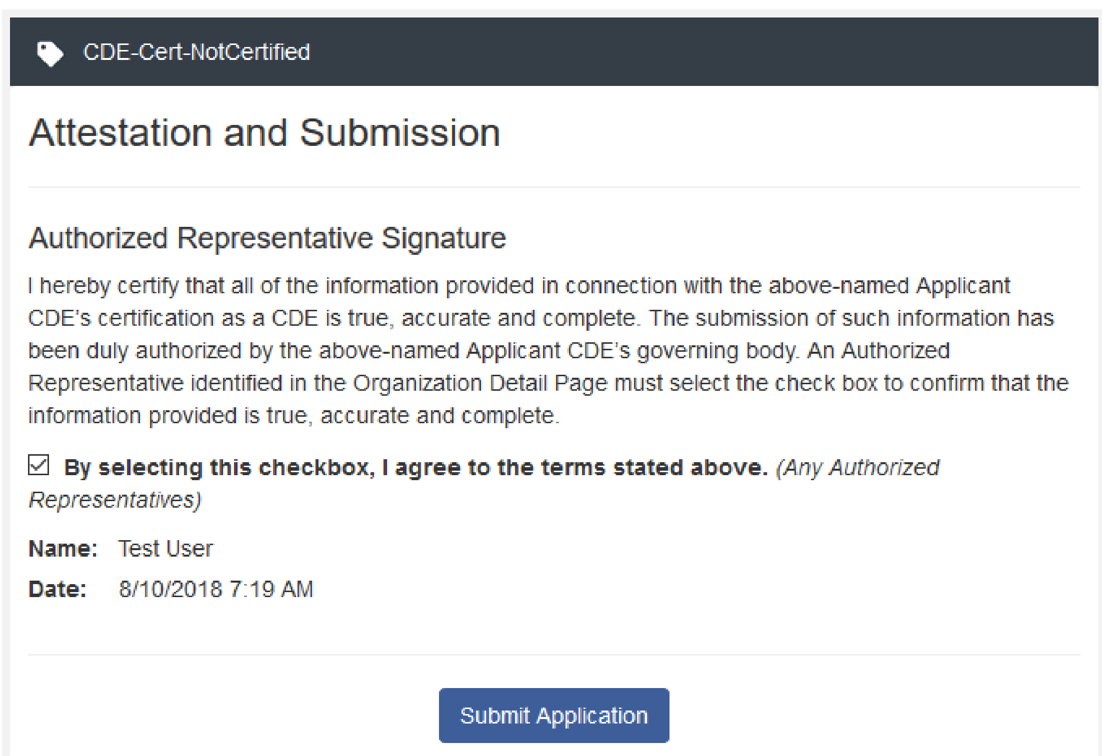
I hereby certify that all of the information provided in connection with the above-named Applicant CDE's certification as a CDE is true, accurate and complete. The submission of such information has been duly authorized by the above-named Applicant CDE's governing body. An Authorized Representative identified in the Organization Detail Page must select the check box to confirm that the information provided is true, accurate and complete.

☐ **By selecting this checkbox, I agree to the terms stated above.** *(Any Authorized Representatives)*

Submit Application

Attestation and Submission Page

3. Read the **Electronic Signature Attestation** sections and signify agreement with the statement by selecting the checkbox.


CDE-Cert-NotCertified

Attestation and Submission

Authorized Representative Signature

I hereby certify that all of the information provided in connection with the above-named Applicant CDE's certification as a CDE is true, accurate and complete. The submission of such information has been duly authorized by the above-named Applicant CDE's governing body. An Authorized Representative identified in the Organization Detail Page must select the check box to confirm that the information provided is true, accurate and complete.

☑ **By selecting this checkbox, I agree to the terms stated above.** *(Any Authorized Representatives)*

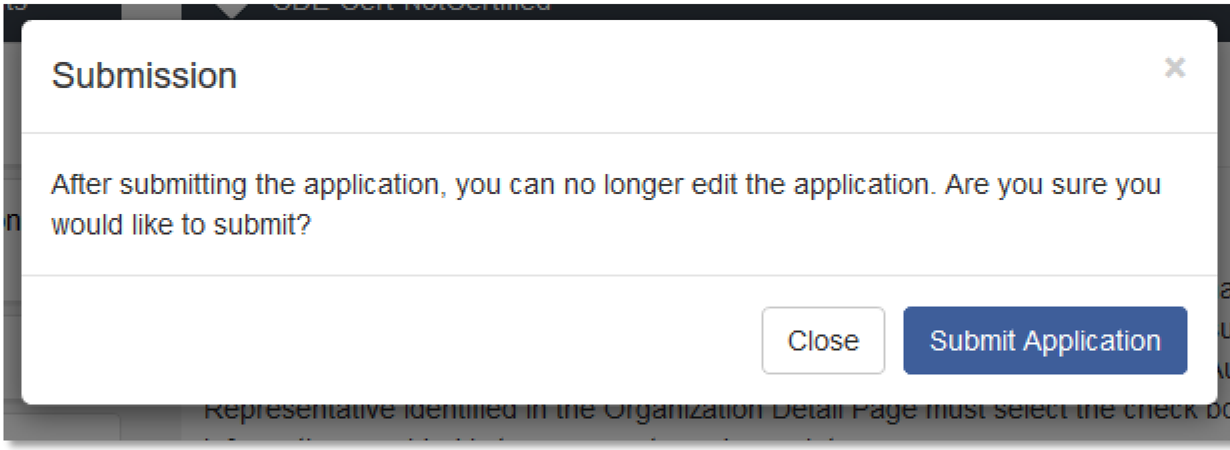
Name: Test User

Date: 8/10/2018 7:19 AM

Submit Application

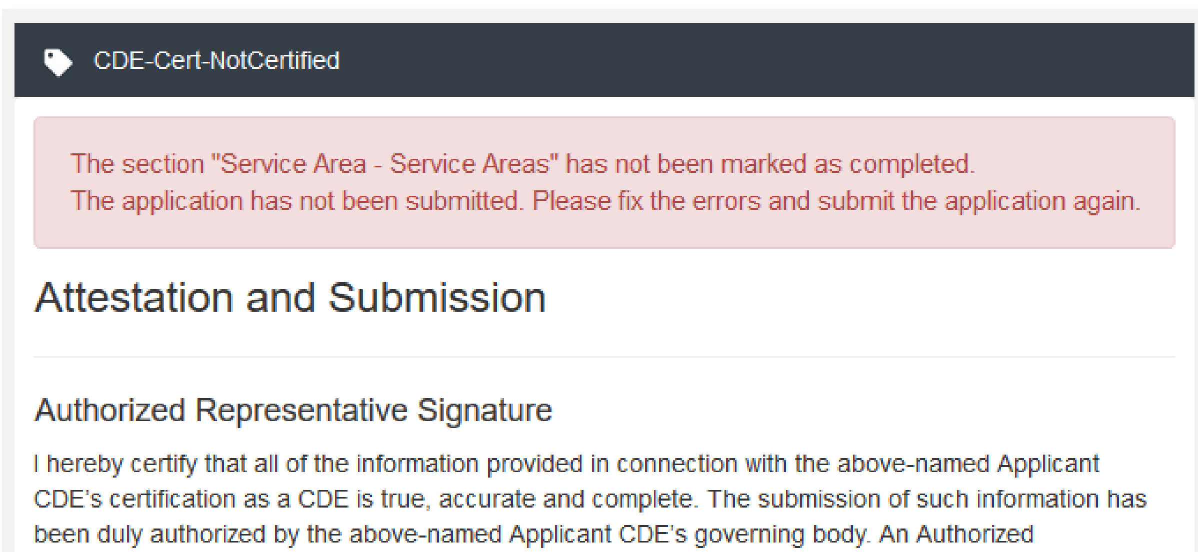
Attestation and Submission Page- Attested

4. Once the statement is attested to, click **Submit Application**. A dialog box will appear. Confirm that you would like to submit the application and understand the application cannot be edited after this point.



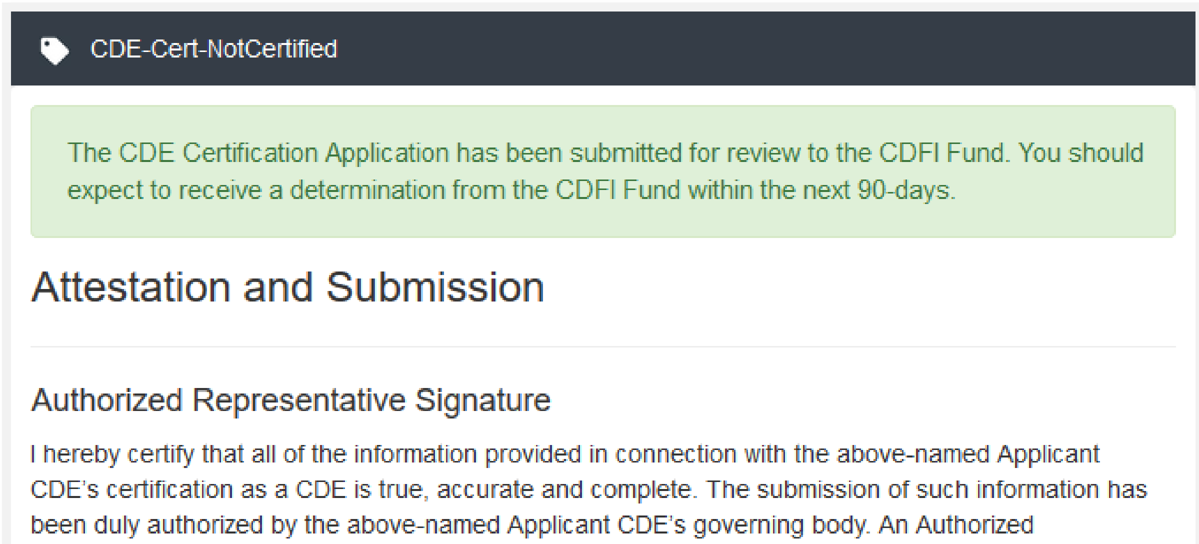
Submission Dialog Box

5. If any of your sections/subsections are incomplete, your submission attempt will be unsuccessful. An error message will identify which section is incomplete.



Application Submission- Failed Attempt Error Message

6. If your submission is successful, the application will return this message:



Application Submission- Successful Attempt Message

7. You will receive an email confirming that your application has been submitted that includes the Authorized Representative's attestation and signature.

7. CDE Cert Application for Certified CDFIs

The third application type is for Applicants who are CDFI Certified and now applying for CDE Certification. This application primarily focuses on collecting information specific to CDE Certification that does not readily overlap CDFI Certification.

	NOTE: Specialized Small Business Investment Companies (SSBICs) interested in CDE Certification should contact the CDFI Fund at 202-653-0423 for further instructions.

7.1 Basic Information- Applicant CDE

This section includes question responses that are pre-populated from your organization's account information in AMIS. Ensure that this information is up to date so that accurate information is reflected in the application.

You can update your organization's data by clicking on your organization's name at the top of the application.

7.1.1 Applicant Information

Question 1- Name of Applicant

- Confirm the Name of the Applicant displayed is the Applicant's legal name. If the name is not correct, the Applicant must submit a Service Request to CCME to initiate a change.

Question 2- Establishment Date

- Confirm that the pre-populated establishment date is correct. If it appears to be incorrect, please submit a Service Request to CCME to initiate a change.

Question 3- Control Number

- The Control Number is pre-populated from the Organization Detail Page. If the Control Number appears to be incorrect, please submit a Service Request to CCME to initiate a change.

Question 4- Designate an Authorized Representative

- Type in the name of the Authorized Representative, identified on the AMIS Organization Detail Page, who will approve the submission of the application and attest that the information therein is accurate and true. If no Authorized Representative is selected, you will need to add the Authorized Representative to the AMIS Organization Detail Page, otherwise you will not be able to submit the application.

Question 5- Designate a Point of Contact

- Type in the name of the Point of Contact identified on the AMIS Organization Detail Page.

7.1.2 Applicant Address

Applicant Address

- Please carefully read and verify that Applicant mailing and shipping addresses are correct.
- If the data is not correct, the Applicant must return to the Organization Detail page to make corrections.

7.2 Boards

7.2.1 Boards

Accountability Requirements:

Certified CDFIs and SSBICs are allowed to use its approved board(s) to demonstrate that it maintains accountability to the CDE Service Area.

Typically, an applicant that is not a certified CDFI or SSBIC must demonstrate that it is accountable to the residents of LICs in the service area that it designates.

An applicant will be determined accountable if it has:

- at least two (2) governing or advisory board members; and
- if at least 20% of its governing board or advisory board(s) is representative of LICs within the selected service area.

In order to be determined representative under this accountability requirement, a board member must either: (1) reside in a LIC within its designated service area(s); or (2) otherwise represent the interest of residents of LICs (e.g., a small business owner whose business is located in the LIC, an employee or a board officer of a community-based or charitable organization serving the LIC, etc.) in the selected service area. See Board Member categories in the Board Instructions.

The Fund encourages Applicant CDEs to appoint some Low-Income Persons from LICs to their advisory and/or governing boards.

An entity that does not have a governing board, but in which the governing authority resides with a general partner or managing company, may satisfy the accountability requirements through the board(s) of the general partner or managing company.

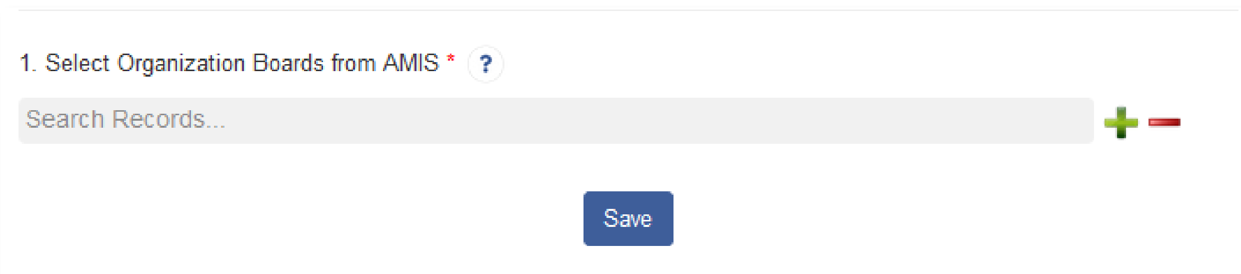
Any entity seeking to maintain accountability through advisory board(s) must also be able to demonstrate that the viewpoints of the advisory board(s) are given sufficient consideration and attention by the governing board.

To maintain accountability to the LICs in a statewide service area, a multi-state service area, or a national service area, the applicant must demonstrate that at least 20% of its governing board or advisory board(s) is representative of a cross-section of LICs within the state(s) that it serves. An entity may need to establish multiple advisory boards in order to satisfy this requirement or select board members that are from organizations that represent the interests of a cross-section of LICs (e.g., a state-wide organization or nationwide non-profit community development organization).

Question 1- Select Organization Boards from AMIS

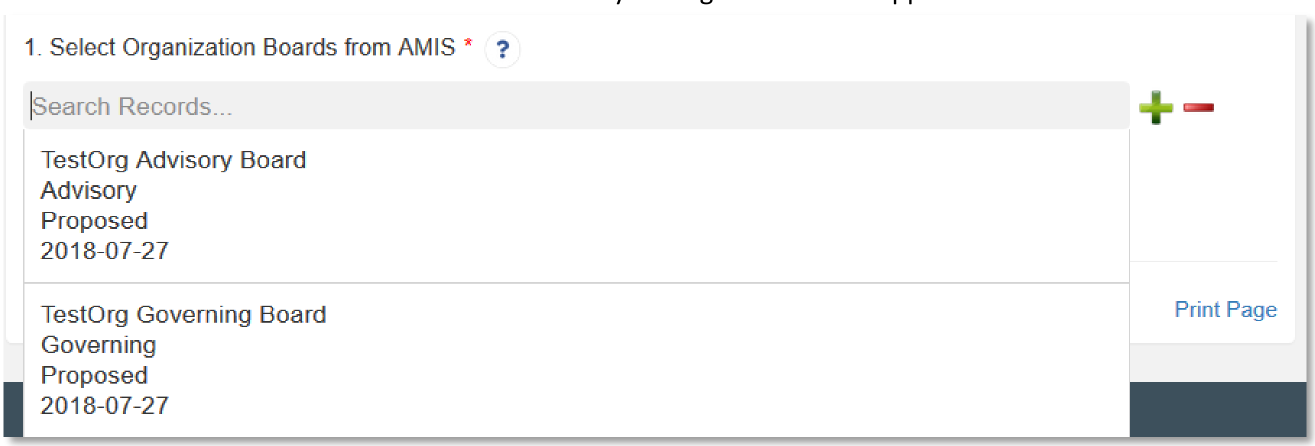
- Certified CDFIs and SSBICs must select the approved accountable board from the Organization Detail Page. If the certified CDFI or an SSBIC does not currently have a board identified in the Organization Detail Page, it must create one. See section 5.4 for detailed instruction on creating boards.
- Typically, an applicant that is not a certified CDFI or SSBIC must demonstrate that it is accountable to the residents of LICs in the service area that it designates by completing the Organization Boards Table on the Organization Detail Page.

To select your board record in the template application:



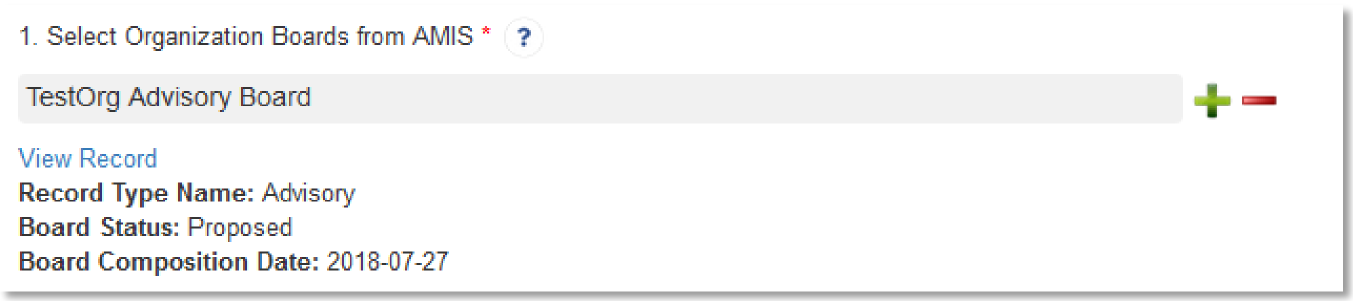
Boards Related Record Field

1. Use the related record lookup to select a board. When you click in the gray search box where it says "Search Records" a list of board records for your organization will appear.



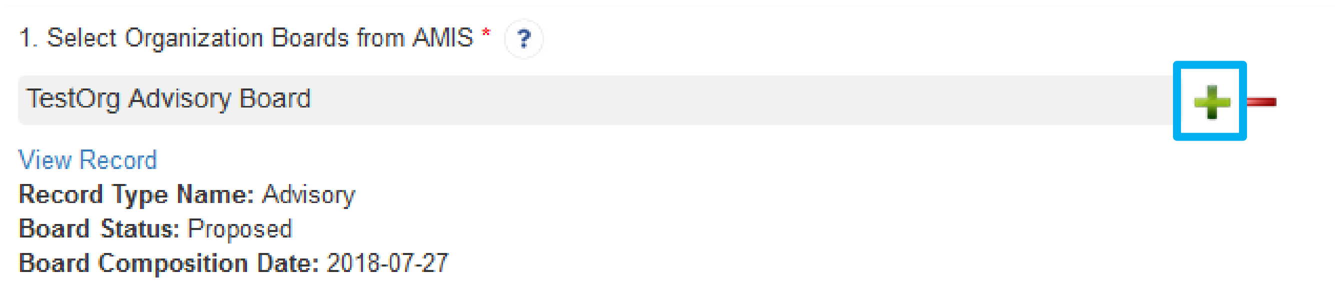
List of Boards Available to Select

2. There may be one record or multiples depending on the number of boards that have been created for your organization. Select a board to attach to your application by clicking on the record name.



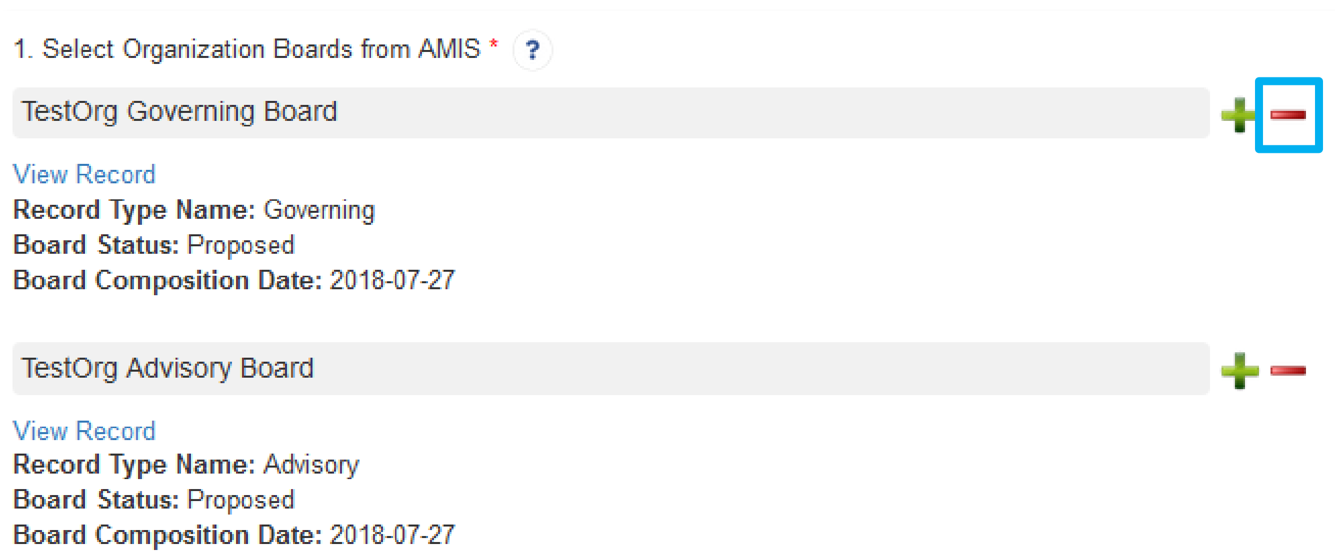
Selected Board Record

3. When you select a board, additional information about the board record will appear below the lookup field, as well as a link to "View Record" that will open that board record's detail page in a new window.



Add an Additional Related Record Field

4. Once you have selected a board, you can add additional boards (if needed) by clicking the green plus sign next to the search box. Click in the new search box and select the board you want to add.



Remove a Related Record Field

5. If you accidentally select a board record you do not wish to include, or create more search record fields than you need, click the red minus sign next to that search box to delete that row.
6. Once you have selected all the boards you wish to include, click **Save.**

7.3 Service Area

7.3.1 Service Areas

Service Area Requirements:

Certified CDFIs and SSBICs seeking CDE certification under this application must align its certified Target Market with the proposed Service Area.

NOTE: Although the service area will be identified in a geography such as county, statewide, or national, the New Markets Tax Credit Program only allow transactions/investments in qualified census tracts. Applicant CDEs should visit the Fund's geography and census tract-based mapping software (CIMS) program located at www.cdfifund.gov. The online mapping software program contains maps and worksheets identifying the program's qualifying census tracts throughout the country.

The Applicant must identify a geography in which it serves based on the currently approved CDFI Target Market.

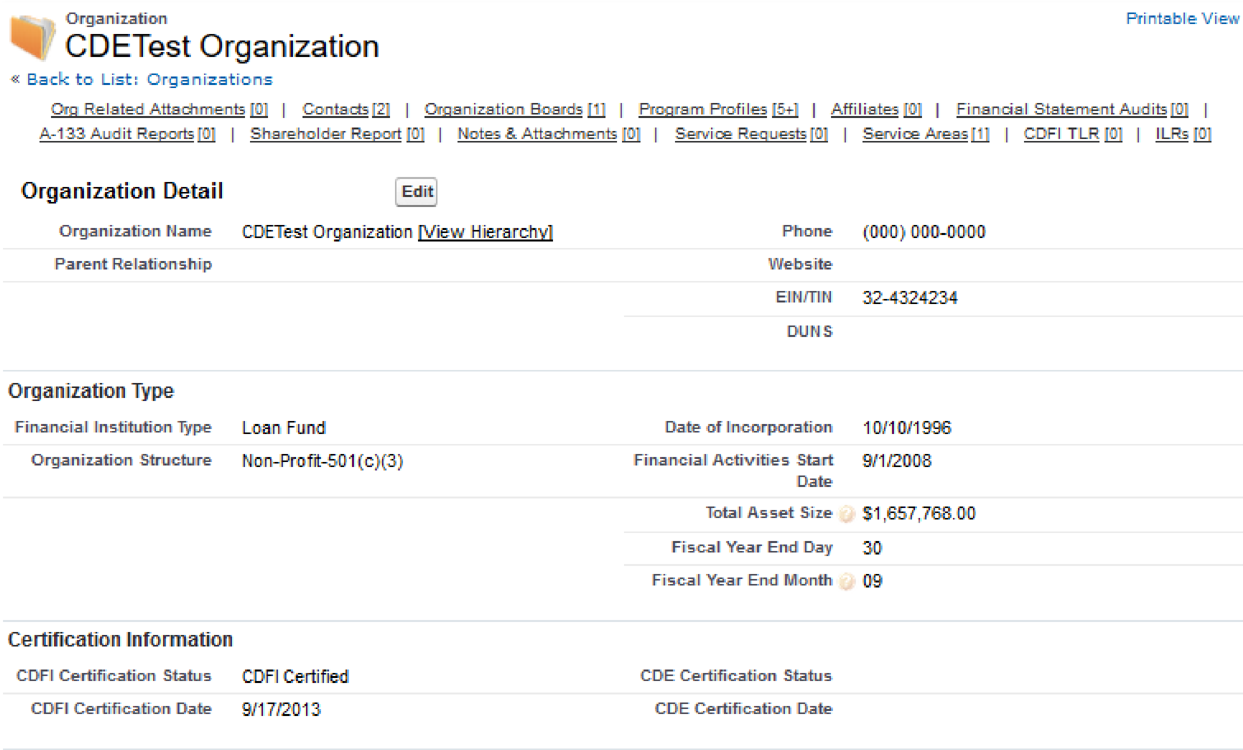
Question 1- Select Service Area Type

- If the Service Area the Applicant serves or intends to serve is National (including US Territories), select "National" from the drop-down menu. Click **Save.** The subsection will be marked complete.
- If the Service Area the Applicant serves or intends to serve is at the local or statewide level, select "Other" from the drop-down menu.
    - This will trigger a dependent question with a related record lookup that will allow you select a Service Area record.

<u>The Applicant must have Service Area records created for their organization before they can select a service Area record in the template application</u>. Applicants can use records previously created that have the status "Approved" or they can create new records following the steps below that will have the status "Proposed" and also be available to select in the application.

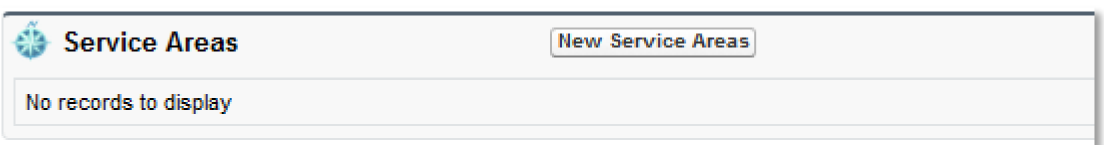
To create a Service Area record:

1. Exit the template application and navigate to your organization's detail page. (Click the **Organizations** tab at the top of the page and select the hyperlink of your organization's name from the "Recent Organizations" list or click **Go!** to view all orgs.



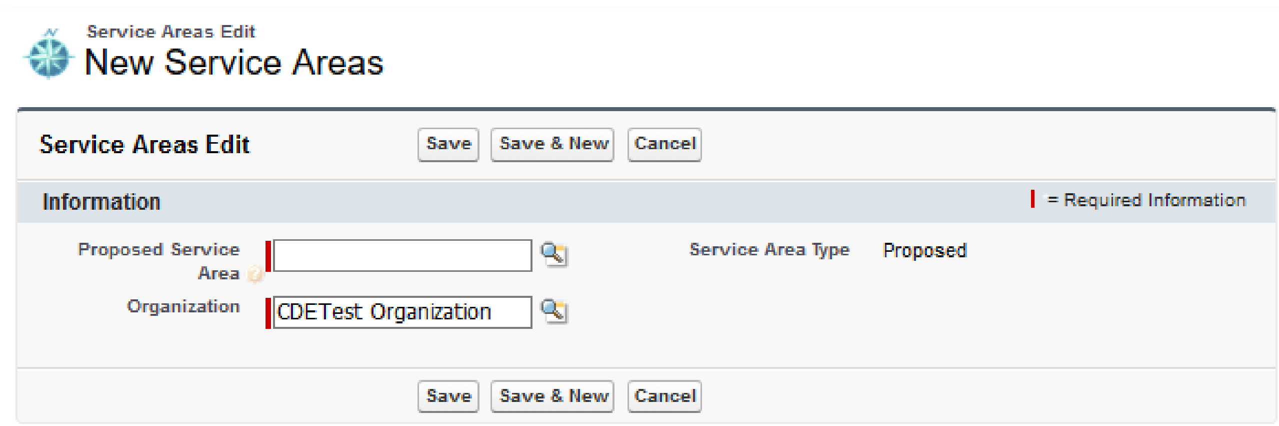
Organization Detail Page

2. Scroll down to the Service Areas related list.



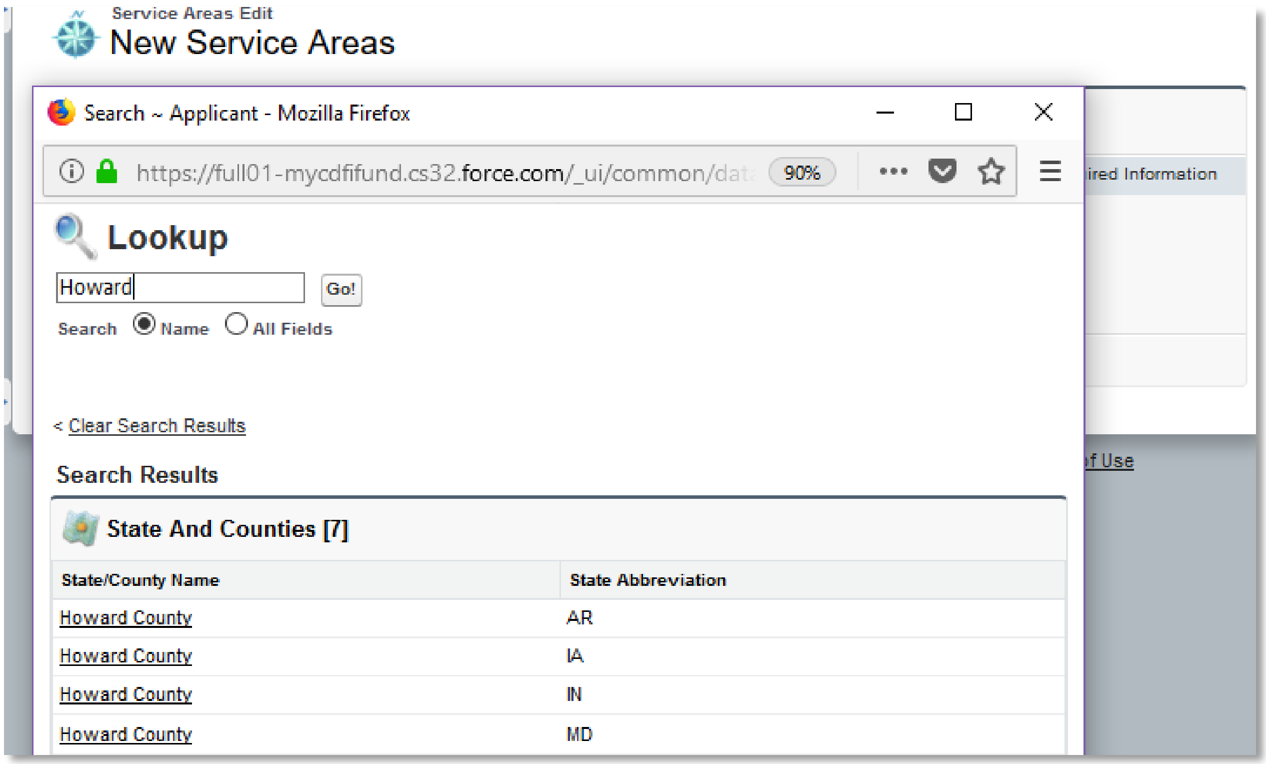
Service Areas Related List

3. Click the **New Service Areas** button. You will be forwarded to the New Service Areas Edit page.



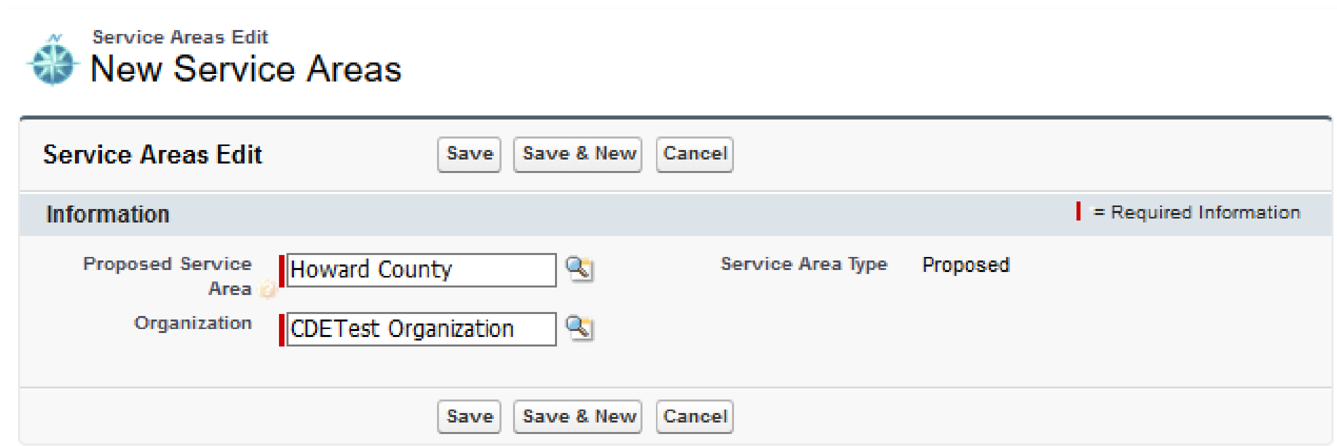
Service Areas Edit Page

4. Click on the magnifying glass icon to look up a service area.



Service Area Lookup

5. In the lookup box, type in the name of a state or county you plan to serve and click **Go!** to display records. Select the correct county, city, municipality, or state by clicking on the State/County name link.

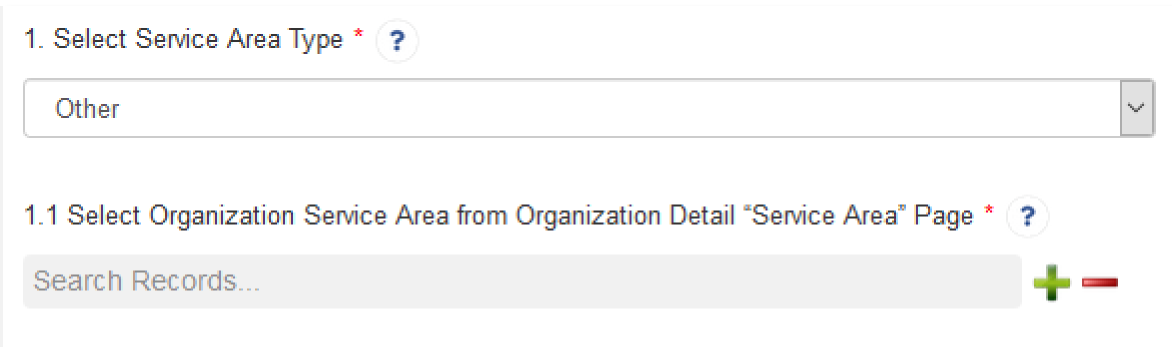


Selected Proposed Service Area

6. Each state or county you plan to serve must be selected as an individual record. To add another service area, click the button **Save & New.**
7. Once you have created records for all the states/counties you are proposing to serve, navigate back to your organization's detail page, and re-launch the template application from the program profile.

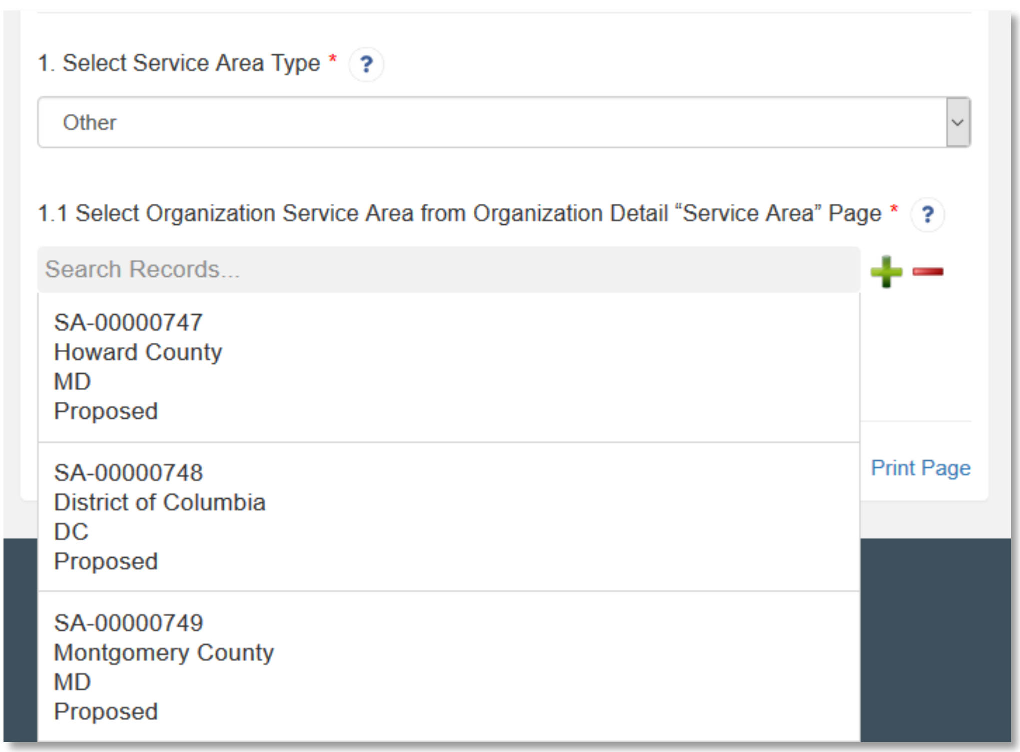
To select your service area record in the template application:

1. Launch the CDE Certification template application from the program profile. Navigate to the "Service Area" section and open the subsection.



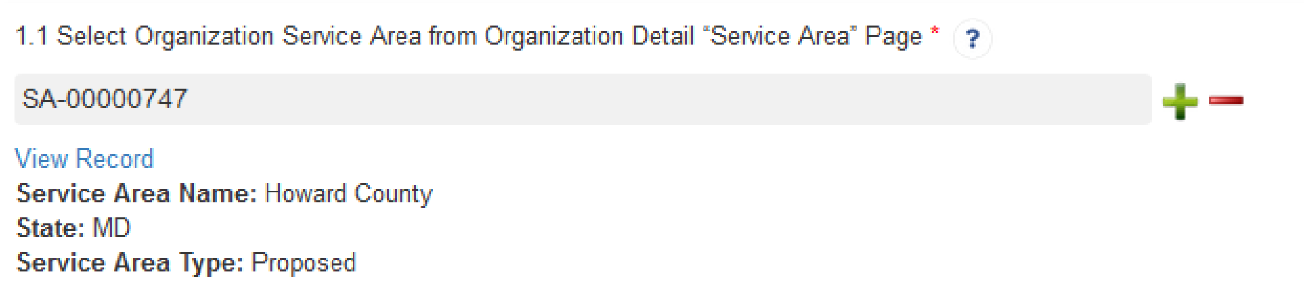
Service Area Related Record Lookup

2. Make sure "Other" is selected from the drop-down menu for Question 1. Use the related record lookup in Question 1.1 to select a service area. Click in the gray search box where it says "Search Records" a list of board records for your organization will appear.



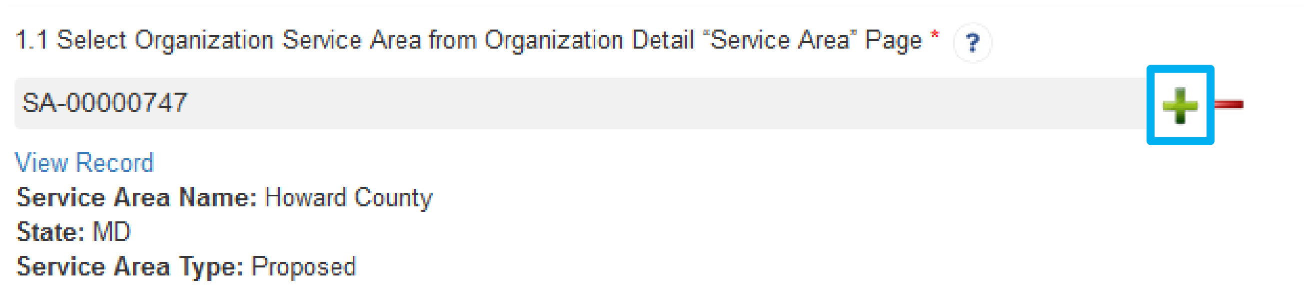
List of Service Areas Available to Select

3. There may be one record or multiples depending on the number of state/county service area records that have been created for your organization. Select a service area to attach to your application by clicking on the record name.



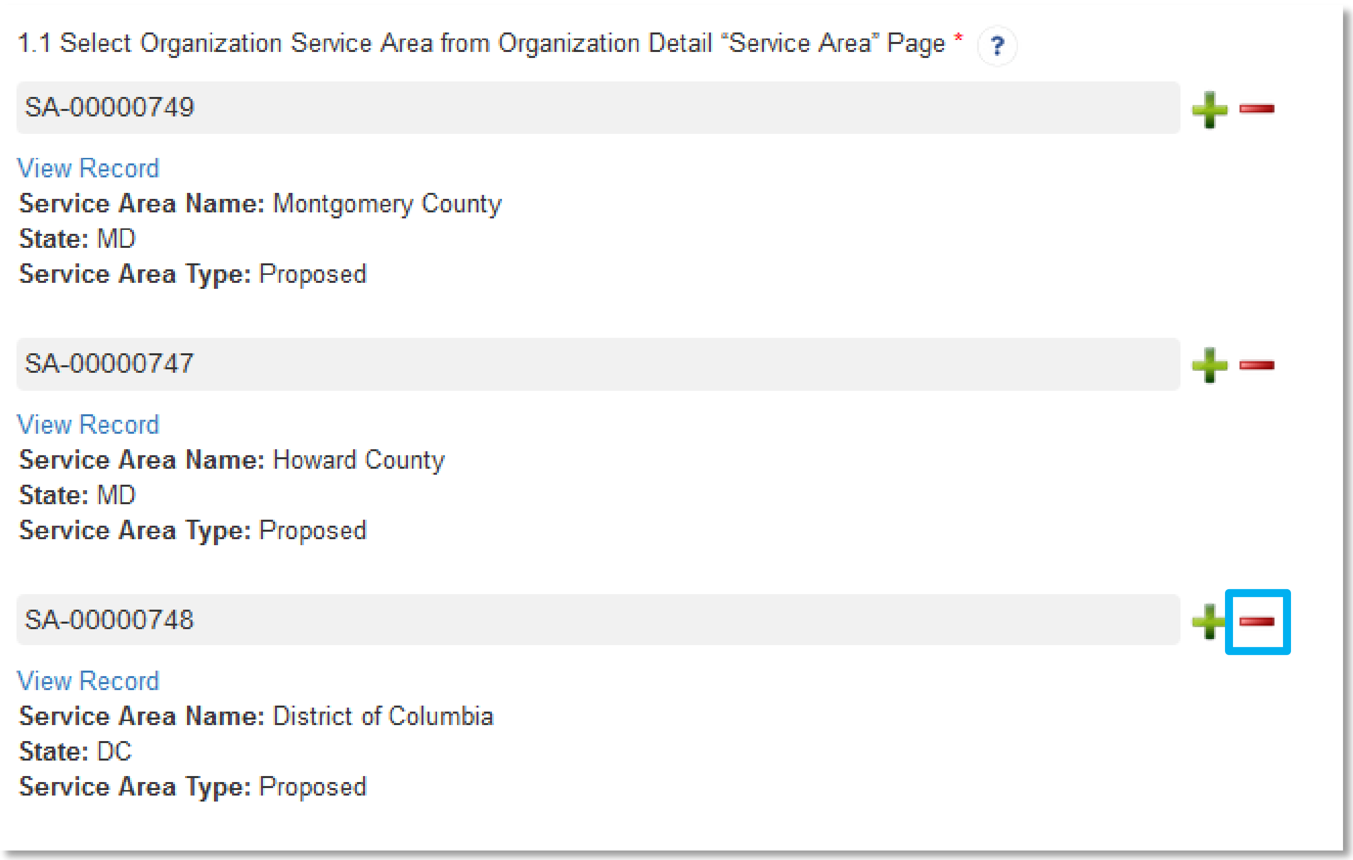
Selected Service Area Record

4. When you select a service area, additional information about the board record will appear below the lookup field, as well as a link to "View Record" that will open that board record's detail page in a new window.



Add an Additional Related Record Field

5. Once you have selected a service area, you can add additional service areas by clicking the green plus sign next to the search box. Click in the new search box and select the board you want to add.



Remove a Related Record Field

6. If you accidentally select a service area record you do not wish to include or create more search record fields than you need, click the red minus sign next to that search box to delete that row.
7. Once you have selected all the service areas you wish to include, click **Save.**

7.4 Attestation and Submission

7.4.1 Printing your Application

To print your application, click the ***View PDF*** link in the navigation menu at the top of the Application.

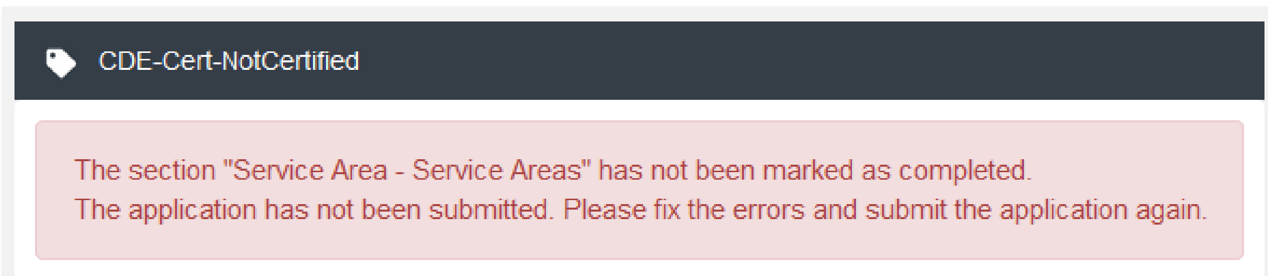
View PDF Button

This will generate a PDF of your application you can download using your browser's download function that you will be able to save to your computer and print. For more information on how to generate a PDF in this application, please see section 4.8 of this document.

7.4.2 Submitting your Application

All subsections must be marked complete in order for you to submit your application. To check which subsections have been marked complete, look for a green checkmark next to that section on the menu bar. Sections that are incomplete will not have a checkmark and will prevent you from successfully submitting the application.

You will not be able to submit an application until all items are marked complete. If you attempt to submit your application before all subsections are complete, you will receive error identifying which subsections remain incomplete. Go back and correct those subsections.



Example of Error Message for Incomplete Subsection

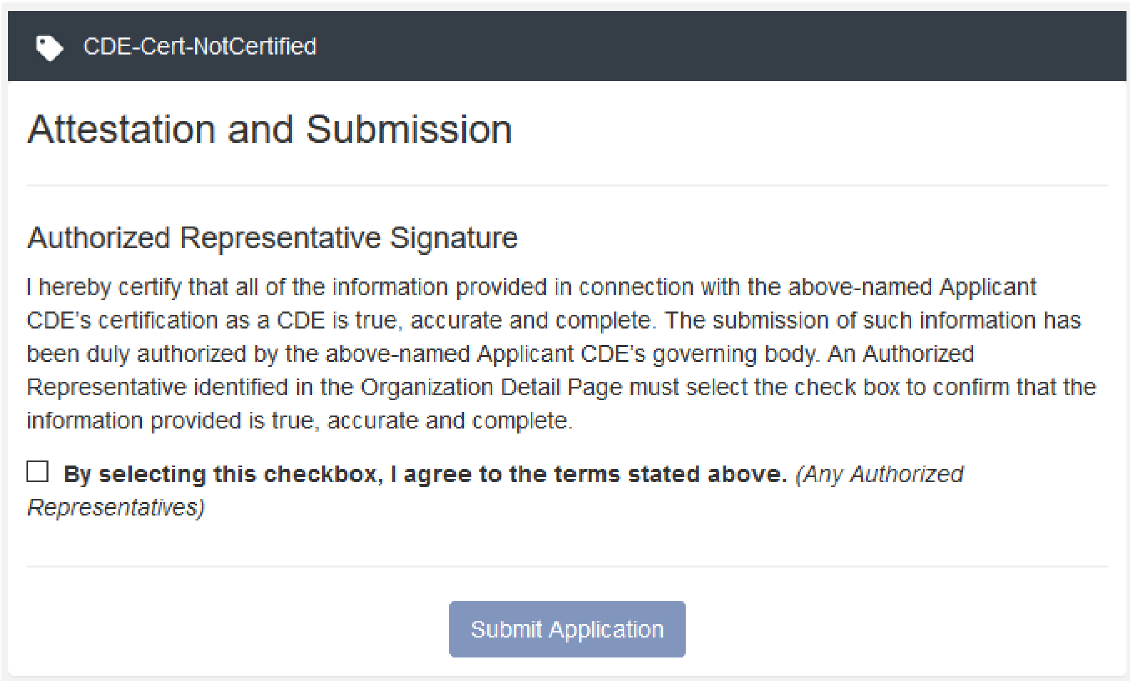
Before you submit your application, the CDFI Fund recommends that you print and review your application. **<u>ONCE SUBMITTED, YOUR APPLICATION RESPONSES MAY NOT BE ALTERED.</u>**

The designated Authorized Representative will need to attest that the information provided in the application is accurate and complete to the best of your organization's knowledge.

To Attest and Submit an application:

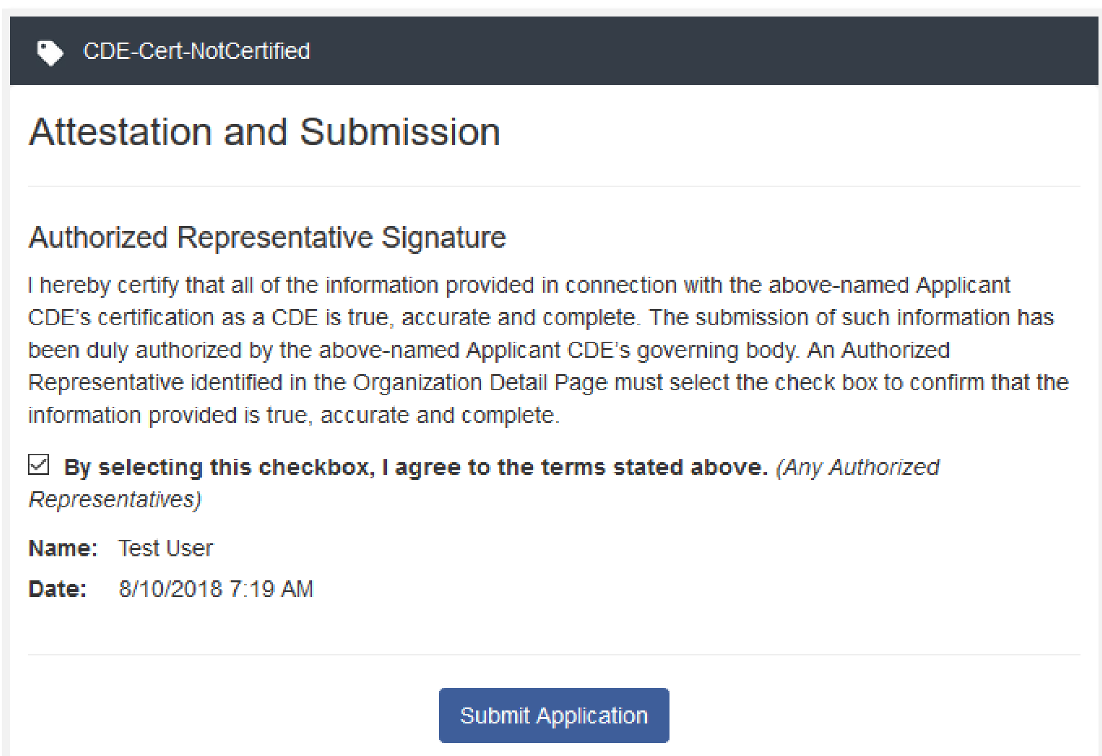
1. Log in to AMIS as an Authorized Representative for your organization. Only Authorized Representatives will be able to attest the application.

2. Select the **Attestation and Submission** tab from the very bottom of the menu bar.



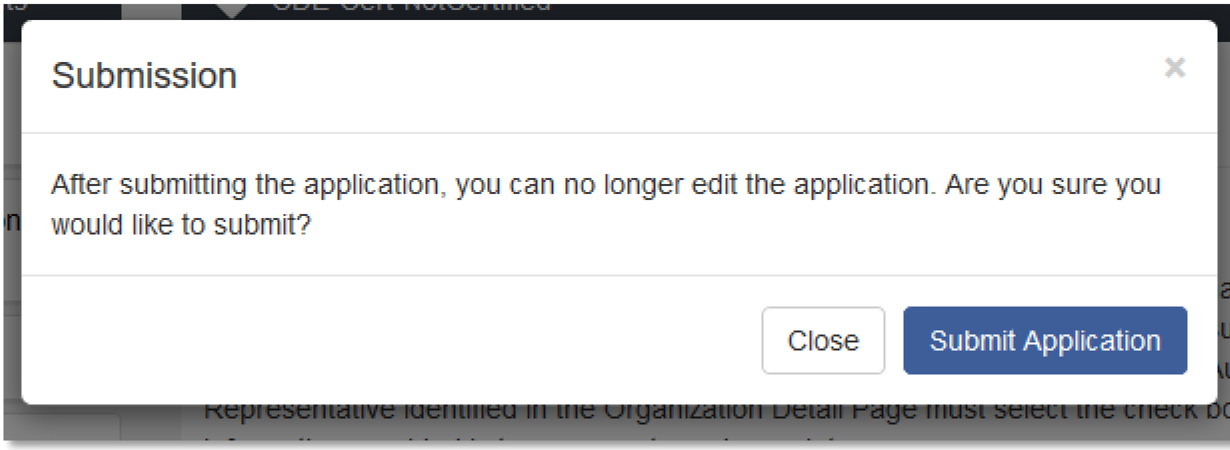
Attestation and Submission Page

3. Read the **Electronic Signature Attestation** sections and signify agreement with the statement by selecting the checkbox.



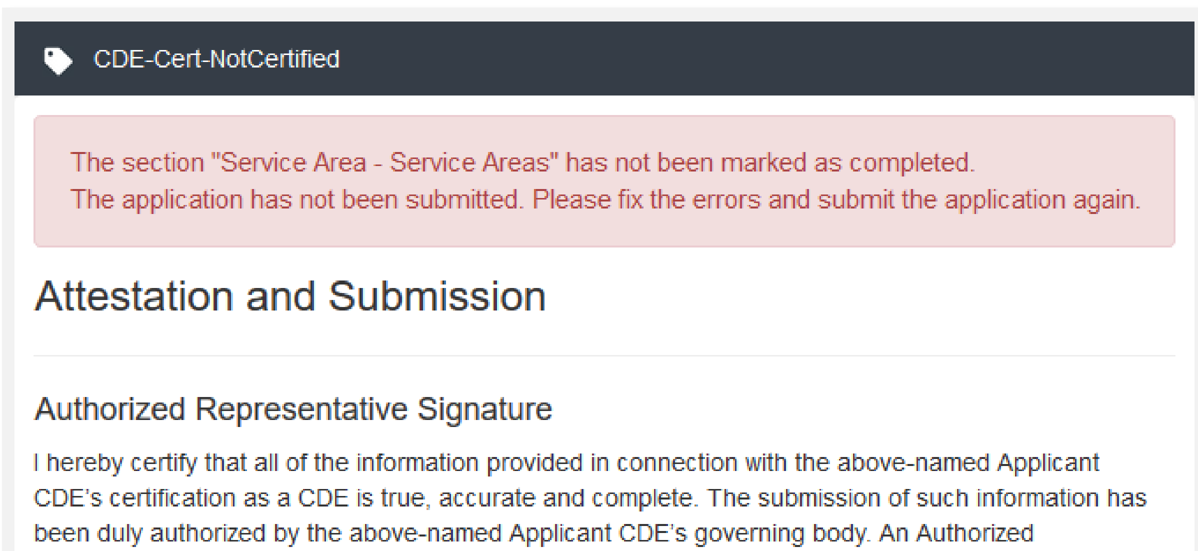
Attestation and Submission Page- Attested

4. Once the statement is attested to, click **Submit Application**. A dialog box will appear. Confirm that you would like to submit the application and understand the application cannot be edited after this point.



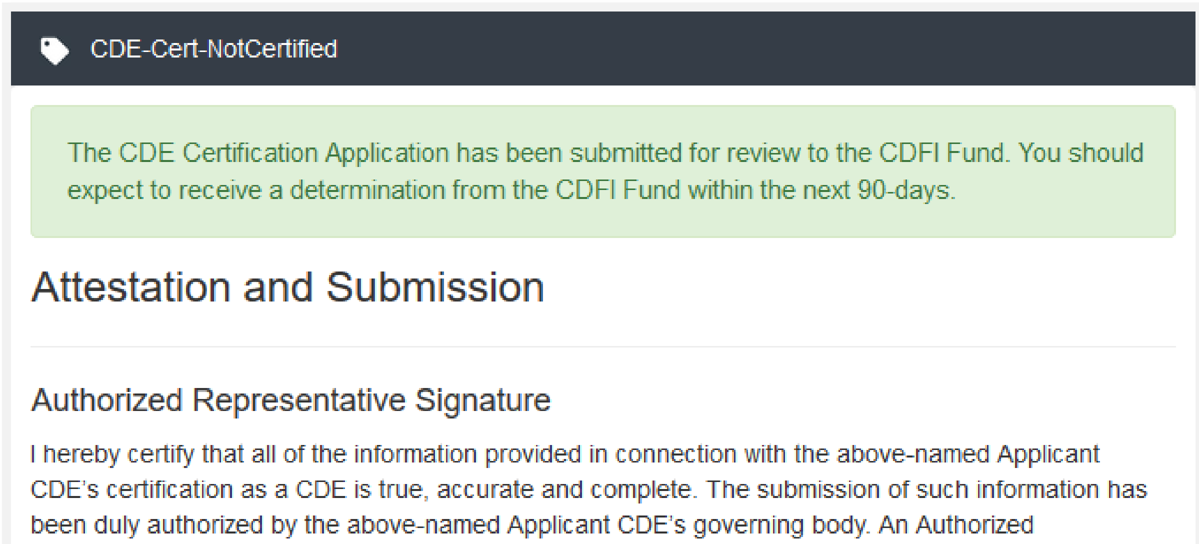
Submission Dialog Box

5. If any of your sections/subsections are incomplete, your submission attempt will be unsuccessful. An error message will identify which section is incomplete.



Application Submission- Failed Attempt Error Message

6. If your submission is successful, the application will return this message:



Application Submission- Successful Attempt Message

7. You will receive an email confirming that your application has been submitted and reviewing the Authorized Representative's attestation and signature.