

I. Contact Information

| | | | | FHLB Use | |
|------------------|------------|---------------|-------|---------------|----------|
| Member | | | | Year/Month | |
| Contact Person | | Title | | Advance No. | |
| Address | | City | State | ZIP Code | Approval |
| Telephone Number | Fax Number | Email Address | | Docket Number | |

II. Advance / Letter of Credit Information

| Program Type (select one) | Type of Credit (select one) | Amount of Credit | Estimated Spread to Borrower | Term (in Months) | Estimated Funding Date |
|--|---|------------------|---------------------------------|---------------------|---------------------------|
| <input type="checkbox"/> CIP <input type="checkbox"/> ACE | <input type="checkbox"/> Advance <input type="checkbox"/> Letter of Credit | | | | |

III. Project Information

Basic Project Information

| | | |
|--|-----------|---------------|
| Project Name(s) (if applicable) | | |
| Property Location(s) or Geographic Area Served (Address, City, County) | | |
| State where the majority of loans will be made (Required) | | |
| MSA, PMSA, or County in which Project is Located | | |
| Borrower Name (rental only) | | |
| Borrower Contact Person | Telephone | Email Address |
| Borrowing Organization Type | | |
| <input type="checkbox"/> Nonprofit organization <input type="checkbox"/> For-profit developer <input type="checkbox"/> Government agency <input type="checkbox"/> Other: _____ | | |

Project Description

Describe the project or activity to be financed or supported by the advance or letter of credit. Specify the financing type supported by the requested Bank credit, e.g., construction loan, permanent loan, first mortgage loans to individual homebuyers, small business loan, permanent loan refinancing, credit enhancement, loan consortia, capitalization of revolving loan fund, etc.*

* Note: Advances used to **refinance** rental housing must demonstrate that any equity proceeds from the refinancing will be used to preserve affordability for current residents.

Housing Project Characteristics

Check and specify number of applicable units. (For reporting purposes only)

| | No. of Units | | No. of Units |
|---|--------------|---|--------------|
| <input type="checkbox"/> Single-family owner-occupied | | <input type="checkbox"/> Single-family rental | |
| <input type="checkbox"/> Multifamily owner-occupied | | <input type="checkbox"/> Multifamily rental | |
| <input type="checkbox"/> Mixed-use commercial/residential | | <input type="checkbox"/> Other: _____ | |

Housing Unit Information

Check and specify number of applicable units.

| | No. of Units | | No. of Units |
|--|--------------|--|--------------|
| <input type="checkbox"/> Senior Units | | <input type="checkbox"/> Homeless Units | |
| <input type="checkbox"/> Physically-/Mentally-Disabled Units | | <input type="checkbox"/> Single-Room Occupancy Units | |

| | Yes | No |
|---|--------------------------|--------------------------|
| Are housing units located on scattered sites? | <input type="checkbox"/> | <input type="checkbox"/> |

Project Financing

Estimated total project development cost: \$_____

Indicate project financing sources below:

| Does the project include: | Yes | \$ Amount | |
|---------------------------------|--------------------------|-----------|-------------------------|
| Low-income housing tax credits? | <input type="checkbox"/> | \$ | |
| State or local agency bonds? | <input type="checkbox"/> | \$ | |
| State or local grants or loans? | <input type="checkbox"/> | \$ | |
| HUD program funds? | <input type="checkbox"/> | \$ | Specify HUD program(s): |
| Foundation or private grants? | <input type="checkbox"/> | \$ | Specify grant source: |

IV. Project Qualification

CIP

- Is the project located in a neighborhood with a median income at or below 115% of area median income (AMI) as defined by HUD?
 - Yes
 - No
- Indicate the number of housing units within the following targeted household income ranges:
 - _____ Total Project / Program Units
 - _____ up to 50% of AMI _____ 51% – 80% of AMI _____ 81% – 115% of AMI _____ Non-Income Restricted Units

CIP / ACE

- Is the project or activity located in an area defined as (see definitions on page 5):
 - Urban
 - Rural

4. Is the project or activity located in one or more of the following targeted areas?

Check all that apply.

| As Designated by HUD | As Designated by USDA |
|---|---|
| <input type="checkbox"/> Urban Empowerment Zone <input type="checkbox"/> Urban Enterprise Community <input type="checkbox"/> Urban Champion Community | <input type="checkbox"/> Rural Empowerment Zone <input type="checkbox"/> Rural Enterprise Community <input type="checkbox"/> Rural Champion Community |

ACE

5. Will the project or activity create or retain jobs?

- Yes
- No

Estimated number of jobs created or retained: _____

6. Do at least 51% of the jobs created or retained by the project or activity have annual salaries at or below 100% of AMI in urban areas or 115% of AMI in rural areas?

- Yes
- No

7. Will the project or activity provide services or benefits (e.g., social services, childcare, public works, etc.) to the community?

- Yes
- No

If yes, provide brief description of services and/or benefits:

8. Do at least 51% of households who benefit from, or are provided services by, the project or activity have annual incomes at or below 100% of AMI in urban areas or 115% of AMI in rural areas?

- Yes
- No

9. Is the project or activity located in one or more of the following targeted areas?

Check all that apply.

- An "Indian Area", as defined by the Native American Housing Assistance and Self Determination Act (NAHASDA)
- A property eligible for a federal brownfield tax incentive
- An area affected by a military base closing in a community in the vicinity of the installation as defined by the Department of Defense
- A community affected by the North American Free Trade Agreement (NAFTA) as designated by the Community Adjustment and Investment Act (CAIP)
- A federally declared disaster area
- A state-declared disaster area approved by the Federal Housing Finance Board
- A rural neighborhood or community with average median incomes at or below 115% of AMI
- An urban neighborhood or community with average median incomes at or below 100% of AMI

10. Will the requested Bank credit support projects that qualify as small business as defined by the federal Small Business Administration?

- Yes
- No

V. Authorized Signatures

Date of Application

Authorized Signature

Print or Type Name of Signer

Authorized Signature

Print or Type Name of Signer

Note: This application for Bank credit must be signed on behalf of the Member by one or more authorized signers, in accordance with Member's authorizations on file with the Bank.

Submit application via mail or fax to: Community Investment Department
Federal Home Loan Bank of San Francisco
Post Office Box 7948
San Francisco, CA 94120

600 California Street
San Francisco, CA 94108

Telephone: (415) 616-2542
Fax: (415) 616-2767

Definitions of Eligible Areas

| | |
|--------------------------------------|--|
| Brownfields | Abandoned, idled, or under used industrial and commercial properties where expansion or redevelopment is complicated by real or perceived contamination. These areas receive financial assistance from HUD. |
| CAIP Areas | Areas that experienced significant job losses as a result of increased imports from Canada and / or Mexico following the implementation of the North American Free Trade Agreement (NAFTA). These communities receive financial and technical assistance from USDA and SBA. |
| Champion Community | These communities applied for but were not awarded EC or EZ status. These communities receive financial and technical assistance from USDA or HUD. |
| Empowerment Zone | Designated by USDA (rural) or HUD (urban); community applies for designation based on four key principles; economic opportunity, sustainable community development, community-based partnerships, and strategic vision for change. These communities receive the same benefits as ECs, plus additional grants and tax benefits for businesses within an EZ. |
| Enterprise Community | Designated by USDA (rural) or HUD (urban); community applies for designation based on four key principles: economic opportunity, sustainable community development, community-based partnerships, and strategic vision for change. In addition to tax benefits and grants, these communities receive special consideration for and assistance from federal programs. |
| Military Base Closing | Areas affected by military base closings. |
| Metropolitan Statistical Area | An MSA designated by the Office of Management and Budget. |
| Neighborhood / Community | A census or block numbering area; a unit of local government with a population of 25,000 or less, a rural county; or a geographic location designated in comprehensive plans, ordinances, or other local documents as a neighborhood that is within the boundary, but does not encompass the entire area of a unit of general local government. |
| Urban Area | A unit of general local government with a population of more than 25,000 or an unincorporated area within a MSA that does not qualify for housing or economic development assistance from USDA. |

CAIP – Community Adjustment and Investment Program

EC – Enterprise Community

EZ – Empowerment Zone

HUD – Department of Housing and Urban Development

MSA – Metropolitan Statistical Area

SBA – Small Business Administration

USDA – U.S. Department of Agriculture