



cash collateral support application

This form must be completed for each Cash Collateral Support (CCS) request being made. In most cases, the borrowing entity should be the business entity itself, though holding companies are allowed in specific situations.

lender information

| | |
|--|---|
| Lender Name | |
| Branch Location (address, city) | |
| Contact Person | Email |
| Phone | Tax ID Number |
| Are you a Minority Depository Institution (51 percent or more of the stock is owned by one or more socially and economically disadvantaged individual?) <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| Regulatory ID Number, complete all that apply below: | |
| FDIC Number _____ | RSSD ID _____ NCUA Charter _____ SEC Registration _____ |
| CDFI Certification _____ | Other Registration _____ None <input type="checkbox"/> |

project financing details

| |
|---|
| Borrowing Entity Name |
| Operating Entity (if different than Borrower) |

new credit requiring cash collateral support (as a result of this transaction)

| type of loan/credit facility | loan/credit | interest rate | term | amortization | annual pmt | lien position |
|---|---|---------------|------|--------------|------------|---------------|
| | \$ | % | | | \$ | |
| Loan APR % | Total Origination Charges - inclusive of all charges paid by borrower at or before origination related to extension of credit, including bank fees, 3rd party costs and CCS borrower fee. | | | | | |
| Interest Rate Variability: <input type="checkbox"/> fixed interest rate <input type="checkbox"/> adjustable interest rate <input type="checkbox"/> both a fixed interest rate and an adjustable interest rate | | | | | | |

cash collateral support request

| loan/credit | cash collateral (ccs) | ccs as % of loan amount | ccs borrower fee | term of deposit |
|-------------|-----------------------|-------------------------|------------------|-----------------|
| \$ | \$ | % | \$ | |

description of collateral supporting credit

| type of collateral | estimated value | lender's max ltv | available credit |
|--------------------|-----------------|------------------|------------------|
| | \$ | % | \$ |
| | \$ | % | \$ |
| | \$ | % | \$ |
| | | Total | \$ |

application checklist

The following documents are required with the CCS applications if they were collected during lender's underwriting process.

| | |
|---|---|
| <input type="checkbox"/> Lender Credit Analysis (required) | <input type="checkbox"/> Personal Financial Statement |
| <input type="checkbox"/> Most recent three years' historical financial statements and tax returns (including balance sheets and income statements) | <input type="checkbox"/> Appraisal or other valuation |
| <input type="checkbox"/> Most recent tax return from all individuals with an ownership interest of 20% or greater | <input type="checkbox"/> Projected financial statements for two (2) years may be required (including balance sheets and income statements) |
| <input type="checkbox"/> Business plan may be required (must include business description, products or services, business production plan, market analysis or marketing plan, organization/management plan, and financial plan) | <input type="checkbox"/> Subject loan must not close or fund prior to execution of the program Deposit Agreement |
| <input type="checkbox"/> An interim financial statement no more than 90 days old | <input type="checkbox"/> If lender is refinancing debt, lender must provide documents and records that demonstrate the required criteria have been met. |

disclaimers

Nondiscrimination and Affirmative Action

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 80580.

With respect to its programs, services, activities, and employment practices, Colorado Housing and Finance Authority does not discriminate on the basis of race, color, religion, sex, age, national origin, disability, or any other protected classification under federal, state, or local law. Requests for reasonable accommodation, the provision of auxiliary aids, or any complaints alleging violation of this nondiscrimination policy should be directed to the Nondiscrimination Coordinator, 1.800.877.2432, TDD/TTY 800.659.2656, CHFA, 1981 Blake Street, Denver, Colorado 80202-1272, available weekdays 8:00am to 5:00pm.

Authorization/Certification

As a political subdivision of the State of Colorado working to create opportunities for a better Colorado, Colorado Housing and Finance Authority (CHFA) reserves the right to publicize financing under its Community Development Division. If provided a loan or other financing through one of CHFA's Commercial programs, the borrower or sponsor authorizes the use of the development, owner, sponsor, and/or business name in the marketing of this program. The applicant authorizes any insurance agent or company to provide copies of policies of insurance with respect to the Project, borrowers or guarantors, including without limitation copies of any life insurance policies. The applicant certifies to CHFA that without the participation in the CCS program, the applicant would not be willing to provide financing at the terms outlined in this application.

CORA Exception to Confidentiality

As a political subdivision of the State of Colorado, CHFA is subject to the Colorado Open Records Act (CORA) C.R.S. §§ 24-72-201, et seq., which requires CHFA to permit inspection and copying of certain public records. Applicants should be aware that documents submitted to CHFA pursuant to this loan application may be subject to inspection by the public. If an Applicant believes that certain information included in the loan application is subject to exclusion under CORA, the Applicant should specifically delineate such information and state the specific exclusion. CHFA shall consider such statements in its response to requests for inspection under CORA. CHFA will notify the Applicant if a request is made for such information so that the Applicant may take any action it deems necessary to defend against the request. The Applicant, not CHFA, shall be the entity responsible for defending against CORA disclosures for any records.

Important Information

The following uses and activities shall not be conducted in or on the Project: Activities which are illegal under federal, state, or local laws; selling, producing, or displaying sexually oriented material (e.g., adult book stores, adult video stores, adult theaters, etc); non-medical massage services; a business generating greater than fifty percent (50%) of its revenues from the sale of alcoholic beverages (breweries, wineries and distilleries are excluded from this rule); a business or organization that discriminates in its membership or facility usage on the basis of race, color, national origin, religion, gender, age, disability, citizenship status, marital status, sexual orientation, or any other status protected by law; gambling activities (not including sale of state sanctioned lottery tickets); selling or dispensing products illegal under federal, state, or local laws; religious services, instruction of overtly sectarian activities; pawn brokering; making "payday" or short-term loans by an entity that is not a bank, credit union, savings and loan, or other banking institution; and escort services. Loans which have closed or funded prior to execution of the program's Deposit Agreement will not be eligible for cash collateral support.

lender signature

Signature

Date

Name

Title

Is the above authorized to sign documents on behalf of the lender?

Yes No

lender narrative

Explain the economic benefit to the community or state that will, or is expected to, result from the project.

Special notes to CHFA about project