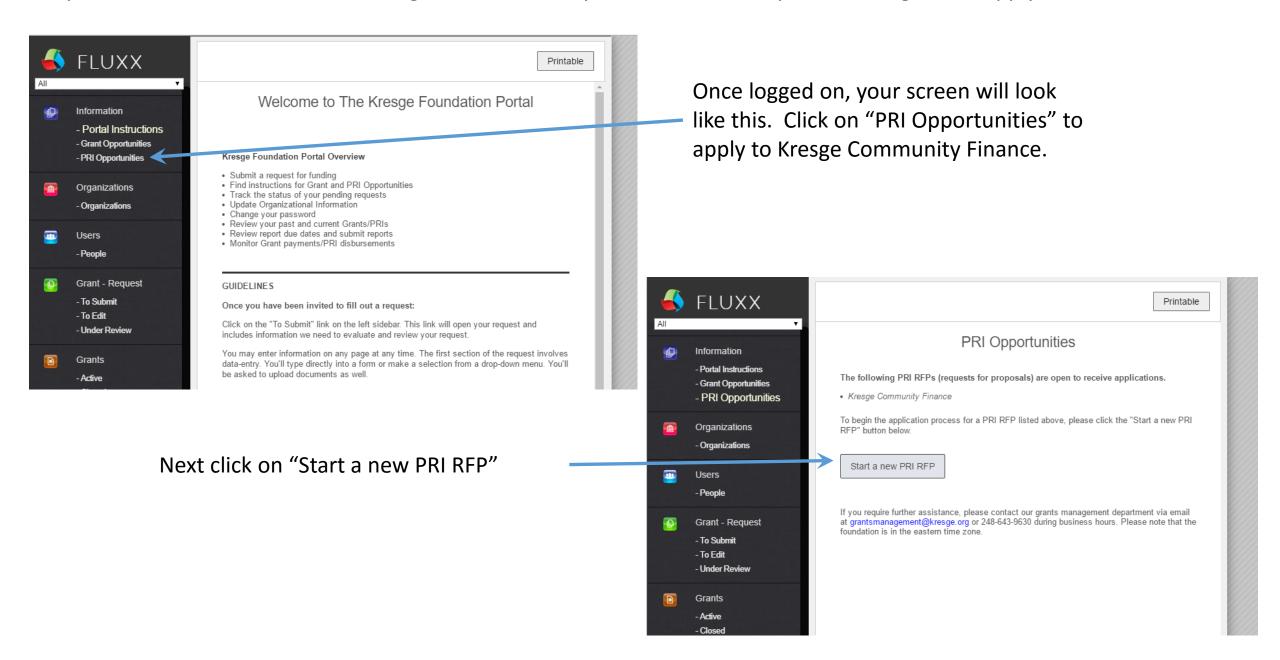
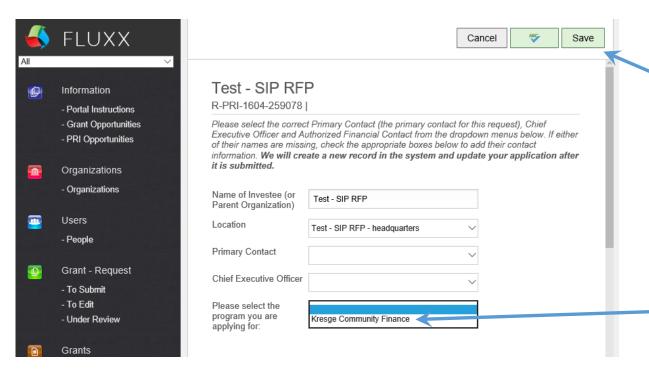
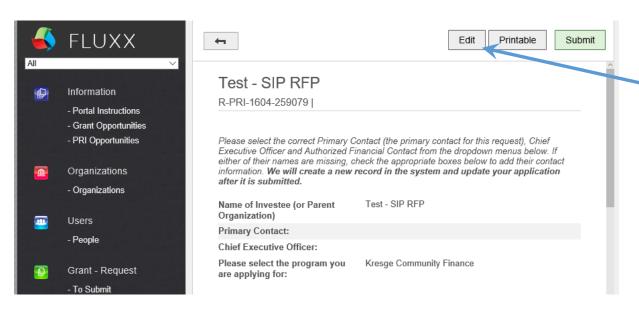
Submit an application in the letter-of-inquiry stage of Kresge Community Finance by visiting Kresge.fluxx.io. There you can request an account, and after receiving confirmation of your username and password, logon and apply.





- 2. Click on Save. After you have saved, the correct Narrative Questions and the one Attachment request will be viewable.
- Select "Kresge Community Finance"



Note that after you have saved, your screen will look like this, and you will need to select "edit" to continue working on the application.

▼ Narrative Questions

A Please answer all narrative questions below (questions 1 - 9)

- 1. Name of proposed borrowing entity (up to 100 characters):
- 2. Proposed use of funds (up to 1000 characters):
- 3. Targeted geography 50% or more in Metropolitan Statistical Areas is required (up to 250 characters):

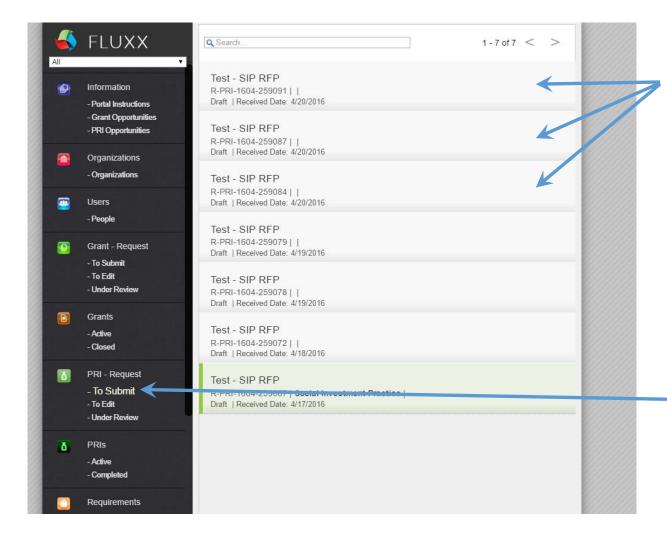
- 4. Aligned Kresge program focus area (click on the green plus sign and select up to 3) (Please click here for more information about our programs and their related focus areas)
- 5. Short program description, highlighting alignment with the selected focus area(s) (up to 1000 characters):
- 6. Requested drawdown period in number of months, max is 6 (note this period should be included within the requested term above):

This page shows the Narrative Question section of our LOI application, this section is not viewable until one has selected "Kresge Community Finance" and saved the application.

- 7. Interest rate supported by the proposed use of funds, min 2.00% (note interest is expected to be paid quarterly and loans are non-revolving):
- 8. Requested principal amortization schedule (Note: It is expected that most Kresge Community Finance loans will be structured with an amortization period of 1/3 of original principal amount in each of the last three years; however, alternate requests may be considered particularly if the use of funds supports an earlier repayment.) (up to 500 characters):
- 9. Does the proposed use of funds include the refinancing of existing debt?

Additional Terms and Conditions:

- No prepayment penalty
- · Financial covenants will include: Liquidity, Net Income, Equity and/or Leverage
- Proposals to finance onlending or loan fund capital also will include the following covenants: Delinquency and Annual Losses
- · Other Standard covenants, terms and conditions may apply



2. After step 1, select one of the application(s) listed to continue working on it.

If you save, exit and return at a later time, you'd select "- To
Submit" under the PRI – Request section, and then would see and be able to select your application.

(This "Test-SIP RFP applicant, has a number of started, but not submitted, applications)