

Fahe CLS Referral Program

Earn up to \$5000 for your Fahe Member organization by referring a **new** borrower that results in a successfully closed and funded Community Facilities or Bond Guarantee Program loan. Fahe will share:

- 5% of the interest earned by Fahe over the first calendar year up to \$3500 for each referred Bond Guarantee Program eligible loan. The incentive bonus will be paid quarterly based on interest earned from the previous quarter.
- 8% of the interest earned by Fahe over the first calendar year up to \$5000 for each referred Community Facilities eligible loan. The incentive bonus will be paid quarterly based on interest earned from the previous quarter.

This offer is limited to construction or permanent loans greater than \$100,000 with new borrowers to Fahe's Community Lending Services. Referral awards will be paid quarterly on current active loans.

Community Facilities Direct Loan and Grant Program

Community Facilities funding is available to Public bodies, Community-based nonprofits and Federally-recognized Tribes in rural areas to develop essential community facilities, such as:

- **Health care facilities:** hospitals, medical clinics, dental clinics, nursing homes or assisted living facilities
- **Public facilities:** town halls, courthouses, airport hangars or street improvements
- **Educational services:** museums, libraries or private schools
- **Utility services** telemedicine or distance learning equipment
- **Community support services:** child care centers, community centers, fairgrounds or transitional housing
- **Public safety services:** fire departments, police stations, prisons, police vehicles, fire trucks, public works vehicles or equipment
- **Local food systems:** community gardens, food pantries, community kitchens, food banks, food hubs or greenhouses

CDFI Bond Guarantee Program

Targeting the nation's most distressed communities, BGP funding and refinancing is available for amortized loans helping low income populations or within CDFI investment areas. Fahe specifically targets lending to **nonprofit and for profit** organizations that are in line with Fahe's mission and working in the following spaces:

- **Small Business**
- **Nonprofits**
- **Healthcare**
- **Commercial Real Estate**
- **Licensed Senior Living Facilities**

For more information on this program or Fahe loans contact Dwain Neeley at dneeley@fahe.org or 859-756-6257. *Terms subject to change. All loans subject to underwriting and credit approval. Loans over Fahe lending limits are possible and typically require participation by other lenders. Fahe reserves the right to change or discontinue this incentive program at any time without prior notification.*