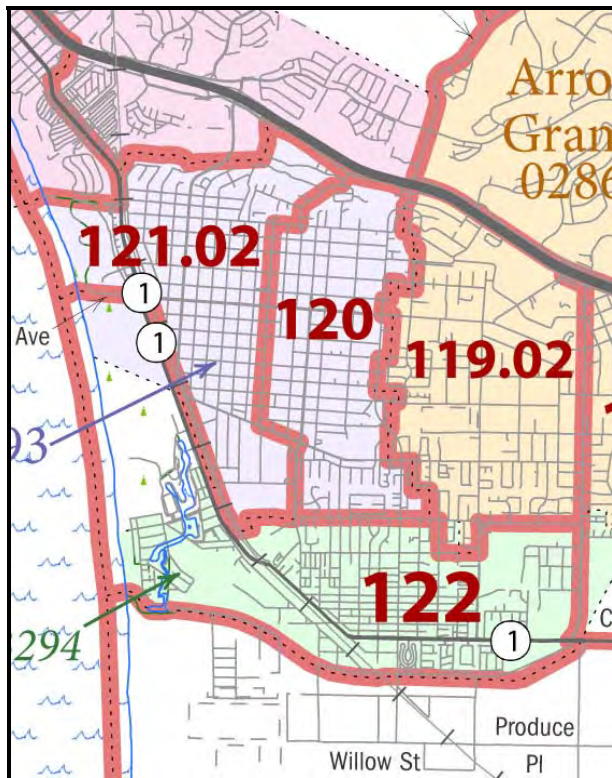


CDFI Investment Areas

The CDFI Fund of the US Treasury has designated 17 Census Tracts in San Luis Obispo County as CDFI Investment Areas (see list and maps, below). Ten of these Census Tracts are located in and around the City of San Luis Obispo. CDFI funds may be used to assist projects that serve households with moderate or workforce level incomes if they are located in CDFI Investment Areas. As part of our underwriting, the HTF will assess whether projects that will serve moderate income or workforce households serve our mission and charitable purpose.

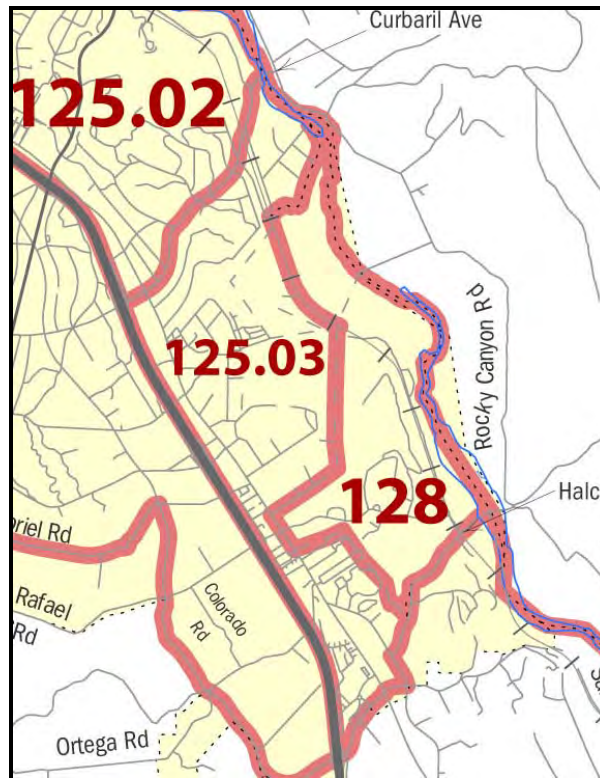
- | | |
|--|--|
| San Luis Obispo - CTs 109.01, 109.02, 110.02, 111.01, 111.02, 111.03, 112.00, 113.00, 115.01 & 115.04 (all except south-eastern areas) | |
| Grover Beach – CT 121.02 (west) | Oceano – CT 122.00 (all) |
| Atascadero – CT 125.03 and CT 128.00 (southeast) | Paso Robles – CT 101.02 (northwest) |
| Morro Bay – CT 106.03 | Lake Nacimiento & Oak Shores area – CT 100.02 (no map) |

Grover Beach & Oceano



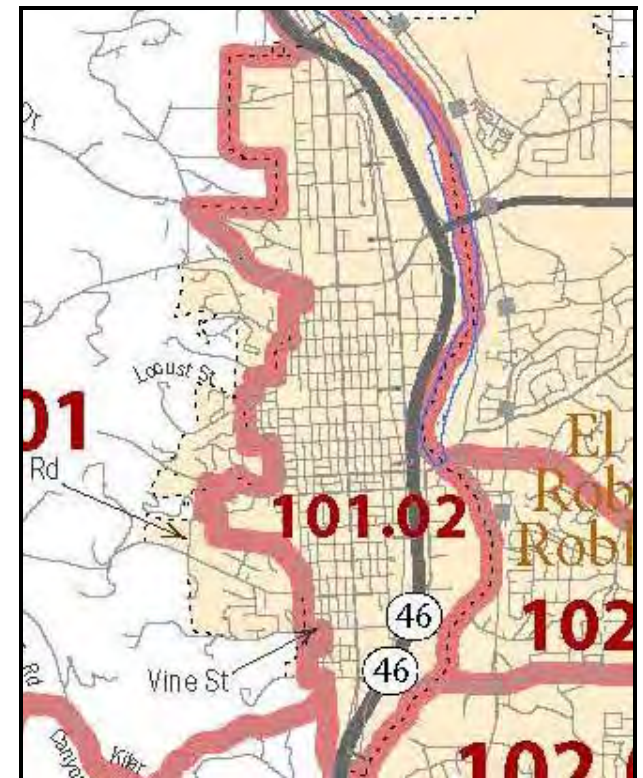
CT 121.02 & CT 122.00

Atascadero



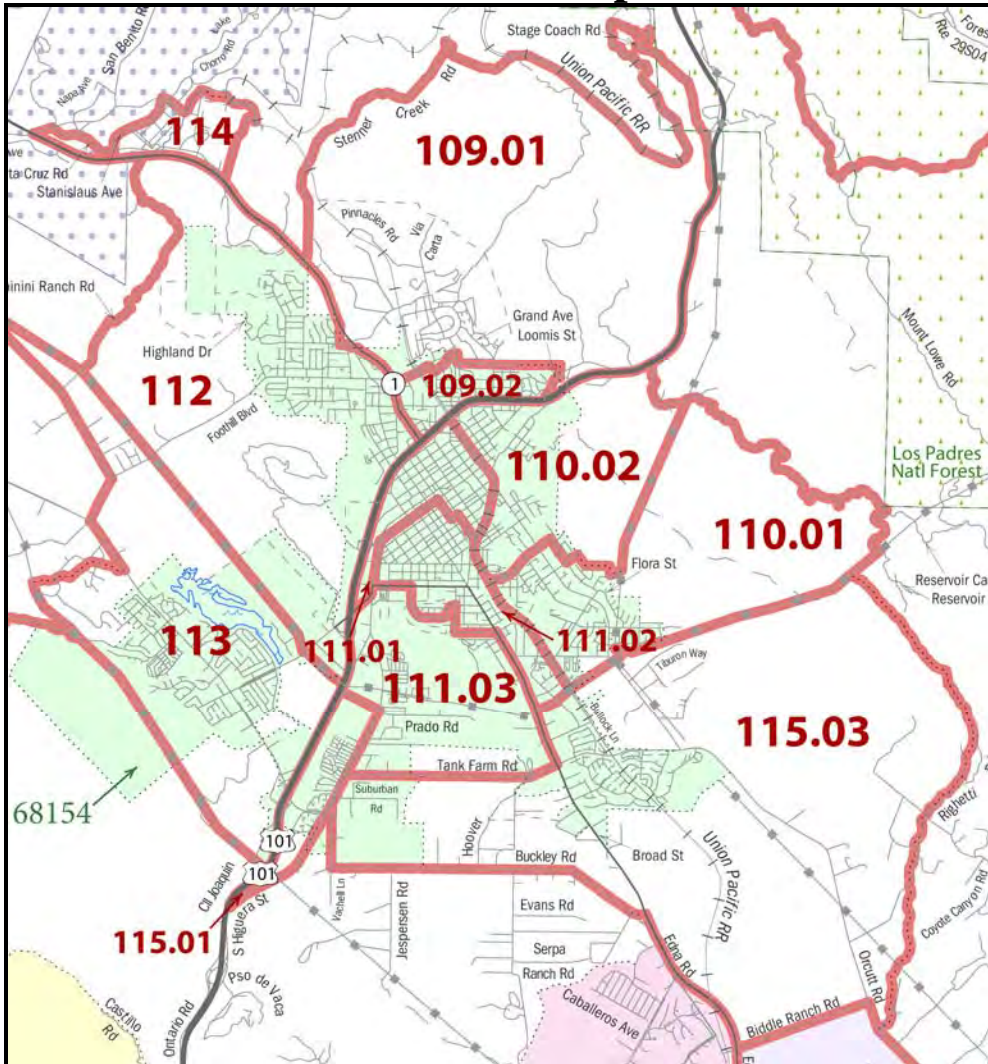
CT 125.03 & CT 128.00

Paso Robles



CT 101.02

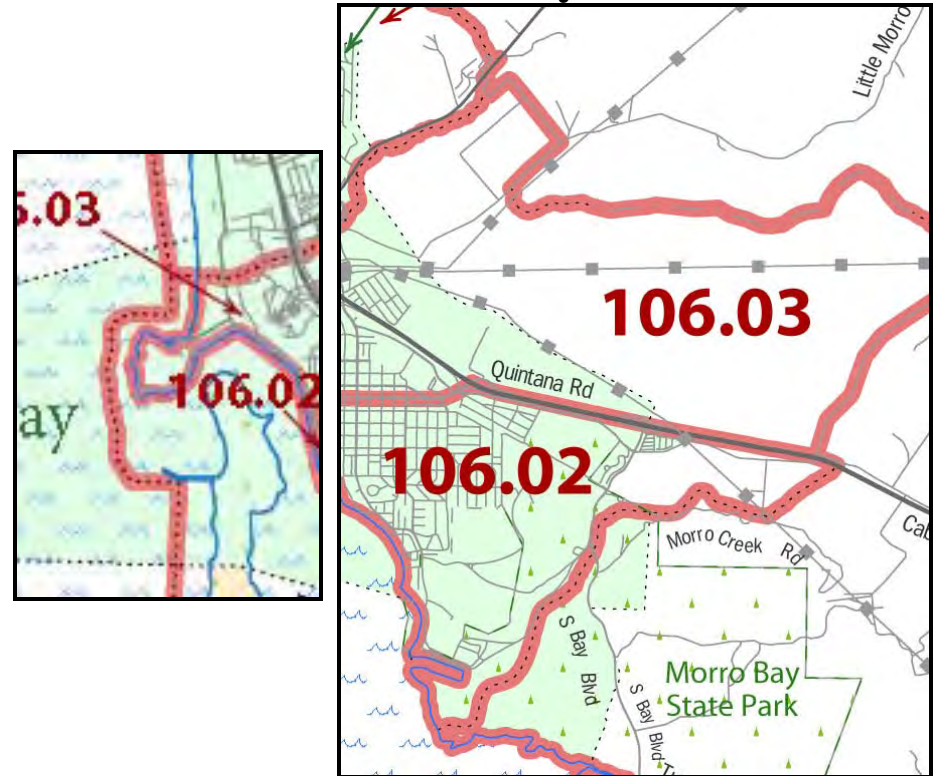
San Luis Obispo



CTs 109.01, 109.02, 110.02, 111.01, 111.02,
111.03, 112.00, 113.00, 115.01 & 115.04

Note: CTs 110.01 & 115.03 are NOT target areas

Morro Bay



CT 106.3