



DEPARTMENT OF THE TREASURY
COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND
1500 PENNSYLVANIA AVENUE, NW
WASHINGTON, D.C. 20220

September 17, 2013

Gerald L Rioux
San Luis Obispo Housing Trust Fund
71 Zaca Lane, Suite 130
San Luis Obispo, CA 93401-7317
Email: jerry@slochtf.org

Re: Notice of CDFI Certification
Certification Number: 131CE012005

Dear Gerald L Rioux:

I am pleased to inform you that the U.S. Department of the Treasury's Community Development Financial Institutions Fund (CDFI Fund) has certified San Luis Obispo Housing Trust Fund as a Community Development Financial Institution (CDFI). This letter officially documents your organization's certification as a CDFI and sets forth the terms under which the certification is granted. Capitalized terms not defined in this letter have the meaning ascribed to them in the CDFI Program regulations at 12 CFR Part 1805.

If your organization's application for CDFI certification was submitted in connection with an application for the CDFI or NACA Program funding round, this letter pertains only to your organization's application for CDFI certification. You will be notified by a separate letter of the CDFI Fund's decision with respect to your organization's application for a Financial and/or Technical Assistance award.

CDFI certification means that an organization meets the requirements described in the CDFI Program regulations at 12 CFR Section 1805.201. These requirements include the following: having a primary mission of promoting community development; predominantly serving and maintaining accountability to eligible Target Markets; being a financing entity; providing Development Services; and being neither a government entity nor controlled by a government entity. CDFI certification does not constitute an opinion by the CDFI Fund as to the effectiveness or financial viability of an organization.

CDFI certification status may be reviewed for any CDFI from time to time, as deemed appropriate by the CDFI Fund, to ensure that the organization meets the CDFI Fund's applicable regulatory criteria. Thus, from time to time, the CDFI Fund may require a certified CDFI to submit information demonstrating its continued compliance with the CDFI certification requirements.

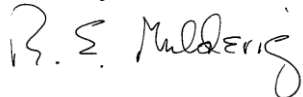
The Applicant is certified as a CDFI with the Target Market(s) specified in Attachment A to this letter.

This CDFI certification will be effective until September 17, 2016 unless, as a result of a review of the organization by the CDFI Fund, the CDFI Fund, in its sole discretion, decides to terminate the certification on an earlier date. The CDFI Fund, in its discretion, may extend the certification status beyond the above date. The CDFI Fund may undertake a review of the organization, the form and substance of which will be determined by the CDFI Fund, in order to determine whether to grant such an extension.

In the near future, you will receive additional information from the CDFI Fund about your organization's responsibilities as a certified CDFI, including requirements for maintaining CDFI certification on a continuing basis.

If you have questions concerning this letter, please contact the CCME Help Desk at (202) 653-0423 or ccme@cdfi.treas.gov. Congratulations to your organization on being certified as a CDFI. We thank you for your interest in the CDFI Fund.

Sincerely,

A handwritten signature in black ink that reads "R. E. Mulderig". The signature is written in a cursive style with a large, looped initial "R".

Robert E. Mulderig, Manager
Certification, Compliance Monitoring, and Evaluation

Attachment A: Target Market for CDFI certification

ATTACHMENT A

Target Market for CDFI Certification: San Luis Obispo Housing Trust Fund
Certification Number: 131CE012005

Name of Target Market (per submitted electronic map(s))	Describe Target Market
CA-CO-SanLuisObispo-LITP	Affordable housing projects that benefit low income individuals in San Luis Obispo County.
CA-TRCT-SanLuisObispo-SL	10 Census Tracts in San Luis Obispo County, CA
CA-TRCT-SanLuisObispo-NA	1 Census Tract in San Luis Obispo County, CA (06079010002)
CA-TRCT-SanLuisObispo-PR	1 Census Tract in San Luis Obispo County, CA (06079010102)
CA-TRCT-SanLuisObispo-5C	2 Census Tracts in San Luis Obispo County, CA
CA-TRCT-SanLuisObispo-AT	2 Census Tracts in San Luis Obispo County, CA
CA-TRCT-SanLuisObispo-MB	1 Census Tract in San Luis Obispo County, CA (06079010603)