



**GREENLATINOS**  
Luchando por la Liberación Ambiental



## REQUEST FOR PROPOSALS

### Trees in Your Community Grant for Community-Based Organizations



**Funding for this project provided by the Inflation Reduction Act and the USDA Forest Service, Urban and Community Forestry Program, in partnership with GreenLatinos**

USDA and GreenLatinos are equal opportunity providers and employers

GreenLatinos, in partnership with the USDA Forest Service, is pleased to present the following Request for Proposals (RFP):

## **Trees in Your Community Grant**

### 2024-2027 Inflation Reduction Act Urban & Community Forestry Funding

The Inflation Reduction Act (IRA) has invested more than \$1 billion in the USDA Forest Service Urban and Community Forestry Program for competitive grants for tree planting and maintenance, with a focus on projects that combat extreme heat, provide workforce development opportunities and create new community partnerships. GreenLatinos is honored to have been selected as one of twelve national pass-through partners to implement this grant program in conjunction with the Forest Service in historically underrepresented communities - 100% of the benefits of IRA funding through this program will flow to communities in need.

#### **SUMMARY**

**What: Urban forestry** funding available to community-based organizations to work in low-income, disadvantaged communities. Projects would implement urban forestry efforts focused on tree planting and maintenance, community engagement, and/or workforce development in the field of urban forestry.

**When:** 3-year awards that run from **2024-2027**. All projects are to be completed by or prior to **November 30, 2027**.

**Amount:** Awards may range from a **minimum of \$200,000 to a maximum of \$1,500,000** (funding requests over \$750,000 will be prioritized for proposals with a regional strategy).

**Deadline:** This is a rolling application process beginning September 5, 2024. All applications must be submitted **by October 11, 2024**. Applications will be reviewed as they are received on a first-come, first-served basis, with all award decisions finalized by October 23, 2024, contingent on applicants successfully passing a [financial readiness assessment](#). During this rolling application process, we will prioritize projects that are shovel-ready and can be started in 2024.

Eligible Entities:

- Community-based non-profit organizations (CBO); OR
- Partnerships between multiple community-based non-profit organizations (CBOs); OR
- Partnerships between a CBO and the following:
  - a Federally Recognized Tribe, OR
  - a local government, OR
  - an institution of higher education

## ELIGIBLE LOCATIONS

The locations below were selected in conjunction with the Forest Service based on city size and current urban and community forestry funding needs.

ARIZONA (Counties)	CALIFORNIA (Counties)	Greater Chicago Metropolitan Area (Includes IL, N.W. IN & S.E. WI)	NEW MEXICO (Counties)	PUERTO RICO (Municipalities)	U.S. VIRGIN ISLANDS (Islands)
Cochise Coconino Pinal Santa Cruz Yuma	Amador El Dorado Fresno Kern Los Angeles Marin Merced Monterey Nevada Placer San Benito San Bernardino San Joaquin San Mateo Santa Cruz Stanislaus Sutter Yolo Yuba	Boone, IL Bureau, IL Cook, IL Grundy, IL La Salle, IL McHenry, IL Menard, IL Peoria, IL Putnam, IL Winnebago, IL Jasper, IN Lake, IN LaPorte, IN Newton, IN Porter, IN Kenosha, WI Racine, WI	Bernalillo Eddy Lea Los Alamos Sandoval Valencia	Aguadilla Arecibo Bayamon Caguas Carolina Cayey Fajardo Guayama Humacao Juana Diaz Manati Ponce San Juan Toa Baja Utuaado Vega Baja	St. Croix St. John St. Thomas

## APPLICATION ASSISTANCE

We realize that some organizations may need assistance in completing their applications. The Forest Service provides technical assistance at no cost to community-based organizations, Tribes and others through its [Community Navigators](#) Program. For more information, please email [sm.fs.Navigators@usda.gov](mailto:sm.fs.Navigators@usda.gov).

In addition, the Arbor Day Foundation has made available their [implementation templates](#) to assist community-based organizations seeking to scale their impact in urban and community forestry. These templates may provide useful roadmaps to assist your organization with capacity building in this field.

It is important for community-based organizations to have access to staff or contractors who have expertise in urban and community forestry to assist with the implementation of this grant award in their communities. GreenLatinos is aware of



several technical assistance vendors who may be available to assist you for a fee with your application, as well as provide you with specific urban and community forestry guidance throughout the life cycle of this grant program. A list of these vendors may be found in Appendix A. If you are interested in securing the services of one of these vendors, please contact them directly.

All awards made under the Trees in Your Community Grant program provide funding on a reimbursement basis. While unable to offer advanced payments, GreenLatinos is mindful of the financial limitations that many community-based organizations face, and the challenges of managing through a reimbursement-based system of grant award payments. For this reason, we are including information about the [Raza Development Fund](#) (RDF), a Latino-led and focused Community Development Financial Institution (CDFI) and the country's premier lender to Latino and low-income serving organizations. RDF was created to advance economic opportunity, social mobility, and racial justice. Please see Appendix B for more information.

## **ABOUT**

GreenLatinos envisions a healthy and equitable society where low-income, historically disadvantaged communities are liberated from disproportionate environmental burdens, free to breathe fresh air, drink pure water, access clean transportation and enjoy our majestic public lands, ocean, and waters.

We have a unique opportunity through unprecedented funding via the Inflation Reduction Act to support this environmental equity vision in your community. A range of initiatives from this administration have aligned to deliver on these goals. [Justice40](#) – “the Federal government has made it a goal that 40 percent of the overall benefits of certain Federal climate, clean energy, affordable and sustainable housing, and other investments flow to disadvantaged communities<sup>1</sup>.” [Executive Order 14008, Tackling the Climate Crisis at Home and Abroad](#), supports locally led conservation and park projects in nature-deprived communities. [Conserving and Restoring America the Beautiful](#)<sup>2</sup> - these principles—which include a commitment to collaboration, support for voluntary and locally led conservation, and honoring of Tribal sovereignty and private property rights—are essential ingredients to building and maintaining broad support, enthusiasm, and trust for this effort.

---

<sup>1</sup> Justice40 – A WHOLE-OF-GOVERNMENT INITIATIVE: <https://www.whitehouse.gov/environmentaljustice/justice40/>

<sup>2</sup> America the Beautiful, U.S. Department of the Interior: <https://www.doi.gov/priorities/america-the-beautiful>

# PROPOSAL EVALUATION

Proposals will be evaluated based on the following Evaluation Criteria (100 points):

CATEGORY	POSSIBLE POINTS	DESCRIPTION
<i>Team</i>	20	<ul style="list-style-type: none"> <li>• Organization(s) (including partners) have the ability and capacity to carry out the proposed work within the grant period and meet all federal grant requirements.</li> <li>• Key personnel (including partners and contractors) have the skills, expertise, and relationships required to engage, respect the priorities and perspectives of, and do no harm in disadvantaged communities.</li> <li>• Community participants are provided stipends, reimbursements, or an honorarium for their contributions; hired personnel include union labor and those employed in living wage paying jobs.</li> </ul>
<i>Method, Design, and Approach</i>	20	<p>What will your program/ project do? How will goals be achieved?</p> <ul style="list-style-type: none"> <li>• Strategy and methodology are logical and appropriate to attain stated results.</li> <li>• Methodology for engaging low-income, disadvantaged communities is appropriate to meet priorities, respect the community, and do no harm.</li> </ul>
<i>Goals Alignment</i>	20	<ul style="list-style-type: none"> <li>• Increase equitable access to urban tree canopy and associated human health, environmental and economic benefits in historically disadvantaged and marginalized communities.</li> <li>• Broaden community engagement, training and workforce development in local urban forestry.</li> <li>• 100% of project activities must benefit and occur in low-income, historically disadvantaged communities (LIDAC) as defined by the CEJST, EPA IRA or EJScreen maps and identified using census tracts and/or block groups.</li> <li>• Project aligns with one or all of the following program goals:               <ul style="list-style-type: none"> <li>• Encourages individuals, groups, and organizations in disadvantaged communities to engage in urban forest stewardship.</li> <li>• Mitigates heat islands by improving and increasing access to parks and expanding urban tree canopy.</li> <li>• Protects, enhances, and increases access to and stewardship of urban watersheds.</li> <li>• Provides paid training experiences for residents to establish and maintain urban forests into the future, and to learn about urban forestry careers and career opportunities.</li> </ul> </li> </ul>

CATEGORY	POSSIBLE POINTS	DESCRIPTION
		<ul style="list-style-type: none"> <li>• Provides paid opportunities for train-the-trainer programs, or workshops, to increase community urban forest planning and development.</li> </ul>
<i>Timeline and Schedule</i>	10	<ul style="list-style-type: none"> <li>• Do the timeline and milestones make sense for the proposed activities?</li> <li>• Does the project have deliverables in 2024?</li> <li>• Can the project be realistically completed by 11/30/2027 or within the timeline outlined?</li> </ul>
<i>Budget (See the attached FAQs for guidance on eligible costs)</i>	10	<ul style="list-style-type: none"> <li>• Budget and budget narrative adequately describe proposed costs.</li> <li>• Administrative costs are reasonable compared to other expenditures.</li> <li>• Costs are in proportion to project input needs and results/outcomes.</li> </ul>
<i>Measurable Results, Outcomes and Impact</i>	15	<ul style="list-style-type: none"> <li>• What will success look like?</li> <li>• What are the metrics for the project?</li> <li>• What are the results, outcomes and impact of the work? <ul style="list-style-type: none"> <li>• Will this project improve tree equity for disadvantaged communities?</li> <li>• Will this project increase access to urban tree canopy or urban forestry and associated human health, environmental and economic benefits in low-income, disadvantaged communities?</li> </ul> </li> <li>• Does the project ensure community engagement in local urban forest stewardship?</li> <li>• What are the measurable metrics that result in improved resilience to climate change, and other environmental burdens?</li> </ul>
<i>Communications</i>	5	<ul style="list-style-type: none"> <li>• Program's ability to promote this project to the media and public.</li> <li>• Well thought-out plan to recognize GreenLatinos and the Forest Service.</li> </ul>
TOTAL	100	

## **REPORTING REQUIREMENTS**

Semi-annual financial and progress reports are required for these grants. Semi-annual reports will be submitted based on performance periods ending on April 30 and October 31. Quarterly reimbursement requests will be submitted for the quarters ending in March, June, September, and December. Payments will be withheld until missing reports are received and approved.

Semi-annual progress reports should highlight direct quantitative and qualitative investment activities and outcomes and include stories and photographs that illustrate these activities. This reporting requirement is supported by the Forest Service's Accomplishment Reporting Tool, which can be accessed online and used to track activities and accomplishments in real-time as they occur.

## **CONTACT FOR FURTHER INFORMATION**

For inquiries specific to the content of this RFP, contact [USDAUSFS@greenlatinos.org](mailto:USDAUSFS@greenlatinos.org).

GreenLatinos will provide two (2) Application Assistance Webinars in early September. These webinars will include information on mapping assistance using the three main mapping tools as well as guidance on capacity building. Please check back on our website for dates and times.

For more information, please see the [Trees in Your Community Grant FAQ](#).

For Technical Assistance specifically focused on completing this grant application, please connect with a [USFS Community Navigator](#). You may also wish to consider using one of the Arbor Day [implementation templates](#).

For subject matter expertise in urban forestry and project support, please see the list of Urban and Community Forestry Technical Assistance Vendors in Appendix A that may be available to assist your program for a fee.

---

## APPLICATION FORM

Click [here](#) to access GreenLatinos Grant Portal

### ARE YOU ELIGIBLE?

#### A. Who Can Apply

- Non-profit organization with 501(c)(3) status, or
- Community-Based Organization, in partnership with a 501(c)(3)

If Yes, continue.

#### B. Where Will Your Project Take Place?

Please list the community or communities where you propose to implement your project. Are these communities in any one of the eligible counties listed AND classified as disadvantaged or underserved by the Federal government? Please determine disadvantaged status using the following mapping tools in priority order: 1)[CEJST](#) 2) [EPA IRA Tool](#) and 3)[EJScreen](#).

**NOTE:** Please be aware that 100% of project activities must benefit and occur in Census tracts documented as low-income, disadvantaged communities (LIDAC).

YES\_\_ NO\_\_

If you answered 'No' to either A or B, we encourage you to revise your project to work with low-income, disadvantaged communities that need tree equity funding most.

If Yes, continue.

#### C. Eligible Uses of Funding

Please consider the types of efforts supported by the funding described below. If your project aligns with these eligible uses, continue on to the application.

- **LIDAC:** 100% of project activities must benefit and occur in low-income, historically disadvantaged communities (LIDAC) as defined by the CEJST, EPA IRA and/or EJScreen maps.
- **Encourages individuals, groups, and organizations in disadvantaged communities** to become engaged participants in urban forest planning, planting, and management.



- **Improves and increases access to parks and nature, and expands urban tree canopy in disadvantaged communities.** Protect, enhance, and expand equitable urban tree canopy cover to maximize community access to human health, social, ecological, and economic benefits in disadvantaged and nature-deprived communities experiencing low tree canopy cover, extreme heat, and frequent flooding.
- **Protects, enhances, and increases access to and stewardship of watersheds** in urban and developing areas with a focus on conserving and managing forest patches and green stormwater infrastructure.
- **Workforce Development: Provides paid training experiences for residents to establish and maintain urban forests** into the future. Supports youth employment, internship and/or apprenticeship, and/or other professional training opportunities in tree planting, arboriculture, urban forest management, urban wood utilization, and related topics.
- Works across boundaries, leveraging ideas and resources to **increase capacity to provide equitable access to the benefits of trees** across the larger landscape and at a greater geographic scale.

## Project Examples

Below are examples of projects eligible for funding. This is in no way an exhaustive list, but rather illustrative of a variety of eligible project types.

### Workforce Development

- Job training programs in urban forestry, arboriculture, and silviculture.
- Paid internships in tree planting and maintenance, community engagement, and ecological restoration efforts.
- Youth employment and skill development opportunities, including educational programs in urban and community forestry.

### Community Engagement

- Stipended and supported volunteer programs that engage communities in forest restoration and tree planting and maintenance.
- Outreach and engagement, leadership development, and community organizing related to tree planting and maintenance, ecological restoration, and urban environmental stewardship.

### Tree Planting and Maintenance

- Community and yard tree planting and maintenance.
- Ecological restoration to improve forest health and resilience.
- Orchard and food forest development, planting and maintenance.

## Eligibility Information

Projects must conform to the laws and authorities in Section 9 of the Cooperative Forestry Assistance Act [\[16 U.S.C. 2105\] Urban and Community Forestry Assistance](#). Costs must conform to [2 CFR 200 Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards](#).

## APPLICATION

To be considered for funding under this opportunity, you must complete the following items:

1. Project Title (20 words max)

2. Project Applicant:

- a) Qualified Applying Organization Legal Name:
- b) Community Lead/ Partner Organization (if different):
- c) Mailing Address: [Address, City, State, Zip Code]
- d) Project Director (Organization Point of Contact):
  - [Name, Title, Phone, Email]
- e) Other Project Staff: [Name, Title, Phone, Email]
- f) Finance Point of Contact: [Name, Title, Phone, Email]

3. Additional Project Partners (if applicable):

4. Total Funding Requested:

5. Area of primary focus: (select all that apply)

- Tree Planting with Maintenance
- Community Engagement in urban forestry
- Workforce Development in urban forestry


6. Project Background

- a) Project Summary: (Please provide a concise description of the purpose, activities, and key outcomes (# of people engaged, # of trees planted, of the Project) (150 words max)
- b) Period of Performance Start Date:
- c) End Date (Projects must be completed by 11/30/2027)

## 7. Project Location

List eligible county or counties that will be served by this project:

List the Census tracts or block groups with Disadvantaged Communities that will be served by this project. You can upload an Excel table of Census tracts (11 digits) and block groups (12-digits):

Please provide the approved tool(s) used to identify the eligible Census tracts/block groups listed above:

8. Goal Alignment: Describe the issues this project is seeking to address. How will this project help low-income, historically disadvantaged communities? How does the project align with the goals of this RFP? (300 words max)

9. Project Description: What will the project do? Provide a detailed explanation of the proposed approach and plan. (300 words max)

10. Implementation and Timeline: Provide a detailed explanation of the proposed schedule/timeline with goals and milestones. (300 words max)

11. Team: Describe the team that will implement the work. How is each contributing organization suited for and qualified to deliver the project? Provide the names, titles, and organization affiliation and specific roles of key personnel for the project. (300 words max)

12. Impact, Success and Evaluation: What will success look like? What is the impact of the project? Provide the measurable outcomes, project assessment, and evaluation methods. (300 words max)

13. Communications: How will your organization promote this project to the media and public? How will you recognize GreenLatinos and the Forest Service as funders? (300 words max)

#### 14. Budget Narrative

Explain and justify all requested budget items/costs. List in detail how the totals on the budget were determined and demonstrate a clear connection between costs and the proposed project activities. For personnel salary costs, include the base-line salary figures and the estimates of time to be directly charged to the project (500 words max).

- Personnel (salary costs)
- Fringe (benefits, workers comp, medical, insurance, 401K, etc.)
- Travel
- Supplies (tangible personal property <\$5,000 per unit price)
- Contractual (e.g., contract for service, equipment rental, subscriptions)
- Indirect Cost (overhead expenses including rent, support staff, etc.)

**NOTE: While GreenLatinos highly encourages Public Private Partnerships, we will not permit subgrantee arrangements between a CBO and another entity. In such cases, we suggest setting up contractual agreements with your project partners, and list their proposed expenditures under “contractual” in your budget.**

#### 15. Budget

Please enter in the total amounts requested for each of the categories below:

- a. Personnel (salary costs for applicant)
- b. Fringe (benefits, workers comp, medical, insurance, etc.)
- c. Travel
- d. Supplies (tangible personal property <\$5,000 in unit price)
- e. Contractual (e.g., contract for service, equipment rental and partner orgs)
- f. Indirect costs/ Overhead (rent, support staff, etc. NICRA, de minimis, or none. See below– usually 10% of the direct cost, unless you have an existing Negotiated Indirect Cost Rate (NICRA) with the Federal government)

De minimis Rate: Any Non-Federal entity that does not have a current negotiated (including provisional) indirect cost rate (NICRA) may elect to charge a de minimis rate of 10 percent of modified total direct costs (MTDC) which may be used indefinitely. No documentation is required to justify the 10 percent de minimis

indirect cost rate. As described in 2 CFR 200.403, costs must be consistently charged as either indirect or direct costs but may not be double charged or inconsistently charged as both. If chosen, this methodology once elected must be used consistently for all Federal awards until such time as a non-Federal entity chooses to negotiate for a rate, which the non-Federal entity may apply to do at any time.

Modified Total Direct Cost (MTDC) means all direct salaries and wages, applicable fringe benefits, materials and supplies, services and travel. MTDC excludes equipment, capital expenditures, charges for patient care, rental costs, tuition remission, scholarships and fellowships, and participant support costs. Other items may only be excluded when necessary to avoid a serious inequity in the distribution of indirect costs, and with the approval of the cognizant agency for indirect costs.

Negotiated Indirect Cost Rate Agreement (NICRA) may be used, if established.

## APPENDIX A

### Technical Assistance Vendors

Services	Description	Contact Information
Urban forestry, tree care, planting and maintenance advice (Chicago)	<b>Great Lakes Urban Forestry Management</b> , an Urban Forestry Consulting firm, specializing in tree inventories, urban forestry management plans, plant health care, and traditional tree work. They have prior experience advising on Forest Service funded tree care projects for Illinois residents.	Steve Lane <a href="mailto:steve@graftrecare.com">steve@graftrecare.com</a>
Urban planning, urban greening, landscaping, community gardens (Los Angeles)	<b>Studio-MLA</b> is an environmental, planning, and landscape design firm with experience in reforestation projects. Studio-MLA has worked with TreePeople's Center for Community Forestry as a landscape designer and architect, among other projects. Los Angeles technical review & implementation consulting. <a href="http://www.studio-mla.com">www.studio-mla.com</a>	Matt Romero 251 South Mission Road Los Angeles, CA 90033-3235 T. 213 384 3844 D. 213 807 8811 <a href="mailto:matthew@studio-mla.com">matthew@studio-mla.com</a>  Jan Dyer <a href="mailto:jan@studio-mla.com">jan@studio-mla.com</a>
Urban forestry plans, designs, urban greening (Los Angeles)	<b>Dudek</b> is an environmental, planning, and landscape design firms with experience in reforestation projects. Dudek created the Urban Forestry Management Plan (UFMP) for LA. Los Angeles technical review & implementation consulting. <a href="http://www.dudek.com">www.dudek.com</a>	Jane Gray (she/her) 621 Chapala Street Santa Barbara, CA 93101 Direct: 805.308.8531 Cell: 805.335.7380 <a href="mailto:jgray@dudek.com">jgray@dudek.com</a>
Technical assistance with tree plantings, as well as trees, flowers, and other plants (Chicago, but ships across US)	<b>Kankakee Nursery</b> can provide technical assistance on planting and implementation strategy. They also provide plants, trees, flowers, etc. <a href="https://www.kankakeenursery.com/">https://www.kankakeenursery.com/</a>	Michael Porter <a href="mailto:michaelp@kankakeenursery.com">michaelp@kankakeenursery.com</a> Office 800-344-7697 Cell: (815) 391-0987



## APPENDIX B

### COMMUNITY NAVIGATORS PROGRAM CONTACTS

The following non-profit organizations are working with communities eligible to apply under the GreenLatinos Trees in Your Community Grant program to help build capacity and share information about Forest Service services, programs, and funding opportunities:

- [Coalitions and Collaboratives Inc.](#) (COCO) is a national non-profit with a vision for a future where disturbances are less impactful, ecosystems are resilient, and communities thrive. As a collaborative organization, COCO offers capacity-building support to place-based organizations through funding, mentorship, and training. [Learn more about COCO's community navigators work.](#)
- [First Nations Development Institute](#) (FNDI) is a Tribal organization which uplifts and sustains the lifeways and economies of Native communities through advocacy, financial support, and knowledge sharing. First Nations envisions a world in which Tribal Sovereignty is upheld and Native ingenuity and knowledge are honored and respected. [Learn more about First Nation's community navigators work.](#)
- [Hispanic Access Foundation](#) (HAF) is a national nonprofit with the goal of connecting Latinos and others with partners and opportunities to improve their daily lives and create an equitable society. Hispanic Access fosters the development of leaders from our Hispanic communities and elevates their voices in areas where we are underrepresented. [Learn more about Hispanic Access Foundation's community navigators work.](#)
- [The Watershed Research and Training Center](#) (WRTC) conducts land and watershed management services, leads state biomass and fire resilience initiatives and through partnerships with communities, organizations, and public agencies, steward the landscape, create and sustain quality jobs, and connect people to the land and to each other. [Learn more about the Watershed Center's community navigators work.](#)

You can also reach out to the Forest Service Community Navigator Program at [sm.fs.Navigators@usda.gov](mailto:sm.fs.Navigators@usda.gov). Currently there are staff serving the following regions:

- Southwest Region (AZ, NM): Sean Foran, [Sean.Foran@usda.gov](mailto:Sean.Foran@usda.gov)
  - International Institute for Tropical Forestry (Puerto Rico & USVI): Dennis Vazquez-Ortiz, [Dennis.Vazquez-Ortiz@usda.gov](mailto:Dennis.Vazquez-Ortiz@usda.gov)

## APPENDIX C

### SUMMARY OF BRIDGE LOAN PRODUCT

As a Community Development Financial Institution (“CDFI”), and in furtherance of its specific mission, the Raza Development Fund (“RDF”) provides flexible debt capital to facilitate quality, community development projects, sponsored by Latino and other under resourced serving non-profit organizations, including affiliates of the UnidosUS, and select for profit companies. All of RDF’s loan products are intended to be utilized broadly, across industry lines, to fund its community development financing activities, which benefit Latino and other under resourced communities, families and children, including (i) affordable housing; (ii) education; (iii) healthcare; (iv) social service; (v) small business; (vi) climate; and (vii) community facility projects nationwide. Below is a high-level outline of a bridge loan product intended to assist community-based organizations who may need interim or relatively short-term financing, or gap financing usually for a period of 1 to 3 years.

<b>Loan Type</b>	Bridge Loan
<b>Collateral</b>	A perfected security interest in all corporate assets
<b>Loan Amount</b>	Up to \$2,000,000
<b>Eligible Committed Pledges or Receivables</b>	Committed pledges from individuals, corporations, foundations, and government entities or invoiced receivables, which are due and payable, but not aged more than 90 days past due.
<b>Eligible Borrowers</b>	Eligible borrowers include non-profit and select for-profit organizations.
<b>Use of Proceeds</b>	Limited to restrictions on eligible committed pledges or grant agreements.
<b>Loan Term</b>	Up to 24 months
<b>Payments</b>	Monthly interest-only payments, plus principal reductions as pledges or receivables are received, with all accrued interest and remaining principal due at the end of the Loan Term.
<b>Interest Rate</b>	To be determined in underwriting, based on perceived risk and credit relationship history
<b>Fees</b>	To be determined in underwriting, based on perceived risk and credit relationship history

The information presented herein, does not constitute a commitment to provide Financing and is provided for information purposes only. For additional information about Raza Development Fund or its products, please contact:

Adrian Ruiz  
Chief Investment Officer  
602.417.1426  
[aruiz@razafund.org](mailto:aruiz@razafund.org)