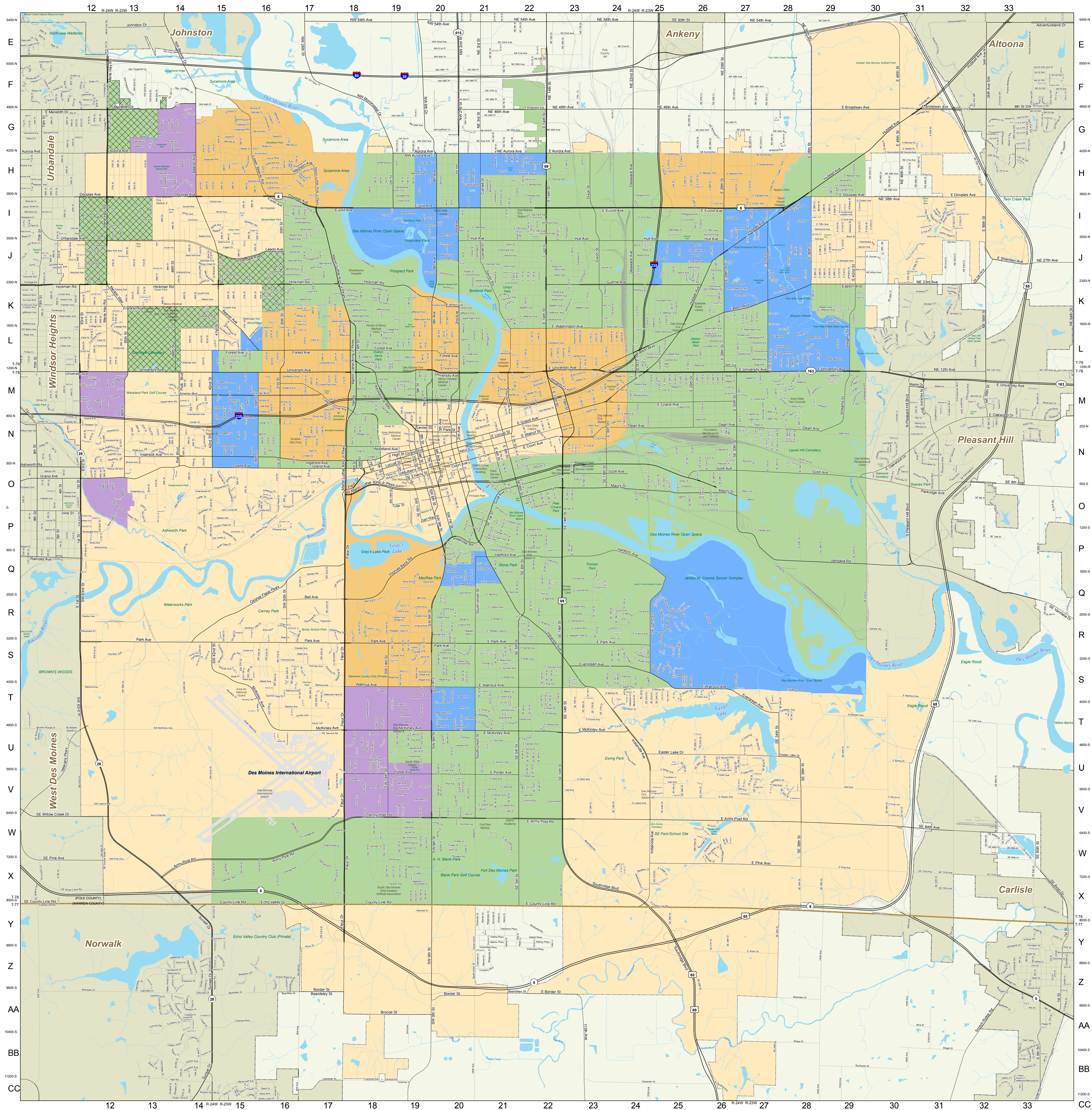


DES MOINES, IOWA

Neighborhood Finance Corporation Lending Area Map

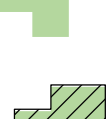


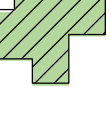
PROPOSED 2016 NFC LENDING AREAS

Date: 1/20/2016

A census tract block is low mod if 50% or more of the households are below 80% of the area median income (AMI). If an area is between 46.3% and 50% of households below 80% AMI and surrounded by low-mod census tracts, NFC will continue to lend there. NFC will not lend in the downtown area that is low-mod.

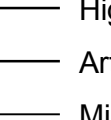
 NFC lends there now and will continue to end.

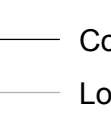
 Designated neighborhood with full NFC lending available.

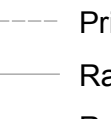
 New lending areas in 2016.

 New Neighborhood added with limited lending in neighborhoods 10 & 11 there are low-mod areas where full NFC lending is available.

 NFC Lending will end 1 year from adoption of map.

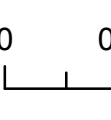
 Quarter Section

 Airport

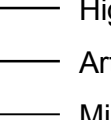
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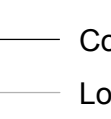
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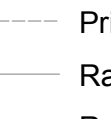
 Private Road

 Ramp

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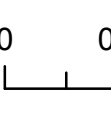
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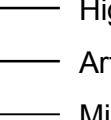
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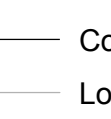
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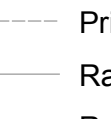
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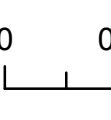
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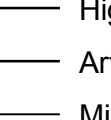
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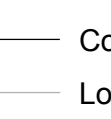
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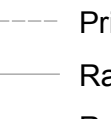
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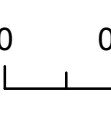
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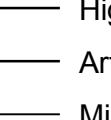
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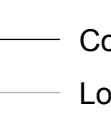
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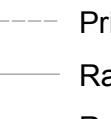
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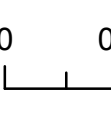
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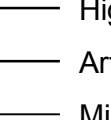
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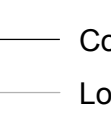
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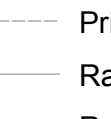
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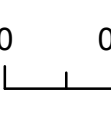
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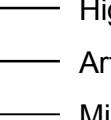
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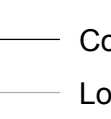
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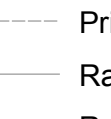
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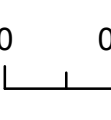
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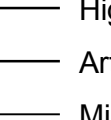
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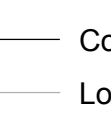
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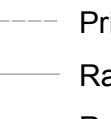
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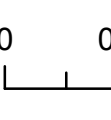
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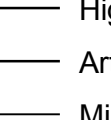
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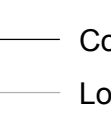
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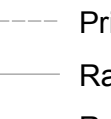
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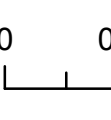
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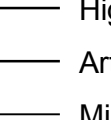
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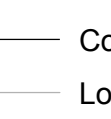
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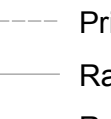
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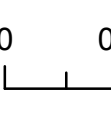
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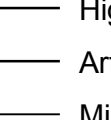
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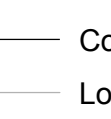
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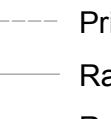
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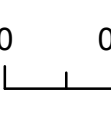
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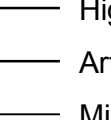
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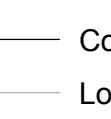
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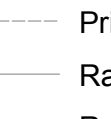
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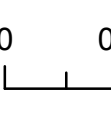
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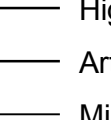
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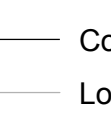
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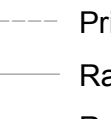
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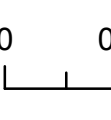
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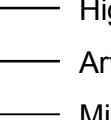
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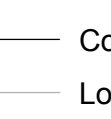
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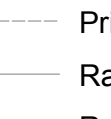
 Private Road

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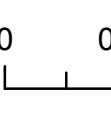
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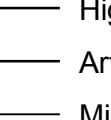
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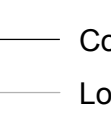
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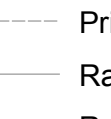
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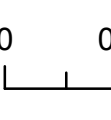
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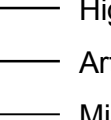
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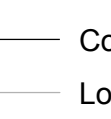
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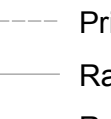
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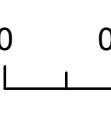
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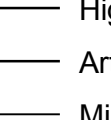
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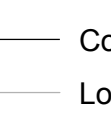
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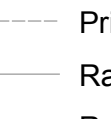
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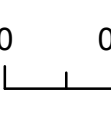
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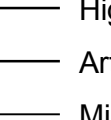
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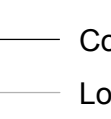
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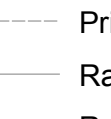
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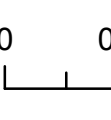
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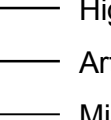
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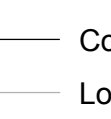
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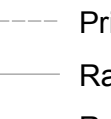
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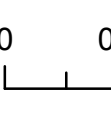
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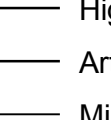
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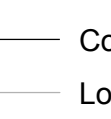
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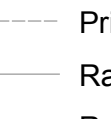
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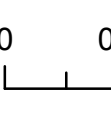
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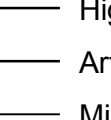
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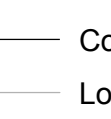
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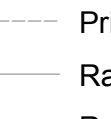
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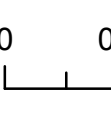
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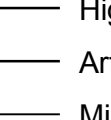
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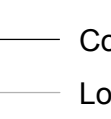
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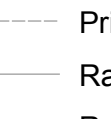
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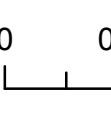
 Quarter Section

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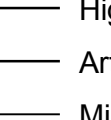
 Water Body

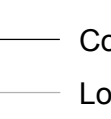
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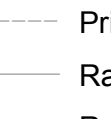
 Private Road

 Ramp

 Railroad

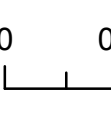
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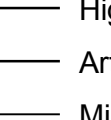
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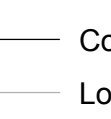
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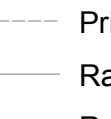
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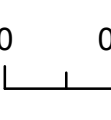
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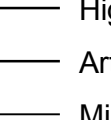
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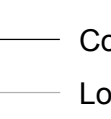
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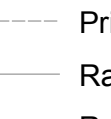
 Private Road

 Ramp

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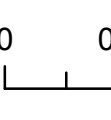
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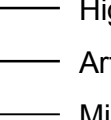
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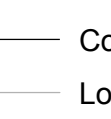
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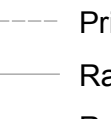
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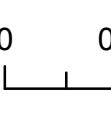
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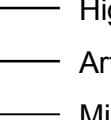
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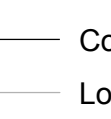
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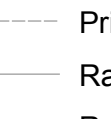
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