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March 27, 2019

Emily Applegate
Sr. Manager, Business Investments
1625 Broadway, Suite 2700
Denver, CO 80202

Re: CCS Annual Report

Dear Ms. Applegate:

On March 15 each calendar year, beginning on March 15, 2018, CHFA must present a written report (Annual Report) to the State's Representative designated in provision 16 of the Colorado Office of Economic Development and International Trade Economic Development Commission Contract with the Colorado Housing and Finance Authority signed and dated September 26th, 2017 (Contract).

This Annual Report is for the period covering January 1, 2018 through December 31, 2018, as required in Exhibit A, Section 3.11 of the Contract. This quarterly report is being sent late in this instance at the request of the Colorado Office of Economic Development and International Trade so that the new reporting methods and policies could be prepared. Included with this letter are the following items which contain the information that is required under the Contract:

1. Attachment A: Annual Report
2. Attachment B: Certification of Performance and Warranties
3. Attachment C: Master Trust Account Reconciliation
4. Attachment D: CHFA's Annual Audit

If you have any questions regarding these attachments, or would like more information, please contact me at 303.297.7321. We appreciate our continued partnership with your office in managing these funds for the State of Colorado.

Sincerely,

A handwritten signature in blue ink that reads "Rose Vasquez". The signature is fluid and cursive, with a long horizontal line extending to the right.

Rose Vasquez
Community Development Division
CHFA

ATTACHMENT A: ANNUAL REPORT

The attached Annual Report includes the information required under Section 12 of the Internal Cash Collateral Program Guidelines governing CHFAs program management, which state:

Overview of production for the year

The Cash Collateral Support (CCS) program is designed to help small businesses access credit by making cash deposits with banks, for the bank to use as additional collateral, for a loan the bank is providing to a small business. In 2018, Twelve different banks, four CDFIs and two state-funded revolving loan fund used the CCS program. In total, 34 transactions utilized \$2.1 Million in CCS funds resulting in over \$13.2 million in private sector loans. When owner equity injections and other private financing is included, almost \$10.3 million of additional private financing was made available to small businesses as a result of the CCS program, totaling \$23.5 million in total financing.

ATTACHMENT B: CERTIFICATION OF PERFORMANCE AND WARRANTIES

Emily Applegate
Sr. Manager, Business Investments
1625 Broadway, Suite 2700
Denver, CO 80202

Re: SSBCI Annual Report

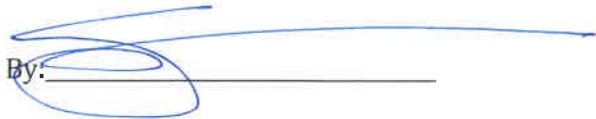
Dear Ms. Applegate:

Reference is made to the Colorado Office of Economic Development and International Trade Economic Development Commission Contract with the Colorado Housing and Finance Authority signed and dated September 26th, 2017 (Contract). Capitalized terms used herein and not defined herein shall have the respective meanings ascribed to them in the Contract.

This certification is delivered to the Colorado Office of Economic Development and International Trade ("OEDIT") pursuant to section 3.11 of Exhibit A of the Contract.

The undersigned, on behalf of the Colorado Housing and Finance Authority ("CHFA"), hereby makes the following certifications as of the date of this certification:

1. CHFA has performed and complied with all applicable terms, covenants, agreements and conditions required by the Contract to be performed or complied with by it as of this date;
2. the representations and warranties set forth in the Contract are true and correct in all material respects;
3. the authority of the undersigned to execute and deliver this certification on behalf of CHFA is valid and in full force and effect.


By: _____

Name: Steve Johnson

Title: Director of Community Development

Date: March 27, 2019

ATTACHMENT C: MASTER TRUST ACCOUNT RECONCILIATION

This annual Report covers a period from January 1, 2018 to December 31, 2018. Included in this Attachment C are a cumulative master trust account reconciliation as well as an annual CCS Report.

Account/Bank	Bak Adj.	Non-Program Income Outside Lender Banks	Committed Funds	Recycled Allocated Funds	Extension Fee	Claims	Transfers	(as of 12/31/18) Amt. Remaining In Bank Accts.
Adams Bank & Trust - Colorado Trinity Properties				\$ (70,000)			\$ 70,000	\$ -
Adams Bank & Trust - Capitol Hill Mansion		\$ 932		\$ (140,932)			\$ 140,000	\$ 0
Adams Bank & Trust - Tack House LLC				\$ (87,814)	\$ (325)		\$ 87,814	\$ -
Alpine Bank - Back Country Solar		\$ -	\$ -				\$ 17,500	\$ 17,500
Alpine Bank - 7094 Hwy 82, LLC		\$ -	\$ -				\$ 104,750	\$ 104,750
Alpine Bank - Friends of Paradise Theatre		\$ -	\$ -				\$ 28,750	\$ 28,750
Alpine Bank - N 4TH, LLC		\$ -	\$ -				\$ 47,625	\$ 47,625
Alpine Bank - GJ Auto Sales, LLC dba AMDM		\$ -	\$ -				\$ 37,500	\$ 37,500
Alpine Bank - Mossy Rock, LLC		\$ -					\$ 110,000	\$ 110,000
Alpine Bank - Redlands Convenience Store		\$ -					\$ 60,000	\$ 60,000
Alpine Bank - Tammy Tallant Law							\$ 17,250	\$ 17,250
Alpine Bank - Palisade Basecamp RV Resort, LLC							\$ 250,000	\$ 250,000
Alpine Bank - Quality Landscape and Soil Products							\$ 162,000	\$ 162,000
Alpine Bank - The Silo Adventure		\$ 187		\$ (125,187)			\$ 125,000	\$ 0
Alpine Bank - Western Vegetation		\$ 14		\$ (16,984)			\$ 16,970	\$ -
Alpine Bank - Shaker Merlow		\$ 550		\$ (373,300)			\$ 372,750	\$ -
Alpine Bank - LDP Asset Solutions							\$ 23,575	\$ 23,575
Alpine Bank - Triple Play Records							\$ 64,500	\$ 64,500
ANB Bank - Gypsy Disc Golf		\$ 8		\$ (7,508)			\$ 7,500	\$ -
ANB Bank - Rusty Gold Hydro-Testers		\$ 114		\$ (160,114)			\$ 160,000	\$ 0
ANB Bank - Ronald McDonald House		\$ -		\$ -			\$ 250,000	\$ 250,000
Bank of Colorado/AmFirst Bank - Cross Training Assets, LLC		\$ 272.89		\$ (40,273)			\$ 40,000	\$ -
Bank of Colorado/AmFirst Bank - Cross Training Assets, LLC		228.48		\$ (30,228)			\$ 30,000	\$ -
Bank of Colorado/AmFirst Bank - FOS, Inc.		2597.33		\$ (172,799)			\$ 170,202	\$ -
Bank of Colorado/AmFirst Bank - T&N Enterprises		\$ 2,387		\$ (76,479)	\$ (908)		\$ 75,000	\$ 0
Bank of Colorado - 779 Tech Center Drive, LLC			\$ -				\$ 142,000	\$ 142,000
Bank of Colorado - LUM Properties, LLC		\$ 3		\$ (22,603)			\$ 22,600	\$ (0)
Bank of Colorado - MGB, Inc		\$ 302		\$ (27,696)	\$ (107)		\$ 27,500	\$ (0)
Bank of Colorado - PJB Enerprises		\$ -	\$ -				\$ 34,000	\$ 34,000
Bank of Colorado - SME Environmental		\$ 1,000		\$ (88,001)	\$ (500)		\$ 87,500	\$ (1)
Bank of Colorado - Tegre		\$ -		\$ (75,000)			\$ 75,000	\$ -
Bank of Colorado - Tile & Light Art of Durango, Inc.		\$ 34	\$ -	\$ (69,534)			\$ 69,500	\$ 0
Bank of Colorado - 3LS Investments Durango Joes		\$ 264		\$ (183,264)			\$ 183,000	\$ -
Bank of Colorado - Nicole Alexander (Athena Fitness)		\$ 10		\$ (13,260)			\$ 13,250	\$ -
Bank of Colorado - Honey House Distillery, LLC		\$ -		\$ (50,000)			\$ 50,000	\$ -
Bank of Colorado - Piece Out, LLC/Home Slice Pizza		\$ -		\$ (34,000)			\$ 34,000	\$ -
Bank of Colorado - Serious Delights		\$ 86		\$ (15,086)			\$ 15,000	\$ -
Bank of Colorado - SKA Fabricating, LLC		\$ -		\$ (10,000)	\$ (494)		\$ 10,000	\$ -
Bank of the San Juans - Colorado Aggregate Recycling, LLC		\$ -	\$ -				\$ 250,000	\$ 250,000
Bank of the San Juans - 103 SB, LLC			\$ -				\$ 31,500	\$ 31,500
Bank of the San Juans - 2263 Logos, LLC			\$ -				\$ 75,000	\$ 75,000
Bank of the San Juans - Authentic Drilling, Inc.		\$ 85	\$ -	\$ (250,085)			\$ 250,000	\$ -
Bank of the San Juans - Authentic Drilling, Inc.		\$ 11	\$ -	\$ (85,011)			\$ 85,000	\$ -
Bank of the San Juans - B-4 Day Program and Residential Services, Inc			\$ -				\$ 24,750	\$ 24,750
Bank of the San Juans - BMR Enterprises, LLC			\$ -				\$ 56,250	\$ 56,250
Bank of the San Juans - BRA Holdings							\$ 39,000	\$ 39,000
Bank of the San Juans - DMGAG, LLC			\$ -				\$ 32,400	\$ 32,400
Bank of the San Juans - Reycon, Ltd			\$ -				\$ 36,750	\$ 36,750
Bank of the San Juans - Greater Rank of Worth, LLC							\$ 13,125	\$ 13,125
Bank of the San Juans - Hangar 18 Holding, LLC							\$ 34,470	\$ 34,470
Bank of the San Juans - The Hitchn' Post							\$ 36,000	\$ 36,000
Bank of the San Juans - Lachnidt Enterprises, Inc.							\$ 29,750	\$ 29,750
Bank of the San Juans - One More Mile, LLC							\$ 71,250	\$ 71,250
Bank of the San Juans - RAMPRI dba Primary Home Health Care							\$ 65,250	\$ 65,250
Bank of the San Juans - Kruger & Schmitt Roofing							\$ 71,000	\$ 71,000
Bank of the San Juans - Sinister Holdings							\$ 21,250	\$ 21,250
Bank of the San Juans - Whitt's Rod Shop							\$ 43,750	\$ 43,750
Bank of the San Juans - M&N Enterprises, LLC							\$ 25,350	\$ 25,350
Bank of the San Juans - SDG Murray, Ltd dba Locals Barber Shop							\$ 21,250	\$ 21,250
Bank of the San Juans - Boone Guest Home		\$ 66	\$ -	\$ (62,066)			\$ 62,000	\$ 0
Bank of the San Juans - Fixins Home Services, LLC Canon National Bank			\$ -				\$ 36,000	\$ 36,000
Bank of the San Juans - Graffi-T's Custom Screen Printing, Inc.		\$ 47		\$ (49,297)			\$ 49,250	\$ (0)
Bank of the San Juans - Makena Real Estate Holding, LLC							\$ 44,250	\$ 44,250
Bank of the San Juans - McCoy & Littlejohn Child Care Center		\$ 294		\$ (120,170)	\$ (125)		\$ 120,000	\$ (0)
Bank of the San Juans - Nenno Properties, LLC		\$ 24	\$ -	\$ (22,024)			\$ 22,000	\$ 0
Bank of the San Juans - The X-Perf Companies, Inc			\$ -				\$ 77,050	\$ 77,050
Bank of the San Juans - ReRoc, LLC		\$ 784	\$ -	\$ (644,784)	\$ (3,220)		\$ 644,000	\$ 0
Bank of the San Juans - SP1 Holdings, LLC		\$ 108	\$ -	\$ (105,108)			\$ 105,000	\$ 0
Bank of the San Juans - Wendel Veterinary Services, Inc			\$ -	\$ (24,014)	\$ (210)		\$ 45,000	\$ 20,776

Bank of the San Juans - 3BS, LLC now		\$ 22	\$ (16,522)		\$ 16,500	\$ -
Bank of the San Juans - CSB Trans, LLC		\$ 201	\$ (163,457)		\$ 163,256	\$ -
Bank of the San Juans - HCA Winery Acquisition, LLC & LODI Ent.		\$ 178	\$ (137,678)		\$ 137,500	\$ -
Bank of the San Juans - JDNC Investments		\$ 150	\$ (240,150)		\$ 240,000	\$ -
Bank of the San Juans - 1516 Main Street/Maddi Lu's Pizza		\$ 60	\$ (43,810)		\$ 43,750	\$ -
Bank of the San Juans - 1516 Main Street/Maddi Lu's Pizza		\$ 189	\$ (136,689)		\$ 136,500	\$ -
Bank of the San Juans - Nanci Kezar dba Tailored West		\$ 19	\$ (20,019)		\$ 20,000	\$ -
Bank of the San Juans - Orkney West Properties, LLC		\$ 40	\$ (69,040)		\$ 69,000	\$ -
Bank of the San Juans - R&B Restaurants		\$ 81	\$ (96,331)		\$ 96,250	\$ -
Bank of the San Juans - Skydive Colorado Parachute Club		\$ 12	\$ (12,012)		\$ 12,000	\$ -
Bank of the San Juans - Tanner Properties		\$ 101	\$ (81,601)		\$ 81,500	\$ -
Bank of the San Juans - Seth Schaeffer		\$ -	\$ -		\$ 21,875	\$ 21,875
Bank of the San Juans -H&B Real Estate Investments		\$ -	\$ -		\$ 90,000	\$ 90,000
Bank of the San Juans -Honu, Ltd		\$ -	\$ -		\$ 36,060	\$ 36,060
Bank of the San Juans -O'Leary Properties		\$ -	\$ -		\$ 108,000	\$ 108,000
Bank of the San Juans -Selah Management Group		\$ -	\$ -		\$ 10,500	\$ 10,500
CACHE Bank & Trust - Tack House					\$ 25,000	\$ 25,000
Centennial Bank - American Plumbing - Pipe & Nail Properties			\$ (20,063)		\$ 20,000	\$ (63)
Centennial Bank - Avant Gardener Lnadscaping, Inc.					\$ 42,500	\$ 42,500
Centennial Bank - SNMP Inc/Cranberry 1999	\$ 2,069	\$ (23,556)	\$ (1,495)		\$ 95,500	\$ 72,018
Centennial Bank - Foundation Health II	\$ 507	\$ (52,744)	\$ (263)		\$ 52,500	\$ (0)
Centennial Bank - Innovative Holdings	\$ 549	\$ (75,500)			\$ 75,500	\$ 549
Centennial Bank/Citywide Banks - Precision Management (Construction)	\$ 1,702	\$ (81,831)	\$ (1,120)		\$ 81,250	\$ 0
Centennial Bank - Purple Star, LLC					\$ 18,750	\$ 18,750
Centennial Bank - Urban Roots					\$ 66,000	\$ 66,000
Centennial Bank - Foundation Health I	\$ 221	\$ (52,721)	\$ (263)		\$ 52,500	\$ (263)
Centennial Bank - Arriagado Clothing	\$ 379	\$ (82,879)			\$ 82,500	\$ -
Centennial Bank - Flatirons Family Pharmacy, Inc. FP1	\$ 150	\$ (38,350)			\$ 38,200	\$ -
Centennial Bank - Flatirons Family Pharmacy, Inc. FP2	\$ 5	\$ (20,005)	\$ (25)		\$ 20,000	\$ -
Centennial Bank - Heckonnor, LLC & Connorheck, LLC	\$ 441	\$ (99,691)			\$ 99,250	\$ -
Centennial Bank - Mike's Camera 1	\$ 1,617	\$ (316,617)			\$ 315,000	\$ -
Centennial Bank - Mike's Camera 2	\$ 2,889	\$ (562,889)			\$ 560,000	\$ -
Centennial Bank - Office Digs, LLC	\$ 417	\$ (125,417)			\$ 125,000	\$ -
Citywide Banks - Castle Keystone, LLC	\$ 867	\$ (100,867)			\$ 100,000	\$ -
Citywide Banks -Hometown Heating and Air		\$ -			\$ 25,000	\$ -
Citywide Banks - El Zarco, LLC 3 Margaritas	\$ 689	\$ (113,189)			\$ 112,500	\$ -
Colorado Business Bank - Color Revitalization Association dba Downtown Colo	\$ -	\$ -			\$ 15,000	\$ 15,000
Colorado Business Bank - Color Revitalization Association dba Downtown Colo	\$ -	\$ -			\$ 15,000	\$ 15,000
Colorado Business Bank - Blyst Holdings LLC	\$ 1,842	\$ (296,842)			\$ 295,000	\$ -
Colorado Business Bank - 2 LBS, LLC	\$ 553	\$ (120,553)			\$ 120,000	\$ -
Colorado Business Bank - Gibson Properties, LLC	\$ 836	\$ (545,836)			\$ 545,000	\$ -
Colorado Business Bank - Intertech Medical	\$ 609	\$ (400,609)			\$ 400,000	\$ -
Colorado Business Bank - KCI Properties of Vail	\$ 781	\$ (233,281)	\$ (1,198)		\$ 232,500	\$ -
Colorado Business Bank - Partners in Trucking	\$ 234	\$ (190,234)	\$ (594)		\$ 190,000	\$ -
Colorado Business Bank - PrecisionWorks MFG, LLC	\$ 360	\$ (100,360)			\$ 100,000	\$ -
Colorado Business Bank - RDP Barricade Co.	\$ 2,606	\$ (422,606)			\$ 420,000	\$ -
Commerce Bank - 5280 Suites	\$ 733	\$ (500,733)	\$ (2,500)		\$ 500,000	\$ -
Colorado National Bank - DC Sound	\$ 212	\$ (200,212)	\$ (1,000)		\$ 200,000	\$ -
Del Norte Bank - Boogie's Restaurant, LLC	\$ 365	\$ (59,115)			\$ 58,750	\$ (0)
Del Norte Bank - Harding Dental Group	\$ 137	\$ (25,137)			\$ 25,000	\$ -
Eastern Colorado Bank - Smelkers Diesel Shop, LLC	\$ -	\$ -	\$ -		\$ 30,000	\$ 30,000
Eastern Colorado Bank - Barnes Family Chiropractic	\$ 2,213	\$ (81,274)	\$ (940)		\$ 80,000	\$ (0)
Eastern Colorado Bank - Henschel's Meat Processing	\$ 613	\$ (34,363)			\$ 33,750	\$ 0
Eastern Colorado Bank - Continuum Coffee	\$ -	\$ -			\$ 25,000	\$ 25,000
Eastern Colorado Bank - Ice N Easy, LLC		\$ -			\$ 25,000	\$ 25,000
Eastern Colorado Bank -Fieldhouse Brewing		\$ -			\$ 104,580	\$ 104,580
Eastern Colorado Bank -Wrench Wizard		\$ -			\$ 15,000	\$ 15,000
FirstBank - Gattopardo Bianco LLC					\$ 245,000	\$ 245,000
FirstBank - Blue Skies Facilities, LLC					\$ 60,250	\$ 60,250
FirstBank - Ridge Street Dental, LLC	\$ 5,000	\$ 421	\$ (105,421)		\$ 100,000	\$ -
FirstBank - Boulder Sudbury School					\$ 68,200	\$ 68,200
First Colorado National Bank - NFRIA-WSERC Conservation Center	\$ 319	\$ (15,319)			\$ 15,000	\$ 0
FMS Bank - Meadowlark Optics	\$ 2,859	\$ (423,826)	\$ (283)		\$ 421,250	\$ 0
First Southwest Bank - Colorado Mushroom Farm, LLC	\$ 3,938	\$ (312,500)	\$ (6,250)		\$ 500,000	\$ 185,188
First Southwest Bank - GECKO	\$ 78	\$ (25,076)			\$ 25,000	\$ 2
First Southwest Bank - Mountain Brook, LLC					\$ 43,232	\$ 43,232
Frontier Bank - Morlan, Doug & Jennifer	\$ 191	\$ (37,691)			\$ 37,500	\$ -
Fowler State Bank - The Bunkhouse General Store	\$ 127	\$ (25,127)			\$ 25,000	\$ -
Guaranty Bank & Trust - SDI of Fort Collins #1					\$ 43,750	\$ 43,750
Guaranty Bank & Trust - SDI of Loveland #2					\$ 49,000	\$ 49,000
Guaranty Bank & Trust - BRI Investments, LLC					\$ 115,000	\$ 115,000
Guaranty Bank & Trust - Boulder Nonlinear Systems, Inc.					\$ 212,500	\$ 212,500

Guaranty Bank & Trust - 1104 Bridge, LLC	\$ -			\$ 143,741	\$ 143,741
Guaranty Bank & Trust - T & R Properties, LLC	\$ -	\$ (66,187)		\$ 66,187	\$ -
Guaranty Bank & Trust - Usburgs Leasing, LLC	\$ -			\$ 103,000	\$ 103,000
Guaranty Bank & Trust - Rebound Sports and Physical Therapy, PC				\$ 116,250	\$ 116,250
Guaranty Bank & Trust -13-49 Group, LLC				\$ 105,000	\$ 105,000
Guaranty Bank & Trust - Renaissance Insurance Group				\$ 17,102	\$ 17,102
Guaranty Bank & Trust - T & R Properties, LLC - 2				\$ 213,265	
Guaranty Bank & Trust - MLWRE				\$ 102,500	
Gunnison Bank and Trust - Bascamp, LLC/Majestic Theater	\$ 693	\$ (21,861)	\$ (432)	\$ 21,600	\$ (0)
Gunnison Bank and Trust Bahama Bucks Mallows 5				\$ 77,101	\$ 77,101
Gunnison Bank & Trust/Crested Butte Bank - Paradox Footwear	\$ 373	\$ (25,373)		\$ 25,000	\$ 0
Gunnison Bank and Trust Crested Butte - Molly Eldridge Red Lady Realty	\$ 131	\$ (8,881)		\$ 8,750	\$ 0
Gunnison Bank and Trust - Whetstone Willow	\$ 294	\$ (49,644)		\$ 49,350	\$ (0)
Gunnison Bank & Trust/Crested Butte Bank - Colorado Freeskier	\$ 33	\$ (12,533)		\$ 12,500	\$ -
Gunnison Bank & Trust/Crested Butte Bank - Electronic Solutions, LLC	\$ 22	\$ (7,522)		\$ 7,500	\$ -
Gunnison Bank and Trust - CBTV	\$ 165	\$ (37,665)		\$ 37,500	\$ -
Gunnison Bank and Trust - Integrated Design Solutions	\$ 38	\$ (18,788)		\$ 18,750	\$ -
Gunnison Bank and Trust - LeFave, LLC	\$ 1,821	\$ (211,035)	\$ (788)	\$ 210,000	\$ -
Gunnison Bank and Trust - Mountain Earth, LTD	\$ 44	\$ (15,044)		\$ 15,000	\$ -
Gunnison Bank and Trust - PIE Zan's, LLC	\$ 33	\$ (11,033)		\$ 11,000	\$ -
Grand Valley Bank - Petesah Ples, LLC	\$ 76	\$ (20,076)		\$ 20,000	\$ -
Grand Valley Bank - Cars & Repairs	\$ 70	\$ (18,170)		\$ 18,100	\$ -
Grand Valley Bank - LK Survey	\$ 5	\$ (4,005)		\$ 4,000	\$ -
Grand Valley Bank - R E, LLC	\$ 103	\$ (35,103)		\$ 35,000	\$ -
Great Western Bank - Lyric Cinema Café				\$ 250,000	\$ 250,000
Great Western Bank - Highlands Industrial, LLC	\$ 2	\$ (184,002)		\$ 184,000	\$ 0
Great Western Bank - PM Harvey, Inc.	\$ 9	\$ (46,259)		\$ 46,250	\$ (0)
Great Western Bank - Summit Entertainment of Northern Colo.	\$ 176	\$ (221,639)		\$ 221,463	\$ -
High Country Bank - The Hunger Junction, LLC	\$ -			\$ 85,000	\$ 85,000
High Country Bank - Hubbub Brewing, LLC				\$ 207,537	\$ 207,537
High Country Bank - Mo Burrito, LLC	\$ 18	\$ (36,135)		\$ 36,117	\$ 0
High Country Bank - MariposaWindow & Door, Inc.				\$ 73,750	\$ 73,750
Integrity Bank and Trust - 33, LLC	\$ -			\$ 90,000	\$ 90,000
Integrity Bank and Trust - 915 Pinon Ranch, LLC	\$ -			\$ 66,375	\$ 66,375
Integrity Bank and Trust - 1445 N Union	\$ -			\$ 81,000	\$ 81,000
Integrity Bank and Trust - Beacon Light	\$ -			\$ 32,775	\$ 32,775
KeyBank - The Learning House Foundation for Early Childhood	\$ 339	\$ (74,822)	\$ (267)	\$ 74,750	\$ (0)
McCook National Bank - Gas Ops Leak Detected (GOLD) LLC	\$ 656	\$ (46,156)		\$ 45,500	\$ -
McCook National Bank - Gas Ops Leak Detected (GOLD) LLC	\$ 44	\$ (3,544)		\$ 3,500	\$ -
McCook National Bank - Gas Ops Leak Detected (GOLD) LLC				\$ 22,855	\$ 22,855
Mountain Valley Bank - SSHC, LLC	\$ -			\$ 94,600	\$ 94,600
Mountain View Bank of Commerce - Granite Source	\$ -			\$ 91,775	\$ 91,775
Mountain View Bank of Commerce - WC2, LLC	\$ -			\$ 86,250	\$ 86,250
Mountain View Bank of Commerce - 2025 York Street, LLC	\$ 1,662	\$ (59,662)		\$ 58,000	\$ -
Mountain View Bank of Commerce - 4 Less Auto Repair, LLC				\$ 42,000	\$ 42,000
Mountain View Bank of Commerce - Legacy Plow & Trailer, Inc.	\$ 1,830	\$ (73,080)		\$ 71,250	\$ (0)
Mountain View Bank of Commerce - Reunion 18935 E 103rd				\$ 37,500	\$ 37,500
Mountain View Bank of Commerce - 5280 Enterprises, Inc	\$ 116	\$ (30,841)		\$ 30,725	\$ -
Mountain View Bank of Commerce - 700 Billings	\$ 912	\$ (30,912)		\$ 30,000	\$ -
Mountain View Bank of Commerce - ESG, LLC	\$ 1,305	\$ (44,305)		\$ 43,000	\$ -
Mountain View Bank of Commerce - Woodguys, LLC	\$ 926	\$ (58,751)		\$ 57,825	\$ -
Peoples National Bank - K A Chambers	\$ -			\$ 239,500	\$ 239,500
Peoples National Bank - Forest Ridge Senior Living I	\$ -	\$ (230,420)	\$ (1,420)	\$ 300,000	\$ 68,160
Peoples National Bank - Forest Ridge Senior Living II	\$ 204		\$ (3,000)	\$ 300,000	\$ 300,204
Peoples National Bank - Forest Ridge Properties	\$ 851		\$ (37,500)	\$ 1,250,000	\$ 1,250,851
Pikes Peak National Bank - Red Leg Brewing				\$ 81,250	\$ 81,250
Rawlins National Bank - Tinkermill				\$ 250,000	\$ 250,000
Sunflower Bank, N.A.-Forest Ridge Senior Living I		\$ (250,000)		\$ 250,000	\$ -
Sunflower Bank, N.A.-Forest Ridge Properties	\$ 379	\$ (1,250,379)		\$ 1,250,000	\$ -
Sunflower Bank, N.A.-Forest Ridge Senior Living II	\$ -	\$ (350,000)		\$ 350,000	\$ -
Sunflower Bank, N.A.-Majestic Valley Pellets, LLC	\$ 25	\$ (60,025)		\$ 60,000	\$ -
Silicon Valley Bank- PaySimple, Inc.		\$ (500,000)		\$ 500,000	\$ -
Silicon Valley Bank- PaySimple, Inc.	\$ 5,191	\$ (1,005,191)		\$ 1,000,000	\$ -
Timberline Bank - San Juan Investments, LLC				\$ 250,000	\$ 250,000
Verus Bank of Commerce -Alteo Ltd	\$ 268	\$ (250,268)		\$ 250,000	\$ 0
Verus Bank of Commerce - Economy Propane	\$ 187	\$ (62,187)		\$ 62,000	\$ -
Wells Fargo - Accion/Cachitos Daycare Center, LLC	\$ -			\$ 69,300	\$ 69,300
Wells Fargo - Accion/Compass Technology Group	\$ -			\$ 12,500	\$ 12,500
Wells Fargo - Accion/Euro Crepes, LLC	\$ -	\$ (12,500)		\$ 12,500	\$ -
Wells Fargo - Accion/Funnels, LLC	\$ -	\$ (17,600)		\$ 17,600	\$ -
Wells Fargo - Accion/Funnels, LLC	(\$375)	\$ (15,875)		\$ 16,250	\$ -
Wells Fargo - Accion/Hatch Bistro, Inc.	\$ -	\$ (10,000)		\$ 10,000	\$ -

Wells Fargo - Accion/Rositas Mexican Restaurant	\$ -	\$ (7,500)	\$ 7,500	\$ -
Wells Fargo - CEF - Knottle Tie Co.	\$ -	\$ (25,250)	\$ 25,250	\$ -
Wells Fargo - Washington Trust Bank - Lucky Fins	\$ -	\$ -	\$ 75,000	\$ 75,000
Wells Fargo - Accion/Rocky Mountain Chimney Sweeps and Air Ducts	\$ -	\$ -	\$ 14,625	\$ 14,625
Wells Fargo - Accion/Rocky Mountain Pizzeria	\$ -	\$ (5,800)	\$ -	\$ -
Wells Fargo - Accion/New Images Salon, LLC	\$ (67)	\$ (6,183)	\$ 6,250	\$ (0)
Wells Fargo - Accion/Alpine Machine	\$ -	\$ (15,000)	\$ 15,000	\$ -
Wells Fargo - Accion/Travel Recon, LLC	\$ -	\$ (8,750)	\$ 8,750	\$ -
Wells Fargo - Accion/Dr Randy Chiropractor, LLC	\$ -	\$ (11,520)	\$ 11,520	\$ -
Wells Fargo - Accion/Wellmind of Littleton, LLC	\$ -	\$ (9,000)	\$ 9,000	\$ -
Wells Fargo - Accion/Colorado Environmental Resources, LLC	\$ -	\$ -	\$ 14,000	\$ 14,000
Wells Fargo - CEF/EZ Electrical Solutions, LLC	\$ -	\$ (10,200)	\$ 10,200	\$ -
Wells Fargo - Accion/R Farmer Enterprises, Inc	\$ -	\$ (10,000)	\$ 10,000	\$ -
Wells Fargo - Accion/Heavy Heshin' Trucking, LLC	\$ -	\$ (11,250)	\$ 11,250	\$ -
Wells Fargo - CEF - JPAR Freedom/Nurse Next Door	\$ -	\$ (25,000)	\$ 25,000	\$ -
Wells Fargo - Accion/Eagle's Nest Contracting, LLC	\$ -	\$ (10,000)	\$ 10,000	\$ -
Wells Fargo - Accion/Wine and Whey, LLC	\$ (5124)	\$ (11,676)	\$ 11,800	\$ -
Wells Fargo - Accion/Face Logic LLC	\$ -	\$ (16,250)	\$ 16,250	\$ -
Wells Fargo - Accion/Flex-Able Food Trucks, LLC	\$ -	\$ (10,000)	\$ 10,000	\$ -
Wells Fargo - Accion/Health As...LLC	\$ -	\$ -	\$ 38,880	\$ 38,880
Wells Fargo - Accion/NG Machining	\$ -	\$ -	\$ 11,250	\$ 11,250
Wells Fargo - Accion/The Trading Post, Ltd	\$ -	\$ (11,850)	\$ 11,850	\$ -
Wells Fargo - Accion/Winden Transport LLC	\$ -	\$ -	\$ 13,770	\$ 13,770
Wells Fargo - CEF -Denver Handmade Homedade	\$ -	\$ -	\$ 15,000	\$ 15,000
Wells Fargo - Accion/American Pride Crane	\$ (344)	\$ (24,656)	\$ 25,000	\$ -
Wells Fargo - Accion/American Pride Crane II	\$ (379)	\$ (42,121)	\$ 42,500	\$ 0
Wells Fargo - Accion/Colorado Xplorer	\$ (374)	\$ (19,626)	\$ 20,000	\$ (0)
Wells Fargo - Accion/DTC Print Brokers, Inc.	\$ (208)	\$ (12,292)	\$ 12,500	\$ (0)
Wells Fargo - Accion/Ferrey Colorado	\$ (590)	\$ (23,160)	\$ 23,750	\$ (0)
Wells Fargo - CEF - Living Design Studios, Inc.	\$ (213)	\$ (34,680)	\$ 35,000	\$ 107
Wells Fargo-CEF-Regional Food, LLC	\$ -	\$ -	\$ 17,500	\$ 17,500
Wells Fargo - Accion/Landlocked Ales, LLC	\$ (213)	\$ (34,787)	\$ 35,000	\$ 0
Wells Fargo - Accion/Mesob Ethiopian	\$ (368)	\$ (14,632)	\$ 15,000	\$ (0)
Wells Fargo - Accion/Rhino Creek, Inc.	\$ (884)	\$ (14,116)	\$ 15,000	\$ (0)
Wells Fargo - Accion/Rocky Mountain Snowplowing	\$ (85)	\$ (8,665)	\$ 8,750	\$ (0)
Wells Fargo - Accion/Riviera GWS, LLC	\$ -	\$ (43,750)	\$ 43,750	\$ -
Wells Fargo - Accion/Shredly, LLC	\$ (456)	\$ (12,044)	\$ 12,500	\$ 0
Wells Fargo - Accion/The Rosie's Company, LLC	\$ -	\$ (12,000)	\$ 12,000	\$ -
Wells Fargo - Accion/Troubadour Maltings	\$ -	\$ -	\$ 23,500	\$ 23,500
Wells Fargo - Accion/AM300, LLC	\$ -	\$ -	\$ 9,478	\$ 9,478
Wells Fargo - Accion/Camber Brewing	\$ -	\$ -	\$ 5,500	\$ 5,500
Wells Fargo - Business Incubator Center/Coyote Junction dba Wild Horse	\$ -	\$ -	\$ 23,880	\$ 23,880
Wells Fargo - Capital West Bank - PM Harvey	\$ (478)	\$ (92,072)	\$ 92,550	\$ 0
Wells Fargo - Region 9/R&D Suspension	\$ -	\$ -	\$ 2,100	\$ 2,100
Wells Fargo - Region 9/Ensco Environmental	\$ -	\$ -	\$ 16,250	\$ 16,250
Wells Fargo - Region 10/Western Culture Farmstead & Creamery	\$ -	\$ -	\$ 19,000	\$ 19,000
Wells Fargo - Region 12/Ek Mountain Hospitality	\$ -	\$ (5,800)	\$ -	\$ -
Wray State Bank - Camelot Camel Dairy, LLC	\$ -	\$ (10,000)	\$ 10,000	\$ -
Wray State Bank - Wellstone Industries	\$ -	\$ (20,000)	\$ 20,000	\$ -
Wray State Bank/Windsor State Bank - Jitter Bean	\$ 509	\$ (61,009)	\$ 60,500	\$ (0)
Yampa Valley Bank - Peretzler Inc. dba Craelli's Pizzeria	\$ 151	\$ (31,559)	\$ 31,500	\$ 0
Yampa Valley Bank - Northwest Pawn	\$ 200	\$ (67,700)	\$ 67,500	\$ (0)
Wells Fargo - CEF - Pooled Account U & L Concepts Cranfills, Performance Window Tint, Integrated Computer Consulting, Simply Dars, Blooming Beets, Georgia Boys BBQ, Brewjacket, Inc)	\$ (588)	\$ (174,593)	\$ 175,181	\$ -
Total	\$ 5,000	\$ 58,104	\$ -	\$ (16,662,638)

CCA Difference

ATTACHMENT D: CHFA ANNUAL AUDIT

CHFA's 2018 annual financial audit began in January 2019 by KPMG. The audit is expected to be complete by the end of April 2019. A copy of the report will be forwarded to the State's Representative designated in provision 16 of the Contract upon completion.