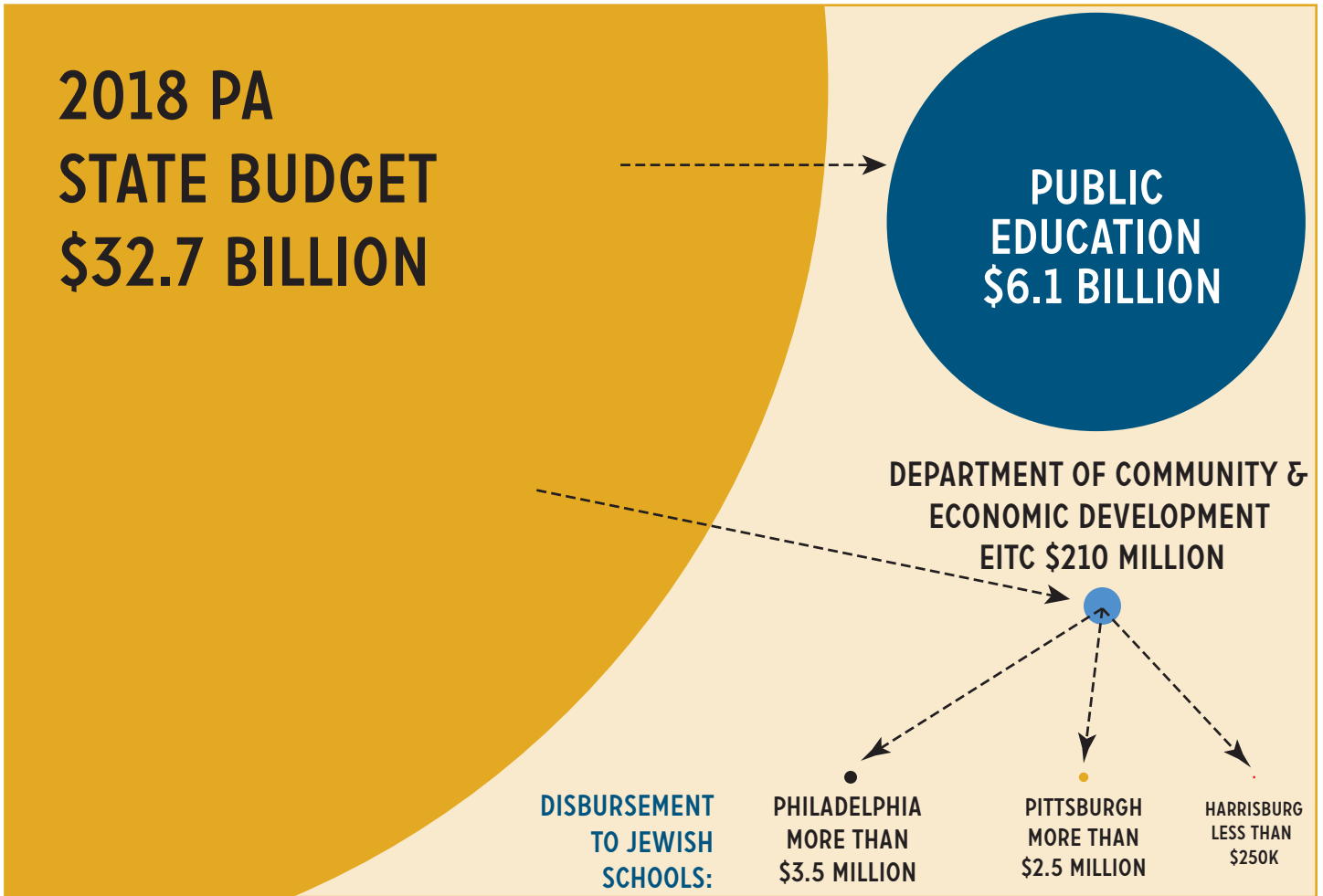


PENNSYLVANIA EDUCATION BUDGET OVERVIEW



OBTAINING EITC CREDITS

Business applies directly to DCED
(PA Department of Community and Economic Development)

SPE *(Special Purpose Entity)* applies for the credit from DCED

Individual investor signs up as a member of an SPE

SPE passes credit down to individual investor