



See a Social Security Number? Say Something!
Report Privacy Problems to <https://public.resource.org/privacy>
Or call the IRS Identity Theft Hotline at 1-800-908-4490



Form **990**Department of the Treasury
Internal Revenue Service**Return of Organization Exempt From Income Tax**

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

The organization may have to use a copy of this return to satisfy state reporting requirements

OMB No 1545-0047

2008**Open to Public Inspection****A** For the 2008 calendar year, or tax year beginning **10/01/08**, and ending **9/30/09****B** Check if applicable:☒ Address change☐ Name change☐ Initial return☐ Termination☐ Amended return☐ Application pending

Please use IRS label or print or type. See Specific Instructions.

C Name of organization**Tallahassee Lenders Consortium, Inc**

Doing Business As

Number and street (or P.O. box if mail is not delivered to street address)

224 Office Plaza

Room/suite

City or town, state or country, and ZIP + 4

Tallahassee**FL 32301****F** Name and address of principal officer**Libby Lane****224 Office Plaza****Tallahassee****FL 32301****D** Employer identification number**59-3212709****E** Telephone number**850-222-6609****G** Gross receipts \$ **2,209,667****H(a)** Is this a group return for

affiliates?

☐ Yes☒ No**H(b)** Are all affiliates included?☐ Yes☐ No

If "No," attach a list (see instructions)

I Tax-exempt status ☒ 501(c) (**3**) (insert no.) ☐ 4947(a)(1) or ☐ 527**J** Website: **tallahasseeleaders.org****K** Type of organization ☒ Corporation ☐ Trust ☐ Association ☐ Other**L** Year of formation **1993****M** State of legal domicile **FL****Part I Summary****1** Briefly describe the organization's mission or most significant activities:**Our mission is to improve people's ability to obtain safe, decent, affordable housing by providing homebuyer education, access to affordable financing and housing options.****2** Check this box ☐ if the organization discontinued its operations or disposed of more than 25% of its assets**3** Number of voting members of the governing body (Part VI, line 1a)**3****4** Number of independent voting members of the governing body (Part VI, line 1b)**4****5** Total number of employees (Part V, line 2a)**7****6** Total number of volunteers (estimate if necessary)**6****7a** Total gross unrelated business revenue from Part VIII, line 12, column (C)**7a****b** Net unrelated business taxable income from Form 990-E, line 34**7b****0****8** Contributions and grants (Part VIII, line 1h)

Prior Year

Current Year

1,503,508**1,431,158****9** Program service revenue (Part VIII, line 2g)**148,944****184,842****10** Investment income (Part VIII, column (A), lines 3, 4, and 7d)**13,383****-46,366****11** Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)**1,665,835****1,569,634****12** Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)**1,205,291****1,184,073****13** Grants and similar amounts paid (Part IX, column (A), lines 1-3)**14** Benefits paid to or for members (Part IX, column (A), line 4)**15** Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)**281,302****314,873****16a** Professional fundraising fees (Part IX, column (A), line 11e)**b** Total fundraising expenses (Part IX, column (D), line 25)**17** Other expenses (Part IX, column (A), lines 11a-11d, 11f-24f)**167,720****122,694****18** Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)**1,654,313****1,621,640****19** Revenue less expenses. Subtract line 18 from line 12**11,522****-52,006****20** Total assets (Part X, line 16)

Beginning of Year

End of Year

1,123,620**1,211,972****21** Total liabilities (Part X, line 26)**718,413****858,771****22** Net assets or fund balances. Subtract line 21 from line 20**405,207****353,201****Part II Signature Block****Sign Here**

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Signature of officer

Type or print name and title

Date

Paid Preparer's Use Only

Preparer's signature

Date

Check if self-employed ☐

Preparer's identifying number (see instructions)

P00361308

Firm's name (or yours if self-employed), address, and ZIP + 4

Skelton, Bryant, Bryant & Scarborough, P.A.

EIN

59-3483197**1320 Thomaswood Drive**

Phone

Tallahassee, FL 32308-7939

no

850-386-1120

May the IRS discuss this return with the preparer shown above? (see instructions)

☐ Yes☐ No

DAA For Privacy Act and Paperwork Reduction Act Notice, see the separate instructions.

Form **990** (2008)

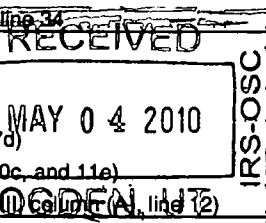
SCANNED MAY 26 2010

Activities & Governance

Revenue

Expenses

Net Assets or Fund Balances



Part III Statement of Program Service Accomplishments (see instructions)**1** Briefly describe the organization's mission.

Our mission is to improve people's ability to obtain safe, decent, affordable housing by providing homebuyer education, access to affordable financing and housing options.

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ?☐ Yes ☒ No

If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services?☐ Yes ☒ No

If "Yes," describe these changes on Schedule O.

4 Describe the exempt purpose achievements for each of the organization's three largest program services by expenses.

Section 501(c)(3) and 501(c)(4) organizations and section 4947(a)(1) trusts are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code:) (Expenses \$ **1,129,831** including grants of \$ **1,129,831**) (Revenue \$)
Interest free down payment assistance loans made to 108 low income individuals.

4b (Code:) (Expenses \$ **298,502** including grants of \$) (Revenue \$)
For one on one counseling (prepurchase, delinquency and reverse mortgage) we conducted 780 counseling sessions with an estimated 2,914 hours worked.

For group counseling (orientation, financial literacy, prepurchase education and post purchase education) we served approximately 1,629 households with an estimated 276 hours worked.

4c (Code:) (Expenses \$ **126,654** including grants of \$ **54,242**) (Revenue \$)
Supervised the construction and sale of 4 affordable homes to eligible low income individuals. Also donated a residential lot to a local 501(c)(3) to be developed as affordable housing.

4d Other program services (Describe in Schedule O.)

(Expenses \$ including grants of \$) (Revenue \$)

4e Total program service expenses **\$ 1,554,987** (Must equal Part IX, Line 25, column (B).)

Part IV Checklist of Required Schedules

	Yes	No
1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A	X	
2 Is the organization required to complete Schedule B, Schedule of Contributors?		X
3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I		X
4 Section 501(c)(3) organizations. Did the organization engage in lobbying activities? If "Yes," complete Schedule C, Part II		X
5 Section 501(c)(4), 501(c)(5), and 501(c)(6) organizations. Is the organization subject to the section 6033(e) notice and reporting requirement and proxy tax? If "Yes," complete Schedule C, Part III		
6 Did the organization maintain any donor advised funds or any accounts where donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If "Yes," complete Schedule D, Part I		X
7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? If "Yes," complete Schedule D, Part II		X
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III		X
9 Did the organization report an amount in Part X, line 21; serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? If "Yes," complete Schedule D, Part IV		X
10 Did the organization hold assets in term, permanent, or quasi-endowments? If "Yes," complete Schedule D, Part V		X
11 Did the organization report an amount in Part X, lines 10, 12, 13, 15, or 25? If "Yes," complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable	X	
12 Did the organization receive an audited financial statement for the year for which it is completing this return that was prepared in accordance with GAAP? If "Yes," complete Schedule D, Parts XI, XII, and XIII	X	
13 Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E		X
14a Did the organization maintain an office, employees, or agents outside of the U.S.?		X
b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, and program service activities outside the U.S.? If "Yes," complete Schedule F, Part I		X
15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or assistance to any organization or entity located outside the United States? If "Yes," complete Schedule F, Part II		X
16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or assistance to individuals located outside the United States? If "Yes," complete Schedule F, Part III		X
17 Did the organization report more than \$15,000 on Part IX, column (A), line 11e? If "Yes," complete Schedule G, Part I		X
18 Did the organization report more than \$15,000 total on Part VIII, lines 1c and 8a? If "Yes," complete Schedule G, Part II		X
19 Did the organization report more than \$15,000 on Part VIII, line 9a? If "Yes," complete Schedule G, Part III		X
20 Did the organization operate one or more hospitals? If "Yes," complete Schedule H		X
21 Did the organization report more than \$5,000 on Part IX, column (A), line 1? If "Yes," complete Schedule I, Parts I and II	X	
22 Did the organization report more than \$5,000 on Part IX, column (A), line 2? If "Yes," complete Schedule I, Parts I and III	X	
23 Did the organization answer "Yes" to Part VII, Section A, questions 3, 4, or 5? If "Yes," complete Schedule J		X
24a Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If "Yes," answer questions 24b-24d and complete Schedule K. If "No," go to question 25.		X
b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?		
c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?		
d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?		
25a Section 501(c)(3) and 501(c)(4) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I		X
b Did the organization become aware that it had engaged in an excess benefit transaction with a disqualified person from a prior year? If "Yes," complete Schedule L, Part I		X
26 Was a loan to or by a current or former officer, director, trustee, key employee, highly compensated employee, or disqualified person outstanding as of the end of the organization's tax year? If "Yes," complete Schedule L, Part II		X
27 Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, or substantial contributor, or to a person related to such an individual? If "Yes," complete Schedule L, Part III		X

Part IV Checklist of Required Schedules (continued)

	Yes	No
28 During the tax year, did any person who is a current or former officer, director, trustee, or key employee:		
a Have a direct business relationship with the organization (other than as an officer, director, trustee, or employee), or an indirect business relationship through ownership of more than 35% in another entity (individually or collectively with other person(s) listed in Part VII, Section A)? If "Yes," complete Schedule L, Part IV		X
b Have a family member who had a direct or indirect business relationship with the organization? If "Yes," complete Schedule L, Part IV		X
c Serve as an officer, director, trustee, key employee, partner, or member of an entity (or a shareholder of a professional corporation) doing business with the organization? If "Yes," complete Schedule L, Part IV		X
29 Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M		X
30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M		X
31 Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I		X
32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II		X
33 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Schedule R, Part I		X
34 Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Parts II, III, IV, and V, line 1		X
35 Is any related organization a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2		X
36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2		X
37 Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part VI		X

Part V Statements Regarding Other IRS Filings and Tax Compliance

		Yes	No
1a	Enter the number reported in Box 3 of Form 1096, Annual Summary and Transmittal of U.S. Information Returns. Enter -0- if not applicable	1	
1b	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable	0	
1c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?	X	
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return	7	
2b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns? Note. If the sum of lines 1a and 2a is greater than 250, you may be required to e-file this return (see instructions)	X	
3a	Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return?		X
3b	If "Yes," has it filed a Form 990-T for this year? If "No," provide an explanation in Schedule O		
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?		X
4b	If "Yes," enter the name of the foreign country: ▶ See the instructions for exceptions and filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts.		
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?		X
5b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?		X
5c	If "Yes," to question 5a or 5b, did the organization file Form 8886-T, Disclosure by Tax-Exempt Entity Regarding Prohibited Tax Shelter Transaction?		
6a	Did the organization solicit any contributions that were not tax deductible?		X
6b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?		
7	Organizations that may receive deductible contributions under section 170(c).		
7a	Did the organization provide goods or services in exchange for any quid pro quo contribution of more than \$75?		X
7b	If "Yes," did the organization notify the donor of the value of the goods or services provided?		
7c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?		X
7d	If "Yes," indicate the number of Forms 8282 filed during the year		
7e	Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?		X
7f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		X
7g	For all contributions of qualified intellectual property, did the organization file Form 8899 as required?		X
7h	For contributions of cars, boats, airplanes, and other vehicles, did the organization file a Form 1098-C as required?		X
8	Section 501(c)(3) and other sponsoring organizations maintaining donor advised funds and section 509(a)(3) supporting organizations. Did the supporting organization, or a fund maintained by a sponsoring organization, have excess business holdings at any time during the year?		X
9	Section 501(c)(3) and other sponsoring organizations maintaining donor advised funds.		
9a	Did the organization make any taxable distributions under section 4966?		X
9b	Did the organization make a distribution to a donor, donor advisor, or related person?		X
10	Section 501(c)(7) organizations. Enter:		
10a	Initiation fees and capital contributions included on Part VIII, line 12		
10b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities		
11	Section 501(c)(12) organizations. Enter:		
11a	Gross income from members or shareholders		
11b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them.)		
12a	Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?		
12b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year		

Part VI Governance, Management, and Disclosure (Sections A, B, and C request information about policies not required by the Internal Revenue Code.)**Section A. Governing Body and Management**

		Yes	No
For each "Yes" response to lines 2–7b below, and for a "No" response to lines 8 or 9b below, describe the circumstances, processes, or changes in Schedule O. See instructions.			
1a	Enter the number of voting members of the governing body	4	
b	Enter the number of voting members that are independent	4	
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?		X
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors or trustees, or key employees to a management company or other person?		X
4	Did the organization make any significant changes to its organizational documents since the prior Form 990 was filed?		X
5	Did the organization become aware during the year of a material diversion of the organization's assets?		X
6	Does the organization have members or stockholders?		X
7a	Does the organization have members, stockholders, or other persons who may elect one or more members of the governing body?		X
b	Are any decisions of the governing body subject to approval by members, stockholders, or other persons?		X
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:		
a	The governing body?	X	
b	Each committee with authority to act on behalf of the governing body?	X	
9a	Does the organization have local chapters, branches, or affiliates?		X
b	If "Yes," does the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with those of the organization?		
10	Was a copy of the Form 990 provided to the organization's governing body before it was filed? All organizations must describe in Schedule O the process, if any, the organization uses to review the Form 990	X	
11	Is there any officer, director or trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses in Schedule O		X

Section B. Policies

		Yes	No
12a	Does the organization have a written conflict of interest policy? If "No," go to line 13	X	
b	Are officers, directors or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	X	
c	Does the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this is done	X	
13	Does the organization have a written whistleblower policy?	X	
14	Does the organization have a written document retention and destruction policy?	X	
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision.		
a	The organization's CEO, Executive Director, or top management official?	X	
b	Other officers or key employees of the organization? Describe the process in Schedule O. (see instructions)	X	
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?		X
b	If "Yes," has the organization adopted a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and taken steps to safeguard the organization's exempt status with respect to such arrangements?		

Section C. Disclosure

- 17** List the states with which a copy of this Form 990 is required to be filed ► **None**
- 18** Section 6104 requires an organization to make its Form 1023 (or 1024 if applicable), 990, and 990-T (501(c)(3)s only) available for public inspection. Indicate how you make these available. Check all that apply.
☐ Own website ☐ Another's website ☒ Upon request
- 19** Describe in Schedule O whether (and if so, how), the organization makes its governing documents, conflict of interest policy, and financial statements available to the public.
- 20** State the name, physical address, and telephone number of the person who possesses the books and records of the organization: ► **Nicole Everett** **224 Office Plaza**

Tallahassee**FL 32301****850-222-6609**

[illegible]

2 Total number of individuals (including those in 1a) who received more than \$100,000 in reportable compensation from the organization ► **0**

	Yes	No
3		X
4		X
5		X

(A) Name and business address	(B) Description of services	(C) Compensation

0

Part VIII Statement of Revenue

			(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512, 513, or 514
Contributions, gifts, grants and other similar amounts	1a Federated campaigns	1a				
	b Membership dues	1b				
	c Fundraising events	1c				
	d Related organizations	1d				
	e Government grants (contributions)	1e	1,403,444			
	f All other contributions, gifts, grants, and similar amounts not included above	1f	27,714			
	g Noncash contributions included in lines 1a-1f \$					
h Total. Add lines 1a-1f			1,431,158			
Program Service Revenue		Busn. Code				
	2a Origination fees		107,545	107,545		
	b Developer fees		50,222	50,222		
	c Credit bureau fees		8,834	8,834		
	d Showcase of homes		7,210	7,210		
	e Counseling services		6,698	6,698		
	f All other program service revenue		4,333	4,333		
	g Total. Add lines 2a-2f		184,842			
Other Revenue	3 Investment income (including dividends, interest, and other similar amounts)		2,667	2,667		
	4 Income from investment of tax-exempt bond proceeds					
	5 Royalties					
	6a Gross Rents	(i) Real (ii) Personal				
	b Less rental exps.					
	c Rental inc. or (loss)					
	d Net rental income or (loss)					
	7a Gross amount from sales of assets other than inventory	(i) Securities (ii) Other		591,000		
	b Less cost or other basis & sales exps			640,033		
	c Gain or (loss)			-49,033		
	d Net gain or (loss)		-49,033	-49,033		
	8a Gross income from fundraising events (not including \$ of contributions reported on line 1c) See Part IV, line 18	a				
	b Less: direct expenses	b				
	c Net income or (loss) from fundraising events					
	9a Gross income from gaming activities. See Part IV, line 19	a				
	b Less: direct expenses	b				
	c Net income or (loss) from gaming activities					
10a Gross sales of inventory, less returns and allowances	a					
b Less: cost of goods sold	b					
c Net income or (loss) from sales of inventory						
Miscellaneous Revenue		Busn. Code				
11a						
b						
c						
d All other revenue						
e Total. Add lines 11a-11d						
12 Total Revenue. Add lines 1h, 2g, 3, 4, 5, 6d, 7d, 8c, 9c, 10c, and 11e			1,569,634	138,476	0	0

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns.
All other organizations must complete column (A) but are not required to complete columns (B), (C), and (D).

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to governments and organizations in the U.S. See Part IV, line 21	54,242	54,242		
2 Grants and other assistance to individuals in the U.S. See Part IV, line 22	1,129,831	1,129,831		
3 Grants and other assistance to governments, organizations, and individuals outside the U.S. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	111,287	82,388	28,899	
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	142,760	141,172	1,588	
8 Pension plan contributions (include section 401(k) and section 403(b) employer contributions)				
9 Other employee benefits	40,154	35,336	4,818	
10 Payroll taxes	20,672	18,191	2,481	
11 Fees for services (non-employees).				
a Management				
b Legal				
c Accounting	17,111		17,111	
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
f Investment management fees				
g Other				
12 Advertising and promotion	2,677	2,356	321	
13 Office expenses	8,589	5,376	3,213	
14 Information technology	5,920	5,210	710	
15 Royalties				
16 Occupancy	23,747	20,897	2,850	
17 Travel	5,001	4,401	600	
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings				
20 Interest	4,445	3,913	532	
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	5,234	4,607	627	
23 Insurance	4,119	3,625	494	
24 Other expenses. Itemize expenses not covered above. (Expenses grouped together and labeled miscellaneous may not exceed 5% of total expenses shown on line 25 below.)				
a Credit bureau expense	9,285	9,285		
b Showcase events	8,982	8,982		
c Computer expense	7,328	6,449	879	
d Utilities	6,226	5,479	747	
e Homebuyer classes	5,690	5,690		
f All other expenses	8,340	7,557	783	
25 Total functional expenses. Add lines 1 through 24f	1,621,640	1,554,987	66,653	
26 Joint Costs. Check here <input type="checkbox"/> if following SOP 98-2. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation				

Part X Balance Sheet

		(A) Beginning of year		(B) End of year
Assets	1 Cash—non-interest bearing	649,630	1	784,612
	2 Savings and temporary cash investments		2	
	3 Pledges and grants receivable, net	137,834	3	156,136
	4 Accounts receivable, net	1,000	4	3,000
	5 Receivables from current and former officers, directors, trustees, key employees, or other related parties. Complete Part II of Schedule L		5	
	6 Receivables from other disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B). Complete Part II of Schedule L		6	
	7 Notes and loans receivable, net		7	
	8 Inventories for sale or use		8	
	9 Prepaid expenses and deferred charges	9,315	9	8,803
	10a Land, buildings, and equipment: cost basis	10a 276,388		
	b Less: accumulated depreciation. Complete Part VI of Schedule D	10b 16,967	10c	259,421
	11 Investments—publicly traded securities		11	
	12 Investments—other securities. See Part IV, line 11		12	
	13 Investments—program-related. See Part IV, line 11		13	
	14 Intangible assets		14	
	15 Other assets. See Part IV, line 11	313,173	15	
16 Total assets. Add lines 1 through 15 (must equal line 34)	1,123,620	16	1,211,972	
Liabilities	17 Accounts payable and accrued expenses	23,612	17	34,708
	18 Grants payable		18	
	19 Deferred revenue	177,251	19	165,201
	20 Tax-exempt bond liabilities		20	
	21 Escrow account liability. Complete Part IV of Schedule D		21	
	22 Payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons. Complete Part II of Schedule L		22	
	23 Secured mortgages and notes payable to unrelated third parties	517,550	23	658,862
	24 Unsecured notes and loans payable		24	
	25 Other liabilities. Complete Part X of Schedule D		25	
	26 Total liabilities. Add lines 17 through 25	718,413	26	858,771
Net Assets or Fund Balances	Organizations that follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.			
	27 Unrestricted net assets	405,207	27	353,201
	28 Temporarily restricted net assets		28	
	29 Permanently restricted net assets		29	
	Organizations that do not follow SFAS 117, check here <input type="checkbox"/> and complete lines 30 through 34.			
	30 Capital stock or trust principal, or current funds		30	
	31 Paid-in or capital surplus, or land, building, or equipment fund		31	
	32 Retained earnings, endowment, accumulated income, or other funds		32	
	33 Total net assets or fund balances	405,207	33	353,201
	34 Total liabilities and net assets/fund balances	1,123,620	34	1,211,972

Part XI Financial Statements and Reporting

- 1 Accounting method used to prepare the Form 990: ☐ Cash ☒ Accrual ☐ Other
- 2a Were the organization's financial statements compiled or reviewed by an independent accountant?
- b Were the organization's financial statements audited by an independent accountant?
- c If "Yes" to lines 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?
- 3a As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?
- b If "Yes," did the organization undergo the required audit or audits?

	Yes	No
2a		X
2b	X	
2c	X	
3a	X	
3b	X	

Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)
(Complete only if you checked the box on line 5, 7, or 8 of Part I.)**Section A. Public Support**

Calendar year (or fiscal year beginning in) ►	(a) 2004	(b) 2005	(c) 2006	(d) 2007	(e) 2008	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	637,022	1,082,128	1,458,310	1,503,508	1,431,158	6,112,126
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge						
4 Total. Add lines 1-3	637,022	1,082,128	1,458,310	1,503,508	1,431,158	6,112,126
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						
6 Public support. Subtract line 5 from line 4						6,112,126

Section B. Total Support

Calendar year (or fiscal year beginning in) ►	(a) 2004	(b) 2005	(c) 2006	(d) 2007	(e) 2008	(f) Total
7 Amounts from line 4	637,022	1,082,128	1,458,310	1,503,508	1,431,158	6,112,126
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources	91	30	2,365	1,088	2,667	6,241
9 Net income from unrelated business activities, whether or not the business is regularly carried on						
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)	63,456	119,222	152,951	148,944	184,842	669,415
11 Total support. Add lines 7 through 10						6,787,782
12 Gross receipts from related activities, etc. (see instructions)					12	
13 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here ► <input type="checkbox"/>						

Section C. Computation of Public Support Percentage

14 Public support percentage for 2008 (line 6, column (f) divided by line 11, column (f))	14	90.0460 %
15 Public support percentage from 2007 Schedule A, Part IV-A, line 26f	15	91.9522 %
16a 33 1/3 % support test—2008. If the organization did not check the box on line 13, and line 14 is 33 1/3 % or more, check this box and stop here. The organization qualifies as a publicly supported organization ► <input checked="" type="checkbox"/>		
b 33 1/3 % support test—2007. If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3 % or more, check this box and stop here. The organization qualifies as a publicly supported organization ► <input type="checkbox"/>		
17a 10%-facts-and-circumstances test—2008. If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization ► <input type="checkbox"/>		
b 10%-facts-and-circumstances test—2007. If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization ► <input type="checkbox"/>		
18 Private foundation. If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions ► <input type="checkbox"/>		

Part III Support Schedule for Organizations Described in Section 509(a)(2)

(Complete only if you checked the box on line 9 of Part I.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ►	(a) 2004	(b) 2005	(c) 2006	(d) 2007	(e) 2008	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 Total. Add lines 1-5						
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of 1% of the total of lines 9, 10c, 11, and 12 for the year or \$5,000						
c Add lines 7a and 7b						
8 Public support. (Subtract line 7c from line 6.)						

Section B. Total Support

Calendar year (or fiscal year beginning in) ►	(a) 2004	(b) 2005	(c) 2006	(d) 2007	(e) 2008	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)						
13 Total support. (Add lines 9, 10c, 11, and 12.)						

14 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here ☐

Section C. Computation of Public Support Percentage

15 Public support percentage for 2008 (line 8, column (f) divided by line 13, column (f))	15	%
16 Public support percentage from 2007 Schedule A, Part IV-A, line 27g	16	%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for 2008 (line 10c, column (f) divided by line 13, column (f))	17	%
18 Investment income percentage from 2007 Schedule A, Part IV-A, line 27h	18	%

19a 33 1/3 % support tests—2008. If the organization did not check the box on line 14, and line 15 is more than 33 1/3 %, and line 17 is not more than 33 1/3 %, check this box and stop here. The organization qualifies as a publicly supported organization ☐

b 33 1/3 % support tests—2007. If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3 %, and line 18 is not more than 33 1/3 %, check this box and stop here. The organization qualifies as a publicly supported organization ☐

20 Private foundation. If the organization did not check a box on line 14, 19a or 19b, check this box and see instructions ☐

Part IV **Supplemental Information.** Complete this part to provide the explanation required by Part II, line 10; Part II, line 17a or 17b; or Part III, line 12. Provide any other additional information. (see instructions)

Part II, Line 10 - Other Income Detail

Origination fees	\$	435,205
Credit bureau income	\$	50,455
Class sponsorship	\$	96,385
Counseling services	\$	37,148
Developer fees	\$	50,222

SCHEDULE D
(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Financial Statements

► Attach to Form 990. To be completed by organizations that
answered "Yes," to Form 990, Part IV, line 6, 7, 8, 9, 10, 11, or 12.

OMB No 1545-0047

2008

Open to Public
Inspection

Name of the organization

Tallahassee Lenders Consortium, Inc

Employer identification number

59-3212709

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts. Complete if
the organization answered "Yes" to Form 990, Part IV, line 6.

	(a) Donor advised funds	(b) Funds and other accounts
1 Total number at end of year		
2 Aggregate contributions to (during year)		
3 Aggregate grants from (during year)		
4 Aggregate value at end of year		
5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control?		<input type="checkbox"/> Yes <input type="checkbox"/> No
6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds may be used only for charitable purposes and not for the benefit of the donor or donor advisor or other impermissible private benefit?		<input type="checkbox"/> Yes <input type="checkbox"/> No

Part II Conservation Easements. Complete if the organization answered "Yes" to Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply).

<input type="checkbox"/> Preservation of land for public use (e.g., recreation or pleasure)	<input type="checkbox"/> Preservation of an historically important land area
<input type="checkbox"/> Protection of natural habitat	<input type="checkbox"/> Preservation of certified historic structure
<input type="checkbox"/> Preservation of open space	

2 Complete lines 2a–2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.

	Held at the End of the Year
a Total number of conservation easements	2a
b Total acreage restricted by conservation easements	2b
c Number of conservation easements on a certified historic structure included in (a)	2c
d Number of conservation easements included in (c) acquired after 8/17/06	2d

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the taxable year ► _ _ _ _ _

4 Number of states where property subject to conservation easement is located ► _ _ _ _ _

5 Does the organization have a written policy regarding the periodic monitoring, inspection, violations, and enforcement of the conservation easements it holds? ☐ Yes ☐ No

6 Staff or volunteer hours devoted to monitoring, inspecting, and enforcing easements during the year ► _ _ _ _ _

7 Amount of expenses incurred in monitoring, inspecting, and enforcing easements during the year ► \$ _ _ _ _ _

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)? ☐ Yes ☐ No

9 In Part XIV, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets. Complete if the organization answered "Yes" to Form 990, Part IV, line 8.

1a If the organization elected, as permitted under SFAS 116, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIV, the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under SFAS 116, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items:

(i) Revenues included in Form 990, Part VIII, line 1	► \$ _ _ _ _ _
(ii) Assets included in Form 990, Part X	► \$ _ _ _ _ _

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 relating to these items:

a Revenues included in Form 990, Part VIII, line 1	► \$ _ _ _ _ _
b Assets included in Form 990, Part X	► \$ _ _ _ _ _

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)**3** Using the organization's accession and other records, check any of the following that are a significant use of its collection items (check all that apply):**a** ☐ Public exhibition**b** ☐ Scholarly research**c** ☐ Preservation for future generations**d** ☐ Loan or exchange programs**e** ☐ Other _____**4** Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIV.**5** During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection?☐ Yes☐ No**Part IV Trust, Escrow and Custodial Arrangements. Complete if organization answered "Yes" to Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.****1a** Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X?☐ Yes☐ No**b** If "Yes," explain the arrangement in Part XIV and complete the following table**c** Beginning balance**d** Additions during the year**e** Distributions during the year**f** Ending balance

	Amount
1c	
1d	
1e	
1f	

2a Did the organization include an amount on Form 990, Part X, line 21?☐ Yes☐ No**b** If "Yes," explain the arrangement in Part XIV.**Part V Endowment Funds. Complete if organization answered "Yes" to Form 990, Part IV, line 10.**

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance					
b Contributions					
c Investment earnings or losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

2 Provide the estimated percentage of the year end balance held as:**a** Board designated or quasi-endowment ▶ _____ %**b** Permanent endowment ▶ _____ %**c** Term endowment ▶ _____ %**3a** Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

(i) unrelated organizations

(ii) related organizations

b If "Yes" to 3a(ii), are the related organizations listed as required on Schedule R?

	Yes	No
3a(i)		
3a(ii)		
3b		

4 Describe in Part XIV the intended uses of the organization's endowment funds.**Part VI Investments—Land, Buildings, and Equipment. See Form 990, Part X, line 10.**

Description of investment	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Depreciation	(d) Book value
1a Land		56,000		56,000
b Buildings		193,348	1,558	191,790
c Leasehold improvements				
d Equipment		27,040	15,409	11,631
e Other		0	0	
Total. Add lines 1a–1e (Column (d) should equal Form 990, Part X, column (B), line 10(c).)				259,421

Part XIV Supplemental Information (continued)This image shows a full page of white paper with horizontal dashed lines, typical of primary-ruled notebook paper. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings present.

**Department of the Treasury
Internal Revenue Service**

► Complete if the organization answered "Yes," on Form 990, Part IV, lines 21 or 22.
► Attach to Form 990.

Name of the organization

Employer identification number

Tallahassee Lenders Consortium, Inc

Part I General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance?

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II

Grants and Other Assistance to Governments and Organizations in the United States. Complete if the organization answered "Yes" on Form 990, Part IV, line 21, for any recipient that received more than \$5,000. Check this box if no one recipient received more than \$5,000. Use Part IV and Schedule I-1 (Form 990) if additional space is needed

[illegible]

2 Enter total number of section 501(c)(3) and government organizations

3 Enter total number of other organizations

For Privacy Act and Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule I (Form 990) 2008

SCHEDULE O
(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990

▶ Attach to Form 990. To be completed by organizations to provide additional information for responses to specific questions for the Form 990 or to provide any additional information.

OMB No 1545-0047

2008

**Open to Public
Inspection**

Name of the organization

Tallahassee Lenders Consortium, Inc

Employer identification number

59-3212709

Form 990, Part VI, Line 10 - Organization's Process Used to Review Form 990

A draft of the 990 is distributed all members at a regular monthly board of directors meeting. Selected issues of the 990 are discussed.

Form 990, Part VI, Line 12c - Enforcement of Conflicts Policy

New disclosures are signed by all directors at the board's annual meeting in October and collected by executive management.

Form 990, Part VI, Line 15a - Compensation Process for Top Official

Salary and bonuses of the executive director are approved by a vote of the board of directors. A performance evaluation is provided annually by the president.

Form 990, Part VI, Line 15b - Compensation Process for Officers

The Assistant Executive Director is evaluated annually by the Executive Director. Salary and bonuses of the Assistant Executive Director are determined by the Executive Director.

Form 990, Part VI, Line 19 - Governing Documents Disclosure Explanation

Copies of governing documents, conflict of interest policy and financial statements are available to the public upon request.

Forms
990 / 990-PF**Mortgages and Other Notes Payable****2008**For calendar year 2008, or tax year beginning **10/01/08**, and ending **9/30/09**

Name

Employer Identification Number

Tallahassee Lenders Consortium, Inc**59-3212709****Form 990, Part X, Line 23 - Additional Information**

Name of lender	Relationship to disqualified person
(1) City of Tallahassee	
(2) Tlh. Community Redevelopment Agency	
(3) Tallahassee State Bank	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
(10)	

Original amount borrowed	Date of loan	Maturity date	Repayment terms	Interest rate
(1) 300,000	10/16/06		Payable on demand	0.000
(2) 217,550	7/25/08	7/25/13	Line of credit	0.000
(3) 143,500	4/29/09	4/30/24	Monthly payments of P&I	6.907
(4)				
(5)				
(6)				
(7)				
(8)				
(9)				
(10)				

Security provided by borrower	Purpose of loan
(1) Unsecured	Down payment assistance funds
(2) Unsecured	Construction of affordable housing
(3) Office Building	Purchase of office building
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
(10)	

Consideration furnished by lender	Balance due at beginning of year	Balance due at end of year
(1)	300,000	300,000
(2)	217,550	217,550
(3)		141,312
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
(10)		
Totals	517,550	658,862

Asset	d	Property Description	Date In Service	Book Cost	Book Sec 179 Exp c	Book Sal Value	Book Prior Depreciation	Book Current Depreciation	Book End Depr	Book Net Book Value	Book Method	Book Period
70		Building	6/29/09	193,348.26	0.00c	0.00	0.00	1,558.43	1,558.43	191,789.83	S/L	40.0
77		Land	4/29/09	56,000.00	0.00c	0.00	0.00	0.00	0.00	56,000.00	Land	0.0
BUILDINGS												
				249,348.26	0.00c	0.00	0.00	1,558.43	1,558.43	247,789.83		

Group: FURNITURE & EQUIPMENT

1	d	CREDENZA	3/01/94	30.00	0.00	0.00	30.00	0.00	30.00	0.00	S/L	7.0
3	d	CHAIRS	3/01/94	120.00	0.00	0.00	120.00	0.00	120.00	0.00	S/L	7.0
4		FILE CABINET- 2 DRAWER	3/01/94	10.00	0.00	0.00	10.00	0.00	10.00	0.00	S/L	7.0
5	d	DESK WITH TYPING RETURN	3/01/94	50.00	0.00	0.00	50.00	0.00	50.00	0.00	S/L	7.0
6	d	TYPING CHAIR	3/01/94	10.00	0.00	0.00	10.00	0.00	10.00	0.00	S/L	7.0
7	d	CHAIR	3/01/94	10.00	0.00	0.00	10.00	0.00	10.00	0.00	S/L	7.0
8	d	DESK WITH TYPING RETURN	3/01/94	50.00	0.00	0.00	50.00	0.00	50.00	0.00	S/L	7.0
9	d	CHAIRS (2)	3/01/94	50.00	0.00	0.00	50.00	0.00	50.00	0.00	S/L	7.0
10	d	TYPING CHAIR	3/01/94	25.00	0.00	0.00	25.00	0.00	25.00	0.00	S/L	7.0
11	d	DESK WITH TYPING RETURN	3/01/94	50.00	0.00	0.00	50.00	0.00	50.00	0.00	S/L	7.0
12	d	TYPING CHAIR	3/01/94	25.00	0.00	0.00	25.00	0.00	25.00	0.00	S/L	7.0
13	d	CHAIRS (2)	3/01/94	40.00	0.00	0.00	40.00	0.00	40.00	0.00	S/L	7.0
14	d	COMPUTER STAND	3/01/94	50.00	0.00	0.00	50.00	0.00	50.00	0.00	S/L	7.0
18	d	CHAIR	3/01/94	20.00	0.00	0.00	20.00	0.00	20.00	0.00	S/L	7.0
19	d	CHAIR	3/01/94	20.00	0.00	0.00	20.00	0.00	20.00	0.00	S/L	7.0
20	d	METAL DESK WITH TYPING RE	3/01/94	50.00	0.00	0.00	50.00	0.00	50.00	0.00	S/L	7.0
23	d	COMPUTER SOFTWARE	3/02/94	250.00	0.00	0.00	250.00	0.00	250.00	0.00	S/L	5.0
25	d	LASER JET PRINTER	9/24/95	1,918.48	0.00	0.00	1,918.48	0.00	1,918.48	0.00	S/L	5.0
29	d	MODEM	11/28/95	165.36	0.00	0.00	165.36	0.00	165.36	0.00	S/L	5.0
30	d	TIME CLOCK	3/31/96	250.00	0.00	0.00	250.00	0.00	250.00	0.00	S/L	7.0
31	d	LATERAL FILE	3/31/96	400.00	0.00	0.00	400.00	0.00	400.00	0.00	S/L	7.0
32	d	CHAIRS (2)	3/31/96	400.00	0.00	0.00	400.00	0.00	400.00	0.00	S/L	7.0
33	d	INTERLING SOFTWARE	5/16/96	682.92	0.00	0.00	682.92	0.00	682.92	0.00	S/L	5.0
39	d	HP LASER PRINTER	9/23/98	399.99	0.00	0.00	399.99	0.00	399.99	0.00	S/L	5.0
40	d	DONATED FURNITURE (NATIO	5/15/98	5,000.00	0.00	0.00	5,000.00	0.00	5,000.00	0.00	S/L	7.0
45	d	DESK CHAIR	11/12/98	99.99	0.00	0.00	99.99	0.00	99.99	0.00	S/L	7.0
46	d	3 SHELVES	4/26/02	119.82	0.00	0.00	109.85	9.97	119.82	0.00	S/L	7.0
48	d	DELL COMPUTERS (2 desktop, 1	7/31/03	2,332.85	0.00	0.00	2,332.85	0.00	2,332.85	0.00	S/L	5.0
49	d	Dell Desktop computer	7/09/04	538.00	0.00	0.00	457.30	80.70	538.00	0.00	S/L	5.0
51	d	Phone system	6/03/05	3,600.00	0.00	0.00	1,714.30	514.29	2,228.59	1,371.41	S/L	7.0
52	d	Refridgerator	7/07/05	170.00	0.00	0.00	78.94	24.29	103.23	66.77	S/L	7.0
53	d	Signage - Park Avenue	6/27/05	341.18	0.00	0.00	68.25	22.75	91.00	250.18	S/L	15.0
54	d	Network file server & setup	10/31/05	3,093.96	0.00	0.00	1,804.81	618.79	2,423.60	670.36	S/L	5.0
55	d	Dell Optiplex 170L	10/30/05	937.55	0.00	0.00	546.90	187.51	734.41	203.14	S/L	5.0
56	d	HP Laserjet printer	10/31/05	451.74	0.00	0.00	263.52	90.35	353.87	97.87	S/L	5.0
57	d	Seagate 30GB hard drive	10/31/05	273.90	0.00	0.00	159.78	54.78	214.56	59.34	S/L	5.0
58	d	Dell Desktop Computer (Nicole)	3/08/07	566.42	0.00	0.00	179.36	113.28	292.64	273.78	S/L	5.0
59	d	Dell Laptop	11/15/07	1,539.80	0.00	0.00	282.30	307.96	590.26	949.54	S/L	5.0
60	d	19" Dell flat screen monitor	7/26/08	189.98	0.00	0.00	6.33	38.00	44.33	145.65	S/L	5.0
61	d	19" Dell flat screen monitor	7/26/08	189.98	0.00	0.00	6.33	38.00	44.33	145.65	S/L	5.0
62	d	"19 Dell flat screen monitor	7/26/08	189.98	0.00	0.00	6.33	38.00	44.33	145.65	S/L	5.0
63	d	Telephone- 48 key	11/19/07	375.00	0.00	0.00	44.64	53.57	98.21	276.79	S/L	7.0

Book Asset Detail 10/01/08 - 9/30/09

Asset	d t	Property Description	Date In Service	Book Cost	Book Sec 179 Exp	c	Book Sal Value	Book Prior Depreciation	Book Current Depreciation	Book End Depr	Book Value	Book Method	Book Period
Group: FURNITURE & EQUIPMENT (continued)													
64		Dell Optiplex 755 Desktop	8/05/08	1,154.13	0.00		0.00	38.47	230.83	269.30	884.83	S/L	5.0
65		Smart UPS backup	8/05/08	399.58	0.00		0.00	13.32	79.92	93.24	306.34	S/L	5.0
66		Danka printer kit	8/20/08	3,895.00	0.00		0.00	64.92	779.00	843.92	3,051.08	S/L	5.0
67		Conference table	7/01/08	200.00	0.00		0.00	7.14	28.57	35.71	164.29	S/L	7.0
68	d	Desk (Nikki)	7/01/08	150.00	0.00		0.00	5.36	144.64	150.00	0.00	S/L	7.0
69	d	Credenza	9/17/08	150.00	0.00		0.00	0.00	150.00	150.00	0.00	S/L	7.0
71		Desks, chairs, table from CCBG	6/22/09	1,000.00	0.00c		0.00	0.00	35.71	35.71	964.29	S/L	7.0
72		Security system	8/24/09	989.00	0.00c		0.00	0.00	11.77	11.77	977.23	S/L	7.0
73		Loveseat	6/24/09	100.00	0.00c		0.00	0.00	3.57	3.57	96.43	S/L	7.0
74		Plants	6/24/09	100.00	0.00c		0.00	0.00	3.57	3.57	96.43	S/L	7.0
75		Table & 2 chairs	7/01/09	150.00	0.00c		0.00	0.00	5.36	5.36	144.64	S/L	7.0
76		Assorted artwork	6/24/09	300.00	0.00c		0.00	0.00	10.71	10.71	289.29	S/L	7.0
FURNITURE & EQUIPMENT													
				33,674.61	0.00c		0.00	18,367.74	3,675.89	22,043.63	11,630.98		
*Less: Dispositions and Transfers				6,635.35	0.00		0.00	6,340.71	0.00	6,635.35	0.00		
Net FURNITURE & EQUIPMENT				27,039.26	0.00c		0.00	12,027.03	3,675.89	15,408.28	11,630.98		
Grand Total													
Less: Dispositions and Transfers				283,022.87	0.00c		0.00	18,367.74	5,234.32	23,602.06	259,420.81		
				6,635.35	0.00		0.00	6,340.71	0.00	6,635.35	0.00		
Net Grand Total				276,387.52	0.00c		0.00	12,027.03	5,234.32	16,966.71	259,420.81		