

EXHIBIT B

COMMUNITY REINVESTMENT AREA Tax Abatements

[Abatements are for 100% of the additional real estate tax liability unless noted otherwise.]
[Commercial/Industrial abatements require individual negotiation and prior legislative approval.]

	CRA #1 North Lima		CRA #2 Downtown /Kibby	CRA #3 Central Lima	CRA #4 Cable West		CRA #5 Liberty Common s	CRA #6 Lima/Perry
1-3 Family - NEW Construction	10 yrs.*	50%	15 yrs.	15 yrs.	10 yrs.*	50%	N/A	N/A
1-3 Family - Rehabilitation	10 yrs.*	100%	10 yrs.	10 yrs.	10 yrs.*	100%	N/A	N/A
Commercial - NEW Construction	≤15 yrs.		≤15 yrs.	≤15 yrs.	≤15 yrs.		≤15 yrs.	≤15 yrs.
Commercial - Rehabilitation	≤12 yrs		≤12 yrs	≤12 yrs	≤12 yrs		≤12 yrs	≤12 yrs
Industrial- NEW Construction	≤15 yrs.		≤15 yrs.	≤15 yrs.	≤15 yrs.		≤15 yrs.	≤15 yrs.
Industrial - Rehabilitation	≤12 yrs		≤12 yrs	≤12 yrs	≤12 yrs		≤12 yrs	≤12 yrs
<p>*Exemptions for NEW residential construction and 1-3 family unit rehabilitation within CRA #1 and CRA #4 require owner occupancy of property throughout the abatement period. N/A - Not Available.</p>								

May 3, 2007