

**Environmental Classification and Issues:**

This is a Category III project according to the IIC's environmental and labor review procedure because specific impacts may result which can be avoided or mitigated by adhering to generally recognized performance standards, guidelines, or design criteria. All mortgage loans must comply with local environmental and labor standards and with the IIC's policies. In order to better understand the IIC's environmental and labor guidelines, Financiera Multivalores will be required to attend the IIC's environmental training workshop for financial intermediaries.