III. ENROLLING A LOAN

A. Overview

Lenders must **submit** to CalCAP the following forms and documentation with each loan enrollment request:

	CalCAP	Provide to Borrower
Required		
1. CalCAP Loan Enrollment Application ☞ http://www.treasurer.ca.gov/cpcfa/calcap/sb/enrollment.pdf	√	
2. Borrower Certification for Small Business Loan Enrollments ☞ http://www.treasurer.ca.gov/cpcfa/calcap/sb/certification.pdf	√	
3. Proof of Borrower and Lender Premium Deposit	√	
4. NAICS Print-Out (most current year) ☞ http://www.census.gov/eos/www/naics/	√	
5. Borrower Privacy Notice ☞ http://www.treasurer.ca.gov/cpcfa/calcap/forms/privacy.pdf		√
If Applicable		
4. Appraisal or other reputable documentation of the property value – *only for commercial real estate loans*	√	
5. Print-out of web page showing borrower is located in a Severely Affected Community (SAC), if applicable: ☞ http://www.labormarketinfo.edd.ca.gov/Content.asp?pageid=1003	√	
6. CalRecycle Authorization – *only for borrower fees paid by CalRecycle (form must be authorized by CalRecycle)* ☞ http://www.treasurer.ca.gov/cpcfa/calcap/sb/calrecycle.pdf	√	
7. CalCAP "Borrower's Agreement to Pay Lender's Fee" form – *only for applications for which the borrower is paying both the lender and borrower premiums* ☞ http://www.treasurer.ca.gov/cpcfa/calcap/sb/fees.pdf	√	
8. Commercial Real Estate Questionnaire—*only for commercial real estate loans*	√	
9. Refinance Questionnaire	√	

Completed CalCAP loan enrollment applications must be **received** at CalCAP within **15 business days of the "Date of First Disbursement" (Date of Loan)** by email, fax, or regular mail:

CalCAP@Treasurer.ca.gov

(916) 589-2805

CPCFA/CalCAP SB
P.O. Box 942809
Sacramento, CA 94209-0001

B. CalCAP Loan Enrollment

Before submitting a CalCAP Loan Enrollment Application, lenders should ensure the following pertinent documentation is fully completed:

Required

- ✓ CalCAP Loan Enrollment Application
- ✓ Borrower Certification for Small Business Loan Enrollments
- ✓ Proof of Borrower and Lender Premium Deposits
- ✓ NAICS Print-Out

If Applicable

- ✓ Commercial Property Appraisal
- ✓ Severely Affected Community Information
- ✓ CalRecycle Authorization
- ✓ CalCAP "Borrower's Agreement to Pay Lender's Fee"
- ✓ Commercial Real Estate Questionnaire
- ✓ Refinance Questionnaire

Pursuant to the California Information Practices Act of 1977 (Civil Code Section 1798.17), lenders are to provide the borrower with a copy of the Borrower Privacy Notice disclosing borrower data collected by lenders on behalf of CalCAP. Additionally, any alteration of certifications need to be approved by CalCAP prior to use.

Copies of these documents must be submitted with the loan enrollment package, and the original set should be maintained with the borrower's loan file and made available to CalCAP for review upon request.

All individuals who are party to the loan and/ or have signed the loan documents on behalf of the business, including borrowers, co-borrowers, and guarantors, must also sign and complete a Borrower Certification for Small Business Loan Enrollments form, which must be submitted with the loan enrollment package.

Lenders must maintain documentation in their loan files demonstrating that the small business borrower is licensed to operate in California. Satisfaction of this requirement is at the sole discretion of CPCFA staff, and the documents should be made available to CPCFA for review upon request. The following are examples of recommended documents, any one of which may demonstrate eligibility:

- ✓ Secretary of State Business Entity Filing
- ✓ Fictitious Business Name Filing
- ✓ Articles of Incorporation
- ✓ Seller's Permit
- ✓ Business Tax Returns
- ✓ Personal Tax Returns demonstrating self-employment income
- ✓ Sales Tax Licenses
- ✓ Business Tax Certificates
- ✓ Annual Business Income Tax Statements

B.1. Instructions for Completing the CalCAP Loan Enrollment Application

This section provides instructions for lenders on how to complete the CalCAP Loan Enrollment Application, which is the primary form needed for lenders to enroll a loan with CalCAP.

A copy of the application can be found in Chapter VII of this manual. However, lenders should always check CalCAP's website for the most current version of the application:

☞http://www.treasurer.ca.gov/cpcfa/calcap/sb/enrollment.pdf

Form 1: CalCAP Loan Enrollment Application

Lender Information Section

CALIFORNIA CAPITAL ACCESS PROGRAM
California Pollution Control Financing Authority
CalCAP@treasurer.ca.gov
(916) 654-5610

Mailing Address: P.O. Box 942809
Sacramento, CA 94209-0001
Fax (916) 589-2805

CalCAP Use Only	CalCAP Loan #
	Date Received

CalCAP LOAN ENROLLMENT APPLICATION

Lender Information

Participating Lender _____ Lender ID# _____

Loan Contact Name _____ Contact Phone _____

Loan Contact Email _____

Field:	Information Needed:
▪ Participating Lender	✓ Name of the financial institution.
▪ Lender ID#	✓ The financial institutions' assigned CalCAP Lender ID. This number was issued and provided on the signed copy of the lender's "Financial Institution Enrollment" agreement and "Welcome Letter" that accompanied it. (This number never changes.)
▪ Loan Contact Name	✓ Name of lender representative CalCAP can contact with questions about this enrollment.
▪ Contact Phone	✓ Direct phone number with area code for Loan Contact named above.
▪ Loan Contact Email	✓ Email of Loan Contact named above.

Borrower Information Section

Borrower Information

Name _____ DBA _____

Address _____ City _____ County _____ Zip _____

Type of Business/Activities _____ What year was the business incorporated or opened? _____

Annual Revenues Last Fiscal Year $_____ Average Annual Revenue Last 3 Years $_____

Number of Employees _____ Number of Full Time Equivalents _____ Jobs created _____ Jobs retained _____

Is business located in a Severely Affected Community? ☐ No ☐ Yes
If Yes, select reason: ☐ City ☐ Unincorporated ☐ County if City Not Listed ☐ Other: _____

Will loan monies be used at above address? ☐ Yes ☐ No If *no*, location where loan will be used:

Address _____ City _____ County _____ Zip _____

NAICS Code _____ Census Tract # _____

http://www.census.gov/eos/www/naics/ http://www.ffiec.gov/Geocode/default.aspx

Purpose of Loan _____

Is business minority owned? ☐ Yes ☐ No ☐ Decline to Answer Is business woman owned? ☐ Yes ☐ No ☐ Decline to Answer
Is business veteran owned? ☐ Yes ☐ No ☐ Decline to Answer

Field:	Information Needed:
▪ Name	✓ Name of the primary borrower representing the business.
▪ DBA	✓ Name of business (sole proprietor, partnership, corporation, etc.)
▪ Address, City, County, Zip	✓ Physical address of the business.
▪ Type of Business/Activities	✓ List the function of the business. "What does the business do?" (e.g. retail sales, carpet cleaning, burger restaurant, etc.) ☞Refer to the FAQs in Chapter VI for business function examples.
▪ What year was the business incorporated or opened?	✓ 4-digit year the business either opened, was incorporated, or was taken over by the new owner. ☞If the business is a start-up, use current year.
▪ Annual Revenues Last Fiscal Year $	✓ List the borrower's annual business revenues for the last fiscal year—rounded to the nearest whole dollar amount. ☞If the business is a start-up, use the current income or $0.
▪ Average Annual Revenue Last 3 Years	✓ List the borrower's combined average annual business revenue for the last three years—rounded to the nearest whole dollar amount. ☞If the business is a start-up, use the current income or $0. ☞If the business was established within the last three years, determine the average annual revenue for each year in which it did generate revenue.
▪ Number of Employees	✓ Number of all full-time or part-time employees of the business. This cannot exceed 500. ☞Refer to the FAQs in Chapter VI for instructions on how to report the number of employees.
▪ Number of Full Time Equivalents	✓ Number of full time equivalent (FTE) employees of the business—rounded to the nearest whole number. This cannot exceed 500. ☞Refer to the FAQs in Chapter VI for instructions on how to report the number of FTEs.
▪ Jobs created	✓ Number of jobs created for the business as a result of the loan. ☞If jobs are not created as a result of the loan, use "0".
▪ Jobs retained	✓ Number of jobs retained for the business as a result of the loan. ☞If jobs are not retained as a result of the loan, use "0".
▪ Is business located in a Severely Affected Community? ☐No ☐Yes ▪ If Yes, select reason: ☐ City ☐ Unincorporated ☐ County if City Not Listed ☐ Other:_____	✓ Indicate whether the business is in a Severely Affected Community (SAC) as reported by data from: ▪ Employment Development Department (EDD): ☞http://www.labormarketinfo.edd.ca.gov/Content.asp?pageid=1003 ☞Follow the instructions below to determine whether the business is located in a SAC and which reason is applicable. If the business is located in a Severely Affected Community, submit a print-out of the most recent EDD unemployment report with the CalCAP Loan Enrollment Application.

Severely Affected Communities

If a CalCAP loan enrollment is for a borrower located within a Severely Affected Community (SAC), it may qualify for an additional contribution. Borrowers with addresses in areas of high unemployment are located within a Severely Affected Community, as provided in the CalCAP program Regulations. Currently, SAC contributions are offered in the CalCAP loan loss reserve program and the CalCAP Collateral Support Program, but not the ARB On-Road Heavy Duty Vehicle Air Quality Loan Program.

To determine whether a business is located in a Severely Affected Community, CalCAP uses data published by the Employment Development Department (EDD). A business is located in a Severely Affected Community if the Borrower's address is in a city where the unemployment rate is 110% of the state unemployment average or more. If the business is located in an unincorporated area of a county or if the city is not listed, the unemployment rate for county where the business is located will be used to determine whether or not the business is eligible to receive an additional premium. Follow these steps to report a loan enrollment located in a Severely Affected Community:

1. Check the current California unemployment rate posted by reviewing EDD's Monthly Data Release by navigating to http://www.labormarketinfo.edd.ca.gov/Content.asp?pageid=1003 and selecting California and Counties under Current Unemployment Rates:

The current California unemployment rate is located in the first row of the table.

State of California
January 23, 2015
March 2013 Benchmark

Employment Development Department
Labor Market Information Division
http://www.labormarketinfo.edd.ca.gov
(916) 262-2162

REPORT 400 C
Monthly Labor Force Data for Counties
December 2014 - Preliminary
Data Not Seasonally Adjusted

COUNTY	RANK BY RATE	LABOR FORCE	EMPLOYMENT	UNEMPLOYMENT	RATE
STATE TOTAL	**---**	**18,726,400**	**17,474,600**	**1,251,800**	**6.7%**
ALAMEDA	8	789,800	750,300	39,600	5.0%
ALPINE	7	630	600	30	4.9%
AMADOR	26	15,610	14,480	1,120	7.2%
BUTTE	28	103,000	95,300	7,700	7.5%

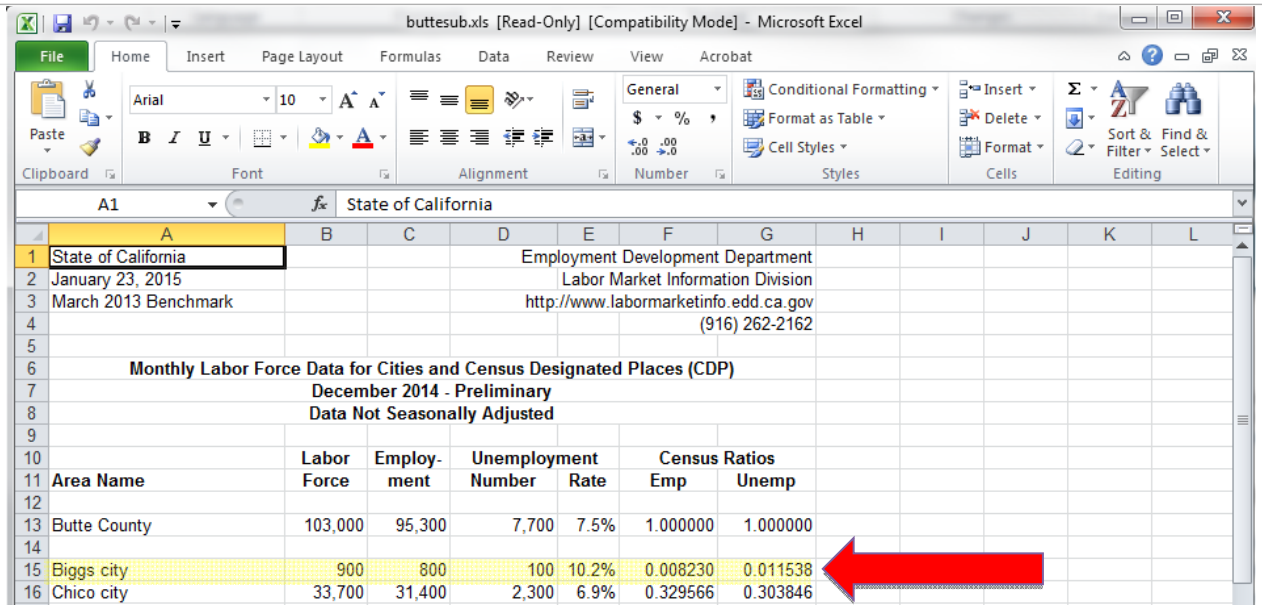
Print this document to submit with your loan enrollment package.

City unemployment rates:

1. Lookup the current unemployment rate for the borrower's city and by navigating to http://www.labormarketinfo.edd.ca.gov/Content.asp?pageid=1003 and selecting Labor Force Data only for Cities and Census Designated Places;

And selecting the borrower's county.

2. The selection will download the Monthly Labor Force Data for Cities and Census Designated Places in an excel file with the data for the county. **Print this document to submit with your loan enrollment package.**



	A	B	C	D	E	F	G
1	State of California				Employment Development Department		
2	January 23, 2015				Labor Market Information Division		
3	March 2013 Benchmark				http://www.labormarketinfo.edd.ca.gov		
4						(916) 262-2162	
5							
6	Monthly Labor Force Data for Cities and Census Designated Places (CDP)						
7	December 2014 - Preliminary						
8	Data Not Seasonally Adjusted						
9							
10		Labor	Employ-	Unemployment		Census Ratios	
11	Area Name	Force	ment	Number	Rate	Emp	Unemp
12							
13	Butte County	103,000	95,300	7,700	7.5%	1.000000	1.000000
14							
15	Biggs city	900	800	100	10.2%	0.008230	0.011538
16	Chico city	33,700	31,400	2,300	6.9%	0.329566	0.303846

3. If the city unemployment rate is 110% or more of current California statewide unemployment rate (not seasonally adjusted) as of the date of loan (date of first disbursement) the business is located in a Severely Affected Community.

Example: If the current California unemployment rate is ***6.7%*** any business located in a city with an unemployment rate of ***7.37%*** *or higher* is considered located within a Severely Affected Community. *(6.7 x 1.1 = 7.37)*

4. Check the "Yes" box next to Severely Affected Community on the Loan Enrollment Application.

5. Check the "City" box next to "If Yes, select reason."

6. Include the Monthly Labor Force Data for Cities and Census Designated Places printout, with city highlighted, when you submit the Loan Enrollment Application package to CalCAP@treasurer.ca.gov.

Unincorporated Areas:

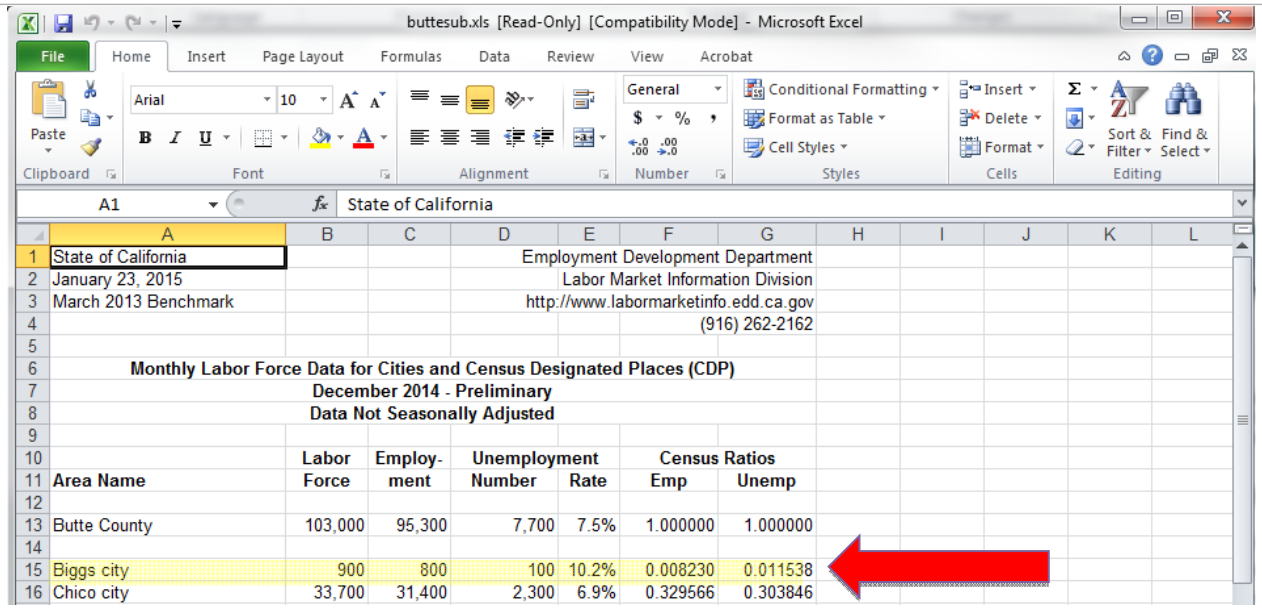
If the Borrower's address is located in an unincorporated area of the county, the county unemployment rate will be used to determine Severely Affected Community eligibility. Documentation or explanation must be submitted if the borrower's address is in an unincorporated area. For example, documentation includes, but is not limited to the following: maps with business location and maps that show the business address is in an unincorporated area of the county, utility bills, or other documentation showing the business is outside a municipality.

1. Lookup the current unemployment rate for the borrower's County and by navigating to http://www.labormarketinfo.edd.ca.gov/Content.asp?pageid=1003 and selecting Labor Force Data only for Cities and Census Designated Places;

And selecting the borrower's county.

2. The selection will download the Monthly Labor Force Data for Cities and Census Designated Places in an excel file with the data for the county. **Print this document to submit with your loan enrollment package.**

3. If the county unemployment rate is 110% or more of the current California statewide unemployment rate (not seasonally adjusted) as of the date of loan (date of first disbursement) the business is located in a Severely Affected Community.



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2	January 23, 2015				Labor Market Information Division		
3	March 2013 Benchmark				http://www.labormarketinfo.edd.ca.gov		
4						(916) 262-2162	
5							
6	Monthly Labor Force Data for Cities and Census Designated Places (CDP)						
7	December 2014 - Preliminary						
8	Data Not Seasonally Adjusted						
9							
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11	Area Name	Force	ment	Number	Rate	Emp	Unemp
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13	Butte County	103,000	95,300	7,700	7.5%	1.000000	1.000000
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15	Biggs city	900	800	100	10.2%	0.008230	0.011538
16	Chico city	33,700	31,400	2,300	6.9%	0.329566	0.303846

Example: If the current California unemployment rate is ***6.7%*** any business located in a County with an unemployment rate of ***7.37%*** *or higher* is considered located within a Severely Affected Community. *(6.7 x 1.1 = 7.37)*

4. Check the "Yes" box next to Severely Affected Community on the Loan Enrollment Application.

5. Check the "Unincorporated" box next to "If Yes, select reason."

6. Include the Monthly Labor Force Data for Cities and Census Designated Places printout, with county highlighted, and documentation or explanation that the address location is in an unincorporated area when you submit the Loan Enrollment Application package to CalCAP@treasurer.ca.gov.

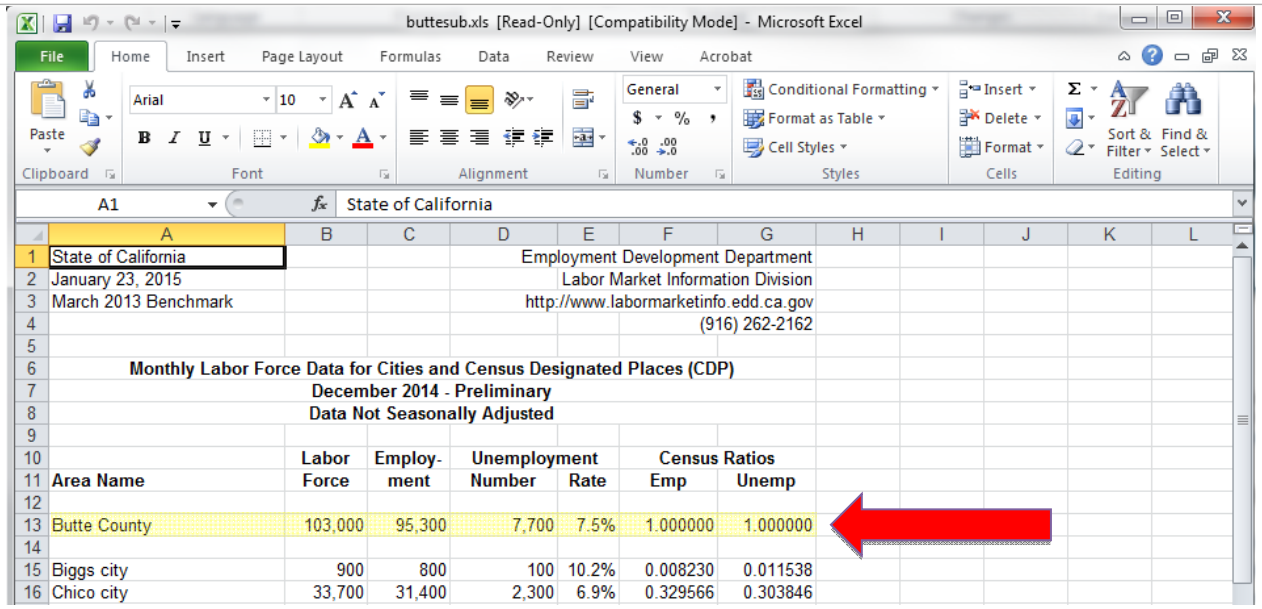
County unemployment rates:

If the city of the Borrower's address in not listed under the *City and Census Designated Places* link on the EDD website, the county may be used to determine Severely Affected Community eligibility.

1. Lookup the current unemployment rate for the borrower's county and by navigating to http://www.labormarketinfo.edd.ca.gov/Content.asp?pageid=1003 and selecting Labor Force Data only for Cities and Census Designated Places;

And selecting the borrower's county.

2. The selection will download the Monthly Labor Force Data for Cities and Census Designated Places in an excel file with the data for the county. **Print this document to submit with your loan enrollment package.**



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2	January 23, 2015				Labor Market Information Division		
3	March 2013 Benchmark				http://www.labormarketinfo.edd.ca.gov		
4						(916) 262-2162	
5							
6	Monthly Labor Force Data for Cities and Census Designated Places (CDP)						
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8	Data Not Seasonally Adjusted						
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11	Area Name	Force	ment	Number	Rate	Emp	Unemp
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15	Biggs city	900	800	100	10.2%	0.008230	0.011538
16	Chico city	33,700	31,400	2,300	6.9%	0.329566	0.303846

3. If the city of the Borrower's address is not listed, use the county.

4. If the county unemployment rate is 110% or more of the current California statewide unemployment rate (not seasonally adjusted) as of the date of loan (date of first disbursement) the business is located in a Severely Affected Community.

Example: If the current California unemployment rate is ***6.7%*** any business located in a County with an unemployment rate of ***7.37%*** *or higher* is considered located within a Severely Affected Community. *(6.7 x 1.1 = 7.37)*

5. Check the "Yes" box next to Severely Affected Community on the Loan Enrollment Application.

6. Check the "County if City Not Listed" box next to "If Yes, select reason."

7. Include the Monthly Labor Force Data for Cities and Census Designated Places printout, with county highlighted, when you submit the Loan Enrollment Application package to CalCAP@treasurer.ca.gov.

▪ Will loan monies be used at above address? ☐Yes ☐No	✓ Indicate whether the proceeds of the loan are being used to support the business at a different business location than listed in the "Business Address" field above.
▪ If no, location where loan will be used: Address, City, County, Zip	✓ If answered "no", list the address of where the loan proceeds will be used. ☞If answered "yes", leave address, city, county, zip fields blank.

- NAICS Code

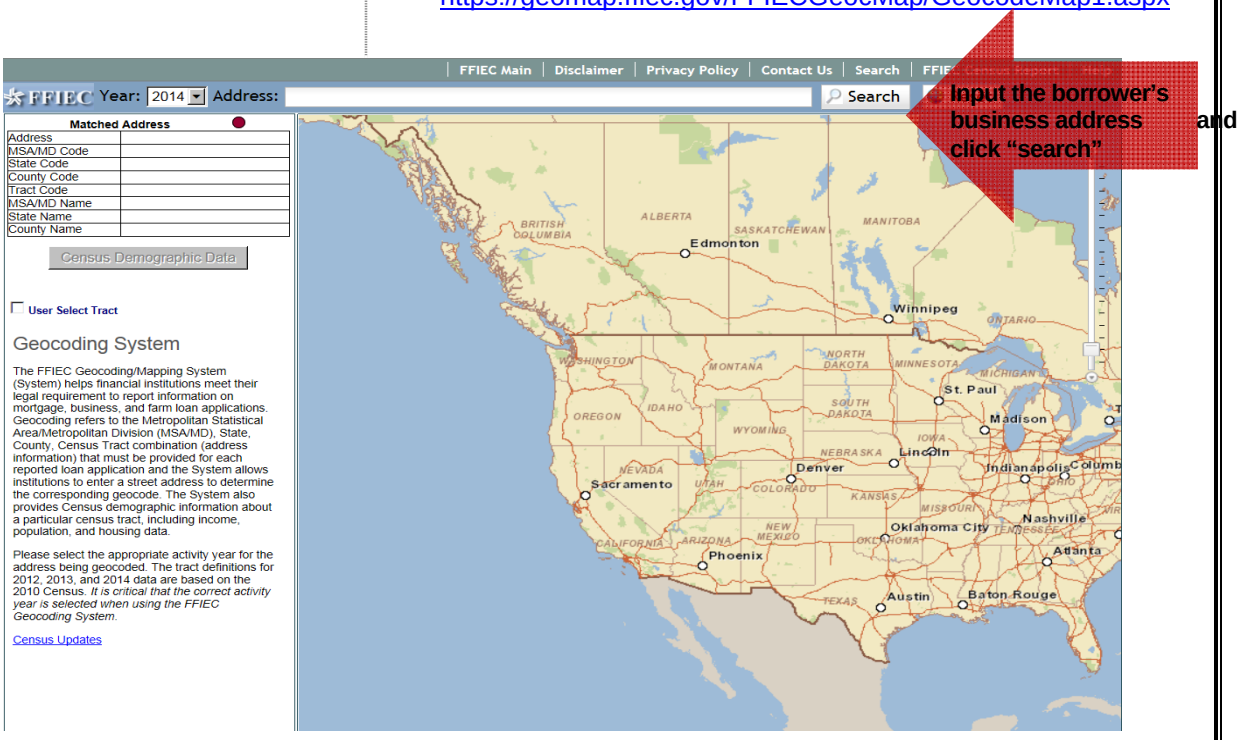
✓ Six digit number used by the North American Industry Classification System (NAICS) to categorize business types. Please provide the most current print-out of the applicable NAICS code for the borrower's business.

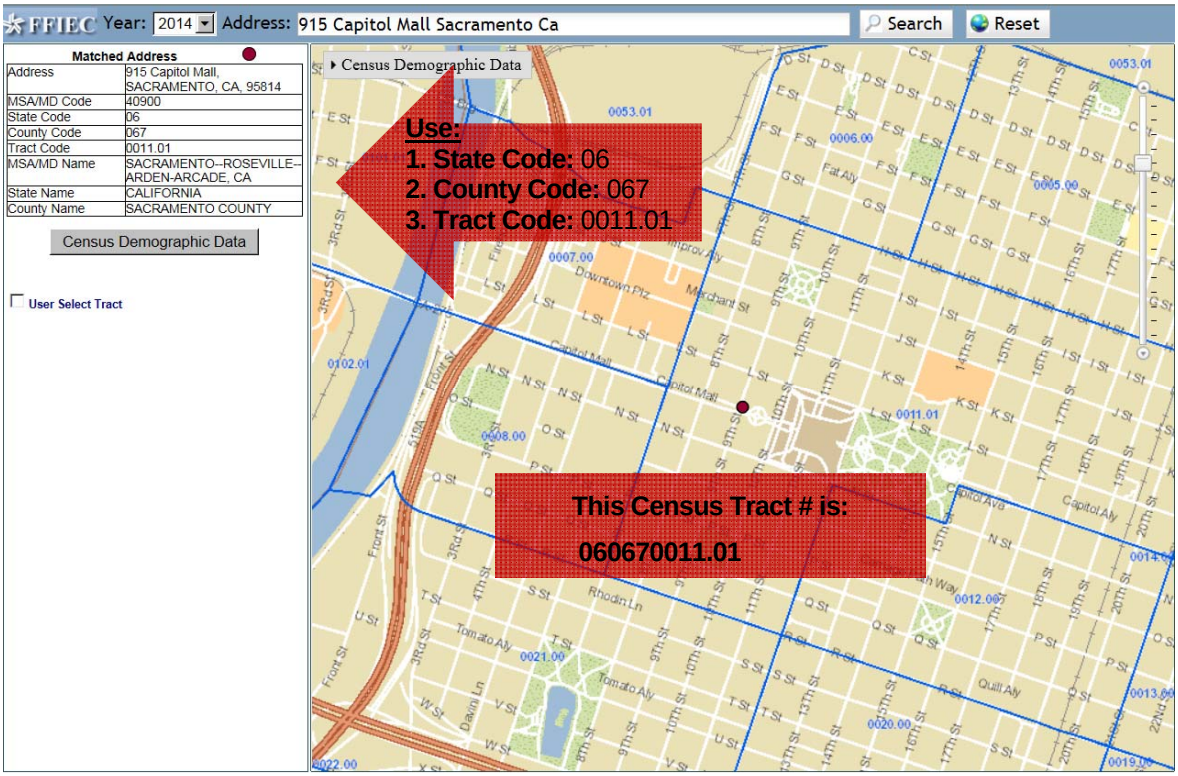
☞ http://www.census.gov/eos/www/naics/

- Census Tract #

✓ 11-digit number used to identify the specific location of a business to provide more reporting consistency and uniformity.

☞ https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx





▪ Purpose of Loan	✓ Brief description of the use of loan proceeds (e.g. "working capital" **or** "purchase equipment").
▪ Is business minority owned? ☐Yes ☐No ☐Decline to Answer	✓ The business is minority owned if at least 51% of the business is owned by one or more minority individuals.
▪ Is business woman owned? ☐Yes ☐No ☐Decline to Answer	✓ The business is woman owned if at least 51% of the business is owned by one or more women.
▪ Is business veteran owned? ☐Yes ☐No ☐Decline to Answer	✓ The business is veteran owned if at least 51% of the business is owned by one or more veterans.

Loan Information Section

Loan Information

Is this loan enrolled in any other government guarantee program? ☐Yes ☐No If Yes, name the program: _____

What percent of loan is enrolled in other program?_____% What percentage of loan is being enrolled in CalCAP?_____%

Lender Loan Number _____ Type of Loan: ☐ Line of Credit ☐ Term Loan

Total Loan Amount $_____ Loan Amount Enrolled in CalCAP $ _____

Date of First Disbursement (Date of Loan)_____Maturity Date _____

Interest Rate _____% ☐ Fixed ☐ Variable Is the loan secured? ☐ Yes ☐ No

Is this loan a restructure of a prior CalCAP Loan? ☐ Yes ☐ No If Yes, provide the CalCAP Loan # _____

Remaining balance on loan being restructured: $_____ Amount of increase requested: $_____

Borrower Premium $_____ _____% Lender Premium $_____ _____%

Is an Independent Contributor being used to pay the premiums? ☐ Yes ☐ No If *yes*, Name of Contributor Program _____

Field:	Information Needed:
▪ Is this loan enrolled in any other government guarantee program? ☐Yes ☐No	✓ Qualified loans do not include any loan or portion thereof to the extent the same loan or portion thereof has been, is being, or will be enrolled in any other government program substantially similar to the Program. ☞This prohibition also applies to refinances of existing loans when and to the extent that the prior debt was enrolled in another guaranty program.
▪ If "Yes", name the program:	✓ Provide the name of the other program in which the loan is, has been, or will be enrolled.
▪ What percent of loan is enrolled in other program?	✓ For example, if $75,000 of a $100,000 is enrolled in another program, then the percent enrolled in other program equals 75%.
▪ What percentage of loan is being enrolled in CalCAP?	✓ Select a percentage of the loan for which you would like to request coverage from CalCAP. ☞If no amount is enrolled in another program, and you would like to request CalCAP coverage on the entire loan, use 100%.
▪ Lender Loan Number	✓ List the unique loan number associated with the borrower's loan. ☞If the enrollment is a pre-qualification request, leave field blank.

▪ Type of Loan: ☐Line of Credit ☐Term Loan	✓ Check **one** box only.
▪ Total Loan Amount	✓ The total amount loaned to the borrower associated with the unique loan number (regardless of amount enrolled in CalCAP).
▪ Loan Amount Enrolled in CalCAP $	✓ The portion of the loan the lender requests to enroll with CalCAP. This amount should be equal to or less than the amount in the "Total Loan Amount" field. ☞Use this amount to calculate applicable lender and borrower premiums.
▪ Date of First Disbursement (Date of Loan)	✓ Date of loan (if term loan) or date of first disbursement (if line of credit). ☞This date triggers the clock for the 15-day deadline to submit an enrollment application to CalCAP. ☞If the enrollment is a pre-qualification request, leave this field blank.
▪ Maturity Date	✓ The date (MM/DD/YYYY) the enrolled loan matures. CalCAP will insure enrollment for a maximum of 10 years, regardless of maturity date. ☞If the enrollment is a pre-qualification request, leave this field blank.
▪ Interest Rate ▪ ☐Fixed ☐Variable	✓ Annual Percentage Rate (APR) for the enrolled loan. ✓ Indicate whether interest rate remains the same (fixed) or changes (variable) over the life of the loan. ☞If answered "variable", provide the starting rate and the index the variable rate is tied to.
▪ Is the loan secured? ☐Yes ☐No	✓ If collateral is used to secure the loan, answer "yes"—otherwise, answer "no".
▪ Is this loan a restructure of a prior CalCAP Loan? ☐Yes ☐No ▪ If Yes, provide the CalCAP Loan # ▪ Remaining balance on loan being restructured ▪ Amount of increase requested	✓ Answer "yes" if this loan represents a restructure of an existing CalCAP enrolled loan—otherwise, answer "no". ✓ If answered "yes", list the unique CalCAP Loan Number previously assigned to this loan by CalCAP. ✓ Provide the residual balance on the former loan prior to the restructure. ✓ List the portion of the loan that is being advanced above the amount already indicated in the "remaining balance" field. ☞ The "amount of increase" serves as the basis for calculating the new borrower and lender premiums.
▪ Borrower Premium	✓ Provide the dollar amount and percentage based on the enrolled amount or increase of the loan. ☞Percentage rate must be between 1% and 3.5%.
▪ Lender Premium	✓ Lender and borrower premiums must be equal. Submit the "CalCAP Borrower's Agreement to Pay Lender's Fee" if borrower pays lender fee. ☞ http://www.treasurer.ca.gov/cpcfa/calcap/sb/fees.pdf
▪ Is an Independent Contributor being used to	✓ An independent contributor can pay all or a portion of the borrower, lender, and CalCAP premiums, or any combination thereof, depending

pay the premiums? ☐Yes ☐No ▪ If yes, Name of Contributor Program	on the program. ✓ If answered "yes", provide the name of the independent contributor program (e.g. CalRecycle). ☞CalCAP will calculate the dollar amount and percentage to be contributed. ✓ If answered "no", leave field blank.

Signature and Certification Section

CALIFORNIA CAPITAL ACCESS PROGRAM
California Pollution Control Financing Authority
CalCAP@treasurer.ca.gov
(916) 654-5610

Mailing Address: P.O. Box 942809
Sacramento, CA 94209-0001
Fax (916) 589-2805

Borrower Name _____ Lender Loan Number _____

LENDER CERTIFICATION

Enrolling a loan in CalCAP requires the Participating Financial Institution to certify to each of the following program rules and requirements.

* All capitalized terms are defined in 4 CCR §8070 of the California Code of Regulations.

1) The loan is a Qualified Loan as defined in 4 CCR §8070(s) of the California Code of Regulations.
2) The business receiving the Qualified Loan is a Qualified Business, as defined in 4 CCR §8070(r) or 4 CCR §8078.2(c) of the California Code of Regulations.
3) The Qualified Loan is for a business activity that has its Primary Economic Effect in California as defined in 4 CCR §8070(o) of the CPCFA Regulations.
4) The Participating Financial Institution will provide information from financial records of the Borrower upon request of the Executive Director of the CPCFA, and the Participating Financial Institution has obtained the consent of the Borrower to such disclosure.
5) The Participating Financial Institution has obtained a written representation from the Borrower that the Borrower has no legal, beneficial or equitable, interest in the Fees or the Matching Contribution.
6) The enrolled amount of the loan does not exceed $2,500,000.
7) The Participating Financial Institution has notified the Borrower if the Participating Financial Institution's share of the Fees for the Qualified Loan has been paid by the Borrower.
8) The Participating Financial Institution has obtained a written representation from the Borrower that it has secured or made application for all applicable licenses or permits needed to conduct its business.
9) The Participating Financial Institution has not, and will not, enroll the same loan or portion thereof in any other government program substantially similar to the Program.
10) The Borrower has received the CPCFA/CalCAP Privacy Notice.

Field:	Information Needed:
▪ Borrower Name	✓ Name of borrower. ☞Field will auto-fill if form is completed electronically.
▪ Lender Loan Number	✓ List the unique loan number associated with the borrower's loan. ☞If the enrollment is a pre-qualification request, leave field blank. ☞Field will auto-fill if form is completed electronically.

Signature and Certification Section (continued)

For participation in the Federal fund, the Participating Financial Institution must obtain the following assurances from the Borrower per 4 CCR §8078.2 of the California Code of Regulations:

11) The loan is used for a business purpose allowed by the U.S. Treasury.

12) The loan will not be used for purposes prohibited by the U.S. Treasury.

13) The loan will not be used to finance ineligible businesses prohibited by the U.S. Treasury.

For participation in the Federal fund, the Lender hereby certifies to the State the following:

14) The loan has not been made in order to place under the protection of the state program prior debt that is not covered under the state program and that is or was owed by the borrower to the lender or to an affiliate of the lender.

15) The loan is not a refinancing of a loan previously made to that borrower by the lender or an affiliate of the lender.

16) The lender is not attempting to enroll the unguaranteed portions of SBA-guaranteed loans.

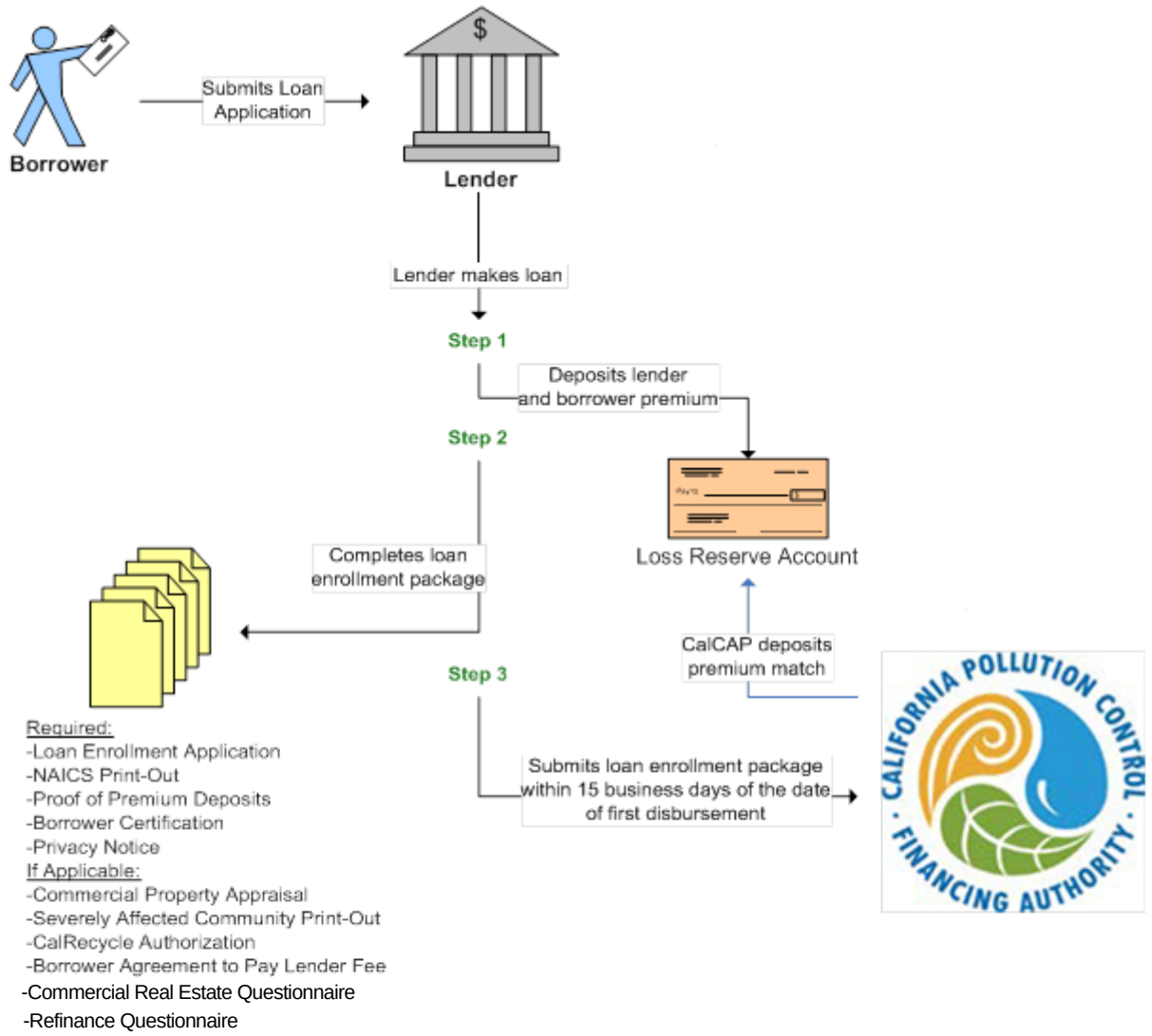
17) As required by Section 3011(c)(2) of the Small Business Jobs Act of 2010, the private entity hereby certifies to the State that the Principals of the private entity have not been convicted of a sex offense against a minor (as such terms are defined in section 111 of the Sex Offender Registration and Notification Act (42 U.S.C. 16911)). For the purposes of this Certification, Principal means the following: if a sole proprietorship, the proprietor; if a partnership, each managing partner and each partner who is a natural person and holds a 20% or more ownership interest in the partnership; and if a corporation, limited liability company, association or a development company, each director, each of the five most highly compensated executives or officers of the entity, and each natural person who is a direct or indirect holder of 20% or more of the ownership stock or stock equivalent of the entity.

18) The Participating Financial Institution acknowledges that its lending activities are subject to safety and soundness standards as set forth in any applicable federal banking regulations.

By signing below and enrolling this loan the Participating Financial Institution certifies, based in part on information provided by the Borrower, that each of the above assurances is true and accurate.

Authorized Lender Signature	Title	Date

Printed Name of Authorized Signer

Field:	Information Needed:
▪ Authorized Lender Signature	✓ To be signed by the lender-designated authorized signer.
▪ Title	✓ Title of the lender-designated authorized signer.
▪ Date	✓ Date the enrollment was signed.
▪ Printed Name of Authorized Signer	✓ Full printed name of the lender-designated authorized signer.

B.2. Summary CalCAP Loan Enrollment Flow