
 Borrower Name

 Lender Loan Number

LENDER CERTIFICATION

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

* 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 §8078.22(g) of the California Code of Regulations.
- 2) The loan is for an Eligible Cost, as defined in 4 CCR §8078.22(b) of the California Code of Regulations.
- 3) The business receiving the Qualified Loan is a Qualified Business, as defined in 4 CCR §8078.22(f) of the California Code of Regulations.
- 4) The Qualified Loan is for a business activity that has its Primary Economic Effect in California as defined in 4 CCR §8078.22(f)(4) of the California Code of Regulations.
- 5) The Borrower has validated the number of employees currently employed by the Borrower, as defined in 4 CCR 8078.24(c)(10)(A)
- 6) 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.
- 7) 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 Contribution.
- 8) The Borrower's total principal amount of loans enrolled in any CalCAP program with any Participating Financial Institution does not exceed \$2,500,000 over a three year period.
- 9) 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.
- 10) 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.
- 11) The Borrower has received CPCFA's CalCAP/ARB Privacy Notice.
- 12) 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

California Pollution Control Financing Authority Use Only

CalCAP Loan Number	Analyst's Initials	Date	Reviewer's Initials	Date
_____ FUND _____ %		_____ FUND _____ %		
Contribution Amount \$ _____		Contribution Amount \$ _____		
Authorized Signature			Date:	