







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/cpcf/calcap/sb/enrollment.pdf	√	
2. Borrower Certification for Small Business Loan Enrollments  http://www.treasurer.ca.gov/cpcf/calcap/sb/certification.pdf	√	
3. Proof of Borrower and Lender Fees Deposit	√	
4. NAICS Print-Out (most current year)  http://www.census.gov/eos/www/naics/	√	
5. Borrower Privacy Notice  http://www.treasurer.ca.gov/cpcf/calcap/forms/privacy.pdf		√
If Applicable		
4. Appraisal or other reputable documentation of the property value – <i>only for commercial real estate loans</i>	√	
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. CalCAP “Borrower’s Agreement to Pay Lender’s Fee” form – <i>only for applications for which the borrower is paying both the lender and borrower fees</i>  http://www.treasurer.ca.gov/cpcf/calcap/sb/fees.pdf	√	



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) 657-4821



CPCFA CalCAP

P.O. Box 942809 Sacramento, CA
94209-0001

B. CalCAP Loan Enrollment

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

<u>Required</u>	<u>If Applicable</u>
✓ CalCAP Loan Enrollment Application	✓ Commercial Property Appraisal
✓ CalCAP Lender Certification	✓ Severely Affected Community Information
✓ Borrower Certification for Small Business Loan Enrollments	✓ CalCAP "Borrower's Agreement to Pay Lender's Fee"
✓ Proof of Borrower and Lender Fees	
✓ NAICS Print-Out	



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

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 VIII 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 Small Business Loan Enrollment Application

Lender Information Section																
<div><div><div>CALIFORNIA CAPITAL ACCESS PROGRAM California Pollution Control Financing Authority CalCAP@treasurer.ca.gov (916) 654-5610</div><div>Mailing Address: P.O. Box 942809 Sacramento, CA 94209-0001 Fax (916) 589-2805</div></div><div><table border="1"><tr><td rowspan="2">CalCAP Use Only</td><td>CalCAP Loan #</td></tr><tr><td>Date Received</td></tr></table></div><div><p align="center">CalCAP LOAN ENROLLMENT APPLICATION</p><table border="1"><tr><td colspan="2"><u>Lender Information</u></td></tr><tr><td>Participating Lender</td><td><input type="text"/></td></tr><tr><td>Loan Contact Name</td><td><input type="text"/></td></tr><tr><td>Loan Contact Email</td><td><input type="text"/></td></tr><tr><td>Lender ID#</td><td><input type="text"/></td></tr><tr><td>Contact Phone</td><td><input type="text"/></td></tr></table></div></div>		CalCAP Use Only	CalCAP Loan #	Date Received	<u>Lender Information</u>		Participating Lender	<input type="text"/>	Loan Contact Name	<input type="text"/>	Loan Contact Email	<input type="text"/>	Lender ID#	<input type="text"/>	Contact Phone	<input type="text"/>
CalCAP Use Only	CalCAP Loan #															
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Loan Contact Email	<input type="text"/>															
Lender ID#	<input type="text"/>															
Contact Phone	<input type="text"/>															
Field:	Information Needed:															
✓ Participating Lender	✓ Name of the financial institution.															
✓ Lender ID#	✓ The financial institution's assigned CalCAP Lender ID. This number was issued and provided on the signed copy of the lender's "Financial Institution Application" 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

<u>Borrower Information</u>			
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? <input type="checkbox"/> No <input type="checkbox"/> Yes			
If Yes, select reason: <input type="checkbox"/> City <input type="checkbox"/> Unincorporated <input type="checkbox"/> County if City Not Listed <input type="checkbox"/> Other:			
Will loan monies be used at above address? <input type="checkbox"/> Yes <input type="checkbox"/> 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.fdic.gov/Geocode/default.aspx	
Purpose of Loan			
Is business minority owned? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Decline to Answer		Is business woman owned? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Decline to Answer	
Is business veteran owned? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> 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.)
▪ 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 Fiscal 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.

<ul style="list-style-type: none"> ▪ Number of Full Time Equivalents 	<p>✓ Number of full time equivalent (FTE) employees of the business - rounded to the nearest whole number. This cannot exceed 500.</p> <p>☞ Refer to the “How to Calculate Number of Employees and Full Time Equivalents (FTEs)” tool (http://www.treasurer.ca.gov/cpcfa/calcap/tools/employees.pdf) for instructions on how to report the number of FTEs.</p>
<ul style="list-style-type: none"> ▪ Jobs created 	<p>✓ Number of jobs created for the business as a result of the loan.</p> <p>☞ If jobs are not created as a result of the loan, use “0”.</p>
<ul style="list-style-type: none"> ▪ Jobs Retained 	<p>✓ Number of jobs retained for the business as a result of the loan.</p> <p>☞ If jobs are not retained as a result of the loan, use “0”.</p>
<ul style="list-style-type: none"> ▪ Is business located in a Severely Affected Community? <input type="checkbox"/> No <input type="checkbox"/> Yes ▪ If Yes, select reason: <ul style="list-style-type: none"> <input type="checkbox"/> City <input type="checkbox"/> Unincorporated <input type="checkbox"/> County if City Not Listed <input type="checkbox"/> Other: _____ 	<p>✓ Indicate whether the business is in a Severely Affected Community (SAC) as reported by data from:</p> <p>☞ Employment Development Department (EDD): http://www.labormarketinfo.edd.ca.gov/data/monthly-data-release.html</p> <p>☞ 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/ SB Loan Enrollment Application.</p>

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 for Small Business Loan Loss Reserve program, the CalCAP Collateral Support Program, the CalCAP Americans with Disabilities Act Financing Program, and the CalCAP Seismic Safety Financing 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/data/monthly-data-release.html> and selecting California and Counties under Current Month Data:

Monthly Data Release

LMI Resources and Data: [LMI Home](#) | [By Customer](#) | [By Subject](#) | [By Geography](#) | [Data Library](#) | [LMI Online Services](#)

Each month the EDD Labor Market Information Division (LMID) releases revised and preliminary civilian labor force, unemployment geography for California, metropolitan areas, counties, and sub-county areas. These data and interactive tools are updated monthly. The last data released was for **December 2017**. Please refer to the EDD Data Release Schedule to see the next planned release.

- [Monthly EDD Press Release](#)
- [Current Month Data](#)
- [Interactive Data Tools](#)
- [Analysis and Reports](#)
- [Additional Data](#)

Monthly EDD Press Release

View a Statewide or a County Press Release:

Data for areas on the drop down list that have an * after the name offer multi-county Metropolitan Area data only.

- [Official EDD Statewide News Release](#)
- [Current Labor Force Comparison](#)
- [Labor Force and Industry Employment: Seasonally Adjusted | Not Seasonally Adjusted](#)
- [Industry Employment - Official Estimates](#)
- [California Labor Market Review](#)
- [Online Job Advertisement Statistics: Statewide | Metropolitan Areas](#)
- [Text Data File – Comma-delimited: 1990 to Present - California, Counties, and MSA.](#)

Current Month Data

Unemployment Rate and Labor Force Data for:

- [California and Counties](#)
- [California and Metropolitan Areas](#)
- [Local Workforce Development Areas \(Local Areas\)](#)
- [Cities and Places by County](#)
- [Historical Unemployment Rates](#)

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

State of California
January 19, 2018
March 2016 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 2017 - Preliminary Data Not Seasonally Adjusted

COUNTY	RANK BY RATE	LABOR FORCE	EMPLOYMENT	UNEMPLOYMENT	RATE
STATE TOTAL	---	19,286,500	18,481,900	804,600	4.2%
ALAMEDA	7	847,800	822,600	25,200	3.0%
ALPINE	26	520	500	20	4.4%
AMADOR	26	14,660	14,010	650	4.4%
BUTTE	31	102,800	97,600	5,200	5.1%
CALAVERAS	21	21,150	20,300	850	4.0%

Print this document to submit with your loan enrollment package.

City unemployment rates:

1. Lookup the current unemployment rate for the borrower's city by navigating to <http://www.labormarketinfo.edd.ca.gov/data/monthly-data-release.html> and selecting Labor Force Data only for Cities and Census Designated Places:

Monthly EDD Press Release

View a Statewide or a County Press Release:

Data for areas on the drop down list that have an * after the name offer multi-county Metropolitan Area

- Official EDD Statewide News Release
- Current Labor Force Comparison
- Labor Force and Industry Employment: Seasonally Adjusted | Not Seasonally Adjusted
- Industry Employment - Official Estimates
- California Labor Market Review
- Online Job Advertisement Statistics: Statewide | Metropolitan Areas
- Text Data File – Comma-delimited: 1990 to Present - California, Counties, and MSA.

Current Month Data

Unemployment Rate and Labor Force Data for:

- California and Counties
- California and Metropolitan Areas
- Local Workforce Development Areas (Local Areas)
- Cities and Places by County
- Historical Unemployment Rates

Labor Force Data only for:

- **Cities and Census Designated Places**
- Local Workforce Development Areas (Local Areas)



Industry Employment and Labor Force Data for:

- California
- Counties
- Metropolitan Areas

And selecting the borrower's county.

Data for All County Sub-Areas

- Current Month (Excel)
- Annual Averages: 2016 | 2015 | 2014 | 2013 | 2012 | Historical Data

Cities and Census Designated Places by Individual County

Alameda	Kings	Placer	Sierra (no city file)
Alpine (no city file)	Lake	Plumas	Siskiyou
Amador	Lassen	Riverside	Solano
Butte	Los Angeles	Sacramento	Sonoma
Calaveras	Madera	San Benito	Stanislaus
Colusa	Mam	San Bernardino	Sutter
Contra Costa	Mariposa	San Diego	Tehama
Del Norte	Mendocino	San Francisco	Trinity
El Dorado	Merced	San Joaquin	Tulare
Fresno	Modoc	San Luis Obispo	Tuolumne
Glenn	Mono	San Mateo	Ventura
Humboldt	Monterey	Santa Barbara	Yolo
Imperial	Napa	Santa Clara	Yuba
Inyo	Nevada	Santa Cruz	
Kern	Orange	Shasta	

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 19, 2018				Labor Market Information Division		
3	March 2016 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 2017 - Preliminary						
8	Data Not Seasonally Adjusted						
9							
10		Labor	Employ-	Unemployment		Census Ratios	
11	Area Name	Force	ment	Number	Rate	Emp	Unemp
12							
13	Alameda County	847,800	822,600	25,200	3.0%	1.000000	1.000000
14							
15	Alameda city	42,300	41,300	1,100	2.6%	0.050165	0.042905
16	Albany city	10,200	10,000	200	1.9%	0.012137	0.007677
17	Ashland CDP	11,100	10,600	500	4.9%	0.012860	0.021526
18	Berkeley city	63,500	62,000	1,500	2.4%	0.075379	0.060036
19	Castro Valley CDP	32,800	31,900	800	2.6%	0.038834	0.033310
20	Cherryland CDP	7,300	7,000	300	4.4%	0.008465	0.012639
21	Dublin city	30,000	29,500	600	1.8%	0.035828	0.021830
22	Emeryville city	8,000	7,900	200	1.9%	0.009583	0.006021
23	Fairview CDP	5,800	5,600	200	3.2%	0.006819	0.007347
24	Fremont city	120,100	117,300	2,800	2.3%	0.142611	0.110285

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. ($6.7 \times 1.1 = 7.37$)

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 by navigating to <http://www.labormarketinfo.edd.ca.gov/data/monthly-data-release.html> and selecting Labor Force Data only for Cities and Census Designated Places:

Monthly EDD Press Release

View a Statewide or a County Press Release: California - Official EDD Release Go

Data for areas on the drop down list that have an * after the name offer multi-county Metropolitan Area

- Official EDD Statewide News Release
- Current Labor Force Comparison
- Labor Force and Industry Employment: Seasonally Adjusted | Not Seasonally Adjusted
- Industry Employment - Official Estimates
- California Labor Market Review
- Online Job Advertisement Statistics: Statewide | Metropolitan Areas
- Text Data File – Comma-delimited: 1990 to Present - California, Counties, and MSA.

Current Month Data

Unemployment Rate and Labor Force Data for:

- California and Counties
- California and Metropolitan Areas
- Local Workforce Development Areas (Local Areas)
- Cities and Places by County
- Historical Unemployment Rates

Labor Force Data only for:

- Cities and Census Designated Places
- Local Workforce Development Areas (Local Areas)

Industry Employment and Labor Force Data for:

- California
- Counties
- Metropolitan Areas

And selecting the borrower's county.

Data for All County Sub-Areas

- Current Month (Excel)
- Annual Averages: 2016 | 2015 | 2014 | 2013 | 2012 | Historical Data

Cities and Census Designated Places by Individual County

Alameda	Kings	Placer	Sierra (no city file)
Alpine (no city file)	Lake	Plumas	Siskiyou
Amador	Lassen	Riverside	Solano
Butte	Los Angeles	Sacramento	Sonoma
Calaveras	Madera	San Benito	Stanislaus
Colusa	Marin	San Bernardino	Sutter
Contra Costa	Mariposa	San Diego	Tehama
Del Norte	Mendocino	San Francisco	Trinity
El Dorado	Merced	San Joaquin	Tulare
Fresno	Modoc	San Luis Obispo	Tuolumne
Glenn	Mono	San Mateo	Ventura
Humboldt	Monterey	Santa Barbara	Yolo
Imperial	Napa	Santa Clara	Yuba
Inyo	Nevada	Santa Cruz	
Kern	Orange	Shasta	

- 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.**
- 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.

	A	B	C	D	E	F	G
1	State of California				Employment Development Department		
2	January 19, 2018				Labor Market Information Division		
3	March 2016 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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9							
10		Labor	Employ-	Unemployment	Census Ratios		
11	Area Name	Force	ment	Number	Rate	Emp	Unemp
12							
13	Alameda County	847,800	822,600	25,200	3.0%	1.000000	1.000000
14							
15	Alameda city	42,300	41,300	1,100	2.6%	0.050165	0.042905
16	Albany city	10,200	10,000	200	1.9%	0.012137	0.007677
17	Ashland CDP	11,100	10,600	500	4.9%	0.012860	0.021526
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20	Cherryland CDP	7,300	7,000	300	4.4%	0.008465	0.012639
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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. ($6.7 \times 1.1 = 7.37$)

- Check the "Yes" box next to Severely Affected Community on the Loan Enrollment Application.
- Check the "City" box next to "If Yes, select reason."
- 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

County unemployment rates:

If the city of the Borrower's address is 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.

- Lookup the current unemployment rate for the borrower's County by navigating to <http://www.labormarketinfo.edd.ca.gov/data/monthly-data-release.html> and selecting Labor Force Data only for Cities and Census Designated Places:

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- [Local Workforce Development Areas \(Local Areas\)](#)
- [Cities and Places by County](#)
- [Historical Unemployment Rates](#)

Labor Force Data only for:

- [Cities and Census Designated Places](#)
- [Local Workforce Development Areas \(Local Areas\)](#)

Industry Employment and Labor Force Data for:

- [California](#)
- [Counties](#)
- [Metropolitan Areas](#)

And selecting the borrower's county.

Data for All County Sub-Areas

- [Current Month \(Excel\)](#)
- [Annual Averages: 2016 | 2015 | 2014 | 2013 | 2012 | Historical Data](#)

Cities and Census Designated Places by Individual County

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Butte	Los Angeles	Sacramento	Sonoma
Calaveras	Madera	San Benito	Stanislaus
Colusa	Marin	San Bernardino	Sutter
Contra Costa	Mariposa	San Diego	Tehama
Del Norte	Mendocino	San Francisco	Trinity
El Dorado	Merced	San Joaquin	Tulare
Fresno	Modoc	San Luis Obispo	Tuolumne
Glenn	Mono	San Mateo	Ventura
Humboldt	Monterey	Santa Barbara	Yolo
Imperial	Napa	Santa Clara	Yuba
Inyo	Nevada	Santa Cruz	
Kern	Orange	Shasta	

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11	Area Name					Emp	Unemp
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20	Cherryland CDP	7,300	7,000	300	4.4%	0.008465	0.012639
21	Dublin city	30,000	29,500	600	1.8%	0.035828	0.021830
22	Emeryville city	8,000	7,900	200	1.9%	0.009583	0.006021
23	Fairview CDP	5,800	5,600	200	3.2%	0.006819	0.007347
24	Fremont city	120,100	117,300	2,800	2.3%	0.142611	0.110285

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

<ul style="list-style-type: none"> ▪ Will loan monies be used at above address? <input type="checkbox"/> Yes <input type="checkbox"/> No ▪ If no, location where loan will be used: Address, City, County, Zip 	<ul style="list-style-type: none"> ✓ 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 answered "no", list the address of where the loan proceeds will be used. ☞ If answered "yes", leave address, city, county, zip fields blank.
<ul style="list-style-type: none"> ▪ NAICS Code 	<ul style="list-style-type: none"> ✓ 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/

North American Industry Classification System

[Main](#)
[History](#)
[Development Partners](#)
[Federal Register Notices](#)
[NAPCS](#)
[FAQs](#)

NAICS Search:

Enter keyword or 2-6 digit code

2017 NAICS Search

Enter keyword or 2-6 digit code

2012 NAICS Search

Enter keyword or 2-6 digit code

2007 NAICS Search

Reference Files

- [2017 NAICS](#)
- [2012 NAICS](#)
- [2007 NAICS](#)
- [2002 NAICS](#)
- [1997 NAICS](#)

2017 NAICS Key Word Search

Enter business activity type (e.g. trucking)

Search results for: trucking

Number of records found: 34

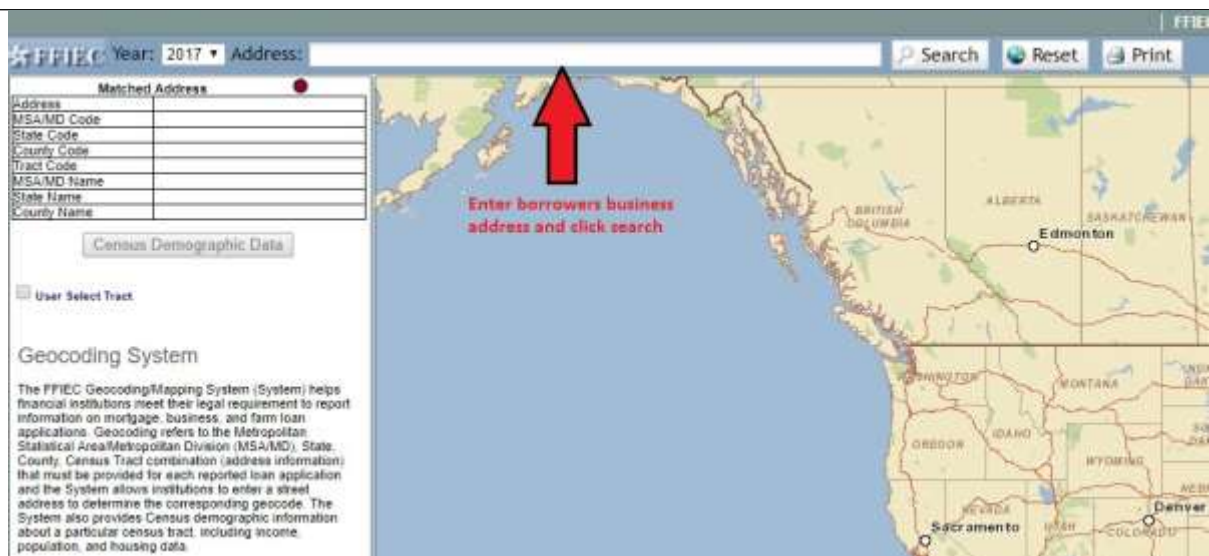
- [484110](#) Trucking, general freight, local
- [484110](#) Transfer (trucking) services, general freight, local
- [484110](#) General freight trucking, local
- [484110](#) Container trucking services, local
- [484121](#) Trucking, general freight, long-distance, truckload (TL)
- [484121](#) General freight trucking, long-distance, truckload (TL)
- [484121](#) Container trucking services, long-distance (TL)
- [484122](#) Trucking, general freight, long-distance, less-than-truckload (LTL)
- [484122](#) LTL (less-than-truckload) long-distance freight trucking
- [484122](#) General freight trucking, long-distance, less-than-truckload (LTL)
- [484210](#) Trucking used household, office, or institutional furniture and equipment

Select 6-digit code that best describes the business activity

■ 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>



FFIEC Year: 2017 Address: Search Reset Print

Matched Address							
Address	MSA/MD Code	State Code	County Code	Tract Code	MSA/MD Name	State Name	County Name

Census Demographic Data

User Select Tract

Geocoding System

The FFIEC Geocoding/Mapping System (System) helps financial institutions meet their legal requirement to report information on mortgage, business, and farm loan applications. Geocoding refers to the Metropolitan Statistical Area/Metropolitan Division (MSA/MD), State, County, Census Tract combination (address information) that must be provided for each reported loan application and the System allows institutions to enter a street address to determine the corresponding geocode. The System also provides Census demographic information about a particular census tract, including income, population, and housing data.

FFIEC Year: 2017 Address: 915 Capitol Mall, Sacramento Ca

Matched Address	
Address	915 CAPITOL MALL, SACRAMENTO, CA, 95814
MSA/MD Code	40900
State Code	06
County Code	067
Tract Code	0011.01
MSA/MD Name	SACRAMENTO-ROSEVILLE-ARDEN-ARCADE, CA
State Name	CALIFORNIA
County Name	SACRAMENTO COUNTY

Census Demographic Data

☐ User Select Tract

This Census Tract # is: 060670011.01

1. State Code: 06
2. County Code: 067
3. Tract Code: 0011.01

<ul style="list-style-type: none"> Area of Property (sq. feet) 	<ul style="list-style-type: none"> ✓ List the total area of the small business facility where the borrower conducts business. Although the cost of altering or retrofitting common areas and publicly or privately owned access points such as sidewalks and parking lots is eligible, those areas should be excluded from the square footage of the small business facility. ✓ The borrower must have legal control of this property for a term at least equal to the length of the enrolled loan.
<ul style="list-style-type: none"> Description of Eligible Costs (Purpose of Loan) 	<ul style="list-style-type: none"> ✓ Brief description of the use of loan proceeds (e.g. "increase service counter heights" or "enlarge lavatories" or "increase disabled parking striping").
<ul style="list-style-type: none"> Is business minority owned? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Decline to Answer 	<ul style="list-style-type: none"> ✓ The business is minority owned if at least 51% of the business is owned by one or more minority individuals.
<ul style="list-style-type: none"> Is business woman owned? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Decline to Answer 	<ul style="list-style-type: none"> ✓ The business is woman owned if at least 51% of the business is owned by one or more women.
<ul style="list-style-type: none"> Is business veteran owned? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Decline to Answer 	<ul style="list-style-type: none"> ✓ 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 Fee \$ _____ % Lender Fee \$ _____ %

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

Field:	Information Needed:
<ul style="list-style-type: none"> Is this loan enrolled in any other government guarantee program? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", name the program What percent of loan is enrolled in other program? What percentage of loan is being enrolled in CalCAP? 	<ul style="list-style-type: none"> ✓ 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. ✓ Provide the name of the other program in which the loan is, has been, or will be enrolled. ✓ For example, if \$75,000 of a \$100,000 is enrolled in another program, then the percent enrolled in other program equals 75%. ✓ 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%.
<ul style="list-style-type: none"> Lender Loan Number 	<ul style="list-style-type: none"> ✓ List the unique loan number associated with the borrower's loan.
<ul style="list-style-type: none"> Type of Loan: <input type="checkbox"/> Line of Credit <input type="checkbox"/> Term Loan 	<ul style="list-style-type: none"> ✓ Check one box only.
<ul style="list-style-type: none"> Total Loan Amount 	<ul style="list-style-type: none"> ✓ The total amount loaned to the borrower associated with the unique loan number (regardless of amount enrolled in CalCAP).
<ul style="list-style-type: none"> Loan Amount Enrolled in CalCAP \$ 	<ul style="list-style-type: none"> ✓ The portion of the loan the lender requests to enroll with CalCAP/SB. 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 fees.
<ul style="list-style-type: none"> Date of First Disbursement (Date of Loan) 	<ul style="list-style-type: none"> ✓ 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.

<ul style="list-style-type: none"> ▪ Maturity Date 	<p>✓ The date (MM/DD/YYYY) the enrolled loan matures. CalCAP will insure enrollment for a maximum of 5 years (60 months), regardless of maturity date.</p> <p>☞ If the enrollment is a pre-qualification request, leave this field blank.</p>
<ul style="list-style-type: none"> ▪ Interest Rate <input type="checkbox"/> Fixed <input type="checkbox"/> Variable 	<p>✓ Annual Percentage Rate (APR) for the enrolled loan.</p> <p>✓ Indicate whether interest rate remains the same (fixed) or changes (variable) over the life of the loan.</p> <p>☞ If answered “variable”, provide the starting rate and the index the variable rate is tied to.</p>
<ul style="list-style-type: none"> ▪ Is the loan secured? <input type="checkbox"/> Yes <input type="checkbox"/> No 	<p>✓ If collateral is used to secure the loan, answer “yes”—otherwise, answer “no”.</p>
<ul style="list-style-type: none"> ▪ Is this loan a restructure of a prior CalCAP Loan? <input type="checkbox"/> Yes <input type="checkbox"/> No ▪ If Yes, provide the CalCAP Loan # ▪ Remaining balance on loan being restructured ▪ Amount of increase requested 	<p>✓ Answer “yes” if this loan represents a restructure of an existing CalCAP enrolled loan—otherwise, answer “no”.</p> <p>✓ If answered “yes”, list the unique CalCAP Loan Number previously assigned to this loan by CalCAP.</p> <p>✓ Provide the residual balance on the former loan prior to the restructure.</p> <p>✓ List the portion of the loan that is being advanced above the amount already indicated in the “remaining balance” field.</p> <p>☞ The “amount of increase” serves as the basis for calculating the new borrower and lender fees.</p>
<ul style="list-style-type: none"> ▪ Borrower Fee 	<p>✓ Provide the dollar amount and percentage based on the enrolled amount of the loan.</p> <p>☞ Percentage rate must be between 2% and 3.5%.</p>
<ul style="list-style-type: none"> ▪ Lender Fee 	<p>✓ Lender and borrower fees must be equal. Submit the “CalCAP Borrower’s Agreement to Pay Lender’s Fee” if borrower pays lender fee.</p> <p>☞ http://www.treasurer.ca.gov/cpcf/calcap/sb/fees.pdf</p>
<ul style="list-style-type: none"> ▪ Is an Independent Contributor being used to pay the fees? <input type="checkbox"/> Yes <input type="checkbox"/> No ▪ If yes, Name of Contributor Program 	<p>✓ An independent contributor can pay all or a portion of the borrower, lender fees, and CalCAP contribution, or any combination thereof, depending on the program.</p> <p>✓ If answered “yes”, provide the name of the independent contributor program (e.g. CalRecycle).</p> <p>☞ CalCAP will calculate the dollar amount and percentage to be contributed.</p> <p>✓ If answered “no”, leave field blank.</p>

Form 2: CalCAP Small Business Lender Certification

Signature and Certification Section

CALIFORNIA CAPITAL ACCESS PROGRAM
California Pollution Control Financing Authority
CalCAP@treasurer.ca.gov

Mailing Address:
P.O. Box 942609
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 and §8078.8 of the California Code of Regulations.

- 1) The loan is a Qualified Loan as defined in 4 CCR §8078.8 (i) of the California Code of Regulations.
- 2) The business receiving the Qualified Loan is a Qualified Business, as defined in 4 CCR §8070 (r) and §8078.8(k) 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 proceeds of the loan will be used for the Eligible Costs of an Eligible Project as defined in 4 CCR §8078.8 (f) and §8078.8 (g) of the California Code of Regulations.
- 5) The Participating Financial Institution certifies as to the number of full-time equivalent employees of the Borrower based upon its due diligence and underwriting standards.
- 6) The Participating Financial Institution will provide information from the 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 CalCAP/ ADA Contribution.
- 8) The Borrower's total principal amount of loans enrolled in the CalCAP/ADA Program with any Participating Financial Institution does not exceed \$50,000.
- 9) The Borrower has provided a CASp Report and a Cost Estimate as defined in 4 CCR §8078.8 (d) and §8078.8 (e) of the California Code of Regulations, and the physical alterations or retrofits to be financed are included in the CASp Report.
- 10) 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.
- 11) 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.
- 12) The Participating Financial Institution will collect and retain copies of all applicable licenses or permits needed for the construction related retrofit(s) or alteration(s) from the Borrower.
- 13) 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.
- 14) The Participating Financial Institution has not, and will not, enroll the Qualified Loan in any other Capital Access Loan Program for Small Business offered by the Authority as long as funds are available for this Program.
- 15) The Borrower has received the CalCAP/ ADA Privacy Notice.
- 16) The Participating Financial Institution acknowledges that its lending activities are subject to any applicable safety and soundness standards as set forth in applicable lending 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

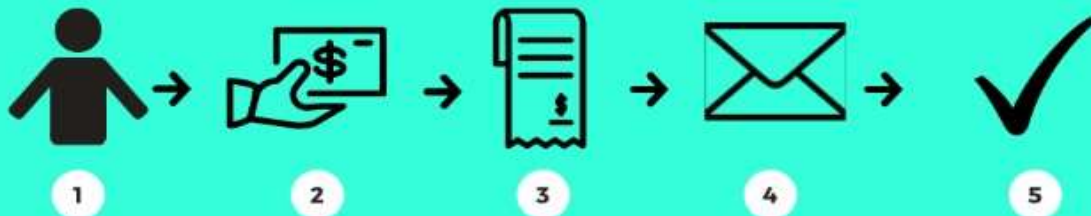
Printed Name of Authorized Signer

Field:	Information Needed:
▪ Borrower Name	✓ Name of borrower.
▪ 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.
▪ 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.

Summary CalCAP Loan Enrollment Process



CALCAP MAKES A CONTRIBUTION INTO THE LOAN LOSS RESERVE ACCOUNT ONCE THESE FIVE STEPS ARE TAKEN...



1
**BORROWER
SUBMITS LOAN
APPLICATION
TO
PARTICIPATING
LENDER**

2
**LENDER FUNDS
THE LOAN
BASED ON ITS
OWN
UNDERWRITING
STANDARDS**

3
**LENDER &
BORROWER
FEES ARE
DEPOSITED
INTO LOSS
RESERVE
ACCOUNT**

4
**LENDER
COMPLETES
LOAN
ENROLLMENT
PACKAGE**

5
**LENDER SUBMITS
LOAN
ENROLLMENT
PACKAGE WITHIN
15 BUSINESS DAYS
OF FIRST
DISBURSEMENT**

WWW.TREASURER.CA.GOV/CPCFA/CALCAP