
Borrower Name

Lender Loan Number

LENDER CERTIFICATION

Enrolling a loan in CalCAP for Small Business 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(u) of the California Code of Regulations.
- 2) The business receiving the Qualified Loan is a Qualified Business, as defined in 4 CCR §8070(t) 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(q) 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 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 acknowledges that its lending activities are subject to safety and soundness standards as set forth in any applicable federal banking regulations.
- 9) The Participating Financial Institution has validated that the Borrower 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 any portion of the same loan in any other government program substantially similar to the Program.
- 11) The loan is not a refinance of a loan previously made to that borrower by the lender or an affiliate of the lender and not enrolled in the program.
- 12) If the loan includes the purchase of commercial real estate, the business will occupy at least 51 percent of the space in an existing building and at least 67 percent of the space in a newly constructed building.
- 13) The Borrower has received the CPCFA/CalCAP Privacy Notice.
- 14) The Participating Financial Institution will make available to the Authority all records related to the use of the funds in the Loss Reserve Account.

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

California Pollution Control Financing Authority Use Only		
CalCAP Loan Number	Analyst's Initials	Reviewer's Initials
	Date	Date
_____ FUND _____ %	_____ FUND _____ %	_____ FUND _____ %
Contribution Amount \$ _____	Contribution Amount \$ _____	Contribution Amount \$ _____
Authorized Signature	Date:	