

SSBCI Loan Application:

APPLICATION CHECKLIST(Select 1 Program):

Collateral Support Program

Small Business Loan Guaranty Program

Lending Institution Name:

Business Name:

Loan Officer:

Date:

Required Documents

	Yes	No	N/A
A completed, signed and dated LEDC application			
SSBCI Borrower Use of Proceeds and Conflict of Interest Certification			
SSBCI Lender Use of Proceeds and Conflict of Interest Certification			
SSBCI Lender Sex Offender Certification			
SSBCI Borrower Sex Offender Certification			
SSBCI Borrower SEDI Certification* (see footnote, voluntary)			
SSBCI Demographic Data Reporting Form (voluntary)			
Signed and dated commitment letter with terms, conditions, dollar amount, interest rate, maturity, financial reporting, collateral value and any conditions associated with the lender's decision to fund the loan (on the lending institution's letterhead).			
The lending institution's credit memorandum/analysis			
The last three years of financial statements			
Business Plan and projections (startups only) OR Executive Summary in lieu of Business Plan for existing businesses			
Proforma balance sheet, profit and loss statement, and current company financial statements (dated within 60 days)			
Source of collateral valuation &/or A current accounts receivable aging schedule (if applicable)			
Louisiana Secretary of State- In Good Standing Status			
Current personal signed and dated financial statement on the lending institution's letterhead of all endorsers, signed by both spouses (if applicable)			
A DEQ/EPA Level One if applicable (or whatever require), appraisal regarding water, oil and chemical run-off and/or other contaminants OR any other pertinent data (if applicable)			

*To determine if the business enterprise is located in a CDFI Investment Area under SEDI click here: www.cdfifund.gov/cims3

- Click the blue CDFI button located under the map (a map will populate);
- Under the filter for "LAYERS" in the top left portion of the site, ensure you have selected "2020 CDFI Tract", or most current;
- At the top left, enter the address and click Enter. Select the correct address from the drop down and a map including your address will populate; If the address is in a CDFI Investment Area, it will be shaded green. By clicking in the green shaded area a box will appear noting YES or NO if in an Investment Area.

SECTION 1: BUSINESS INFORMATION

Business Name:

D/B/A Name (If Applicable):

Contact Name:

Business Address (Mailing):

City:

State:

Zip Code:

Business Address(Physical):

City:

State:

Zip Code:

Parish:

Federal Tax ID#:

Contact Phone#:

Fax #:

Business Website:

Email Address:

Industry:

State Domiciled In:

NAICS:

Month/Year Established:

Business Type:

Business Description:

Please provide a brief history of the business such as target market, key customers, major competitors and competitive advantage in the marketplace. Attach additional page if necessary.

Legal Structure of Business

C-Corp S-Corp LLC Partnership Sole Proprietor Other

Has your business received any federal incentives within the last 10 years?

Yes No

Yes, under which programs (EIDL, PPP, Other)

Has your business previously received an SSBCI technical assistance grant?

If yes, for which service? *If no but would like to learn more about the SSBCI technical assistance grant program please email: ledssbci2@la.gov*

Has your business received any state incentives within the last 10 years?

Yes No

If yes, under which programs (Enterprise Zone, Quality Jobs, Industrial Tax Exemption Program, Other):

Employee Data: Fill in the following fields

Number of new jobs created: Full-Time: Part-Time:

Number of retained jobs: Full-Time: Part-Time:

Key Employees:

Name	Title	Responsibilities	Years with Company	Years in Industry

Financial Information:

Please provide information for the three (3) most recent tax years.

	FY 2	FY 2	FY 2
BUSINESS REVENUE			
BUSINESS NET INCOME			

SECTION 2: OWNER INFORMATION

Persons having 20 percent or more ownership in business must complete Owner/Director section. Attach additional pages if necessary using the same format as below.

Full Name:

Home Address:

City:

State:

Zip Code:

Percentage Ownership:

Business Title:

Phone Number:

Email:

U.S. Citizen: Yes No

Additional Owners

Full Name:

Home Address:

City/State/Zip Code:

Phone Number:

Email:

Percentage Ownership:

U.S. Citizen: Yes No

SECTION 3: LOAN INFORMATION

Statement of use for loan proceeds: (Attach additional information as needed.)

Public Funds Need (please check all that apply)

As required by the American Rescue Plan Act, each approved participating lending institution must “demonstrate that, at a minimum, \$1 of public investment by the state program will cause and result in \$1 of new private credit.” As such, we require that each application for enrollment into the SSBCI Program include a detailed explanation as to why our involvement is necessary in the project.

Listed below are a number of “detailed explanations.” Please select from the list below, the one which best describes the need for SSBCI participation in your loan project:

- The collateral does not meet the lender’s policy requirements because of its uniqueness or loan-to-value;
- The requested loan exceeds the lender’s legal lending limit;
- The requested loan exceeds the lender’s internal policy limit regarding the amount that it can loan to one borrower;
- The lender’s loan policy normally does not allow loans to new ventures or businesses in the applicant’s industry;
- The business needs a longer maturity or term that is different than the lender’s policy permits;
- Any other factors relating to the credit that, in the lender’s opinion, cannot be overcome except for the assistance of SSBCI. (Please explain below)
- Other (please explain):

Please provide a detailed description of the lender needs.

Total project costs by activity:

Investments Costs	AMOUNT AND SOURCE OF FUNDS					Total Cost
	Private Financing/ Borrower Funds (BF)	BF Percentage of Total Cost	Financial Institution (FI)	FI Percentage of Total Cost	Other Financing: Local, State, Fed (Specify)	
Building Cost						
Land Cost						
Equipment Costs						
RLOC (inventory/receivables)						
Total Project Costs/ Total Proceeds						

Also, please indicate the total dollar amount of private financing (non-SSBCI) secured, to date, in connection with this loan?

Source of Repayment

Primary:

Secondary:

Interest Rate:

Fixed:

Variable:

Total Lender Fees:

SECTION 3.1: SBLGP Requests ONLY

(complete this section only for a small business loan guaranty request)

Loan Amount: Amount Guarantee Requested: (max \$1.5MM) \$

Guarantee %: Guarantee Term Requested: (max 7 years)

Bank Term: Equity:

Total Collateral Value: Equity in collateral: Lien Position:

SECTION 3.2: CSP Requests ONLY

(complete this section only for a collateral support program request)

Loan Amount: Equity:

Lien Position: BANK TERM: CSP TERM REQUESTED:

COLLATERAL ANALYSIS: insert chart **CSP request cannot exceed \$250,000

	Collateral Description	Estimated Value
Fixed Asset		
FF&E		
Receivables		
Inventory		
Other		

Loan Amount:	\$
Total Value of Collateral:	\$
Lender Collateral Requirement:	\$
Collateral Shortfall:	\$

Maximum Collateral Support available	
*Loan amount x 25% OR	\$
*Loan amount x 50%	\$
*Collateral Support Request	\$

LEDC Collateral Support Program parameters:
Lines of Credit- max CSP term of 3 years; Term Loans- max CSP term of 5 years Up to 50%
Collateral Support on loans \$500,000 or less
Up to 25% Collateral Support on loans \$500,001-\$1MM

CSP DEPOSIT INSTRUCTIONS

- Please provide a W9, contact name, phone and email to enroll your financial institution as a vendor with Lagov.
- Once enrolled as a vendor, you will receive a vendor #.
- To receive the Collateral Deposit electronically, opt-in for your financial institution to receive EFTs through OSRAP (Office of State Reporting and Accounting). To set this up and verify bank information please contact the OSRAP help desk at **OSRAP Help Desk (225) 342-1097**.

SECTION 4: LENDER INFORMATION

Lender Name:

Lender Address:

Federal EIN #:

Bank Contact Person(s):

Phone Number(s):

Fax Number(s):

Email Address:

Is loan within lender's legal lending limit?

(If no, please attach explanation) **Yes** **No**

Regulatory ID: (If FDIC insured, provide RSSD #; if federally insured credit union, provide charter #; if CDFI provide CDFI certification #)

SECTION 5: CONTINGENCIES/DISCLOSURES

List any co-signer(s) or guarantor(s) on any present loans:

List all litigation pending on owner or company:

List all bankruptcy or insolvency proceedings involving owner or company:

Are you (owner) presently under indictment, parole or probation? **Yes** **No**

Have you been charged or arrested for any criminal offense? **Yes** **No**

Have you been convicted of any criminal offense? **Yes** **No**

Are there any pending judgments or tax liens against the company or yourself? **Yes** **No**

(If Yes, Explain. Use additional sheets.)

SECTION 6: APPLICATION INFORMATION

I/We certify that all information contained in this statement/application, and all other documents referred to herein are true, correct and complete to the best of my/our knowledge; and this information and application is being submitted so that Louisiana Economic Development Corporation (LEDC) can elect either to guarantee or not to guarantee a loan to me/us with a lending institution. I/We agree to pay the cost of any credit reports, surveys, title or mortgage examinations, appraisals, etc., that are necessary for consideration of this application. This authorizes LEDC to verify any information obtained from any source named in the application and retain the application form whether or not it is approved. The LEDC is authorized to receive additional credit information, ask and/or answer questions on credit experience with the applicant(s). The undersigned hereby authorize(s) LEDC to inquire into any outstanding tax liabilities of applicant(s) and hereby authorize(s) any taxing authorities, whether federal, state or local, to release information to LEDC concerning any outstanding liabilities of applicant(s).

This statement authorizes the LEDC to verify any information obtained from any source named in the application/business plan and retain in the application/business plan where the approval is granted or not. The LEDC is also authorized to receive additional credit information from local credit bureau(s).

I/We also certify that all taxes, either personal or business, or associated with any business, either previously or currently owned, are paid in full and are current.

All business, financial and proprietary records, information, data or research work-product reflecting written memorialization or oral information relating to the business practices of such person, firm or corporation, which is solicited from or communicated by such private person, firm or corporation for the purpose of facilitating the public purpose of said LEDC is private and confidential information, and the undersigned private person, firm or corporation communicates such information with the expectation and on the condition that it be used and maintained on a confidential basis only, and not be disclosed to any unauthorized person or persons, as provided by Louisiana law.

Signature/Individually (Business Rep)

Date

Signature/Individually (Lender)

Date

Financial Institution Representative

Date

Name of Entity, If Applicant is Legal Entity

Date

Signature of President or Authorized Person**

Date

Attach a Copy of Resolution of Board of Directors granting authority for signature on form.



SSBCI Borrower Use of Proceeds and Conflict of Interest Certification

Funds from the State Small Business Credit Initiative (SSBCI) may only be used for certain purposes and in circumstances where the applicable conflict of interest standards are satisfied.

Legal name of borrower:

The borrower hereby certifies the following to the lender:

1. The loan proceeds will be used solely for a business purpose. A business purpose includes, but is not limited to, start-up costs; working capital; franchise fees; and acquisition of equipment, inventory, or services used in the production, manufacturing, or delivery of a business's goods or services, or in the purchase, construction, renovation, or tenant improvements of an eligible place of business that is not for passive real estate investment purposes. SSBCI funds may be used to purchase any tangible or intangible assets except goodwill. The term "business purpose" excludes acquiring or holding passive investments in real estate; the purchase of securities except as permitted in certification 2.d below; and lobbying activities (as defined in Section 3(7) of the Lobbying Disclosure Act of 1995, P.L. 104- 65, as amended (2 U.S.C. § 1602(7)).
2. The loan proceeds will not be used to:
 - A. repay delinquent federal or jurisdiction income taxes unless the borrower or investee has a payment plan in place with the relevant taxing authority;
 - B. repay taxes held in trust or escrow (e.g., payroll or sales taxes);
 - C. reimburse funds owed to any owner, including any equity investment or investment of capital for the business's continuance; or
 - D. purchase any portion of the ownership interest of any owner of the business, except for the purchase of an interest in an employee stock ownership plan qualifying under section 401 of Internal Revenue Code, worker cooperative, or related vehicle, provided that the transaction results in the employee stock ownership plan or other employee-owned entity holding a majority interest (on a fully diluted basis) in the business.
3. The borrower is not:
 - A. a business engaged in speculative activities that profit from fluctuations in price, such as wildcatting for oil and dealing in commodities futures, unless those activities are incidental to the regular activities of the business and part of a legitimate risk management strategy to guard against price fluctuations related to the regular activities of the business or through the normal course of trade;¹
 - B. a business that earns more than half of its annual net revenue from lending activities, unless the business is (1) a CDFI that is not a depository institution or a bank holding company, or (2) a Tribal enterprise lender that is not a depository institution or a bank holding company;
 - C. a business engaged in pyramid sales, where a participant's primary incentive is based on the sales made by an ever-increasing number of participants;

- D. a business engaged in activities that are prohibited by federal law or, if permitted by federal law, applicable law in the jurisdiction where the business is located or conducted (this includes businesses that make, sell, service, or distribute products or services used in connection with illegal activity, unless such use can be shown to be completely outside of the business’s intended market); this category of businesses includes direct and indirect marijuana businesses, as defined in Small Business Administration (SBA) Standard Operating Procedure (SOP) 50 10 6;2 or
- E. a business deriving more than one-third of gross annual revenue from legal gambling activities, unless the business is a Tribal SSBCI participant, in which case the Tribal SSBCI participant is prohibited from using SSBCI funds for gaming activities, but is not restricted from using SSBCI funds for non-gaming activities merely due to an organizational tie to a gaming business.³ For purposes of Tribal SSBCI programs, “gaming activities” includes only “class II gaming” and “class III gaming” as these terms are defined under the Indian Gaming Regulatory Act (IGRA), 25 U.S.C. § 2703.

For a borrower participating in a loan/credit program:

- 4. The borrower is not:
 - A. an executive officer, director, or principal shareholder of the lender;
 - B. a member of the immediate family of an executive officer, director, or principal shareholder of the lender; or
 - C. a related interest or immediate family member of such an executive officer, director, or principal shareholder of the lender.

For the purposes of the above conflict of interest certification, the terms “executive officer,” “director,” “principal shareholder,” “immediate family,” and “related interest” refer to the same relationship to the lender as the relationships described in 12 C.F.R. part 215

The undersigned is an authorized representative of the borrower

Signature:

Name:

Title:

Date:

¹A construction loan permitted under the guidance on passive real estate investment in the SSBCI Capital Program Policy Guidelines will not be considered a speculative business for purposes of SSBCI.

² See chapter 3.A.8.b of SBA SOP 50 10 6 (effective October 1, 2020), which specifies the following with respect to marijuana-related businesses: “Because federal law prohibits the distribution and sale of marijuana, financial transactions involving a marijuana-related business would generally involve funds derived from illegal activity. Therefore, businesses that derive revenue from marijuana-related activities or that support the end-use of marijuana may be ineligible for SBA financial assistance.”

³ Under this standard, a gaming Tribal enterprise could apply for SSBCI funds for a new gas station, for example, even if the Tribal enterprise’s revenues from gaming were greater than 33 percent.

SSBCI Lender Use of Proceeds and Conflict of Interest Certification

Funds from the State Small Business Credit Initiative (SSBCI) may only be used for certain purposes and in circumstances where the applicable conflict of interest standards are satisfied.

Legal name of lender:

The lender hereby certifies the following to the participating jurisdiction:

1. The SSBCI-supported loan is not being made in order to place under the protection of the approved program prior debt that is not covered under the approved program and that is or was owed by the borrower to the lender or to an affiliate of the lender.
2. If the SSBCI-supported loan is a refinancing, it complies with all applicable SSBCI restrictions and requirements in Sections VII.f and VIII.f of the SSBCI Capital Program Policy Guidelines regarding refinancing and new extensions of credit, including that the SSBCI-supported loan is not a refinancing of a loan previously made to the borrower by the lender or an affiliate of the lender.
3. The lender is not attempting to enroll any portion of an SBA-guaranteed loan.

The undersigned is an authorized representative of the borrower

Signature:

Name:

Title:

Date:

SSBCI Sex Offender Borrower Certification

Under the State Small Business Credit Initiative (SSBCI), borrowers must certify that their principals have not been convicted of a sex offense against a minor.

Legal name of borrower:

The borrower hereby certifies the following to the participating jurisdiction:

No principal of the entity listed above has been convicted of a sex offense against a minor (as such terms are defined in 34 U.S.C. § 20911). For the purposes of this certification, “principal” means the following: if a sole proprietorship, the proprietor; if a partnership, each partner; if a corporation, limited liability company, association, development company, or other entity, each director, each of the five most highly compensated executives, officers, or employees of the entity, and each direct or indirect holder of 20 percent or more of the ownership stock or stock equivalent of the entity.

The undersigned is an authorized representative of the borrower

Signature:

Name:

Title:

Date:

SSBCI Sex Offender Lender Certification

Under the State Small Business Credit Initiative (SSBCI), lenders must certify that their principals have not been convicted of a sex offense against a minor.

Legal name of lender:

The lender hereby certifies the following to the participating jurisdiction:

No principal of the entity listed above has been convicted of a sex offense against a minor (as such terms are defined in 34 U.S.C. § 20911). For the purposes of this certification, “principal” means the following: if a sole proprietorship, the proprietor; if a partnership, each partner; if a corporation, limited liability company, association, development company, or other entity, each director, each of the five most highly compensated executives, officers, or employees of the entity, and each direct or indirect holder of 20 percent or more of the ownership stock or stock equivalent of the entity.

The undersigned is an authorized representative of the lender.

Signature:

Name:

Title:

Date:

SSBCI Borrower Certification Related to Business Enterprises Owned and Controlled by Socially and Economically Disadvantaged Individuals (SEDI-Owned Businesses)

This transaction is supported with funding provided through the State Small Business Credit Initiative (SSBCI), a federal program that supports small business lending and investment programs in states, the District of Columbia, territories, and Tribal governments (collectively known as participating jurisdictions). SSBCI programs are designed to expand access to capital, promote economic resiliency, and create new jobs and economic opportunity. SSBCI provides funding for participating jurisdictions to support businesses owned and controlled by socially and economically disadvantaged individuals (SEDI-owned businesses).¹ This certification provides documentation that an SSBCI loan or investment supported a SEDI-owned business. The information collected from this certification can only be used for purposes of the SSBCI program and must not be used for any other purposes (e.g., marketing, sale to third parties). The information collected must also not be used in a manner that violates any applicable antidiscrimination laws, including, but not limited to, the laws specified in Section IX.b of the Capital Program Policy Guidelines (Compliance with Civil Rights Requirements).

The borrower is not required to provide this certification. The borrower may identify all categories in groups (1) through (3) below that apply, including all subcategories in group (1) that apply.

Legal name of borrower:

The borrower hereby certifies to the lender that it is a:

1. Business enterprise that is owned and controlled² by individuals who have had their access to credit on reasonable terms diminished as compared to others in comparable economic circumstances, due to their:

Membership of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;

Gender

Veteran status;

Limited English proficiency;

Disability

Long-term residence in an environment isolated from the mainstream of American society;

Residence in a U.S. territory;

Residence in a community undergoing economic transitions (including communities impacted by the shift towards a net-zero economy or deindustrialization); or

Membership of another underserved community.³

¹SSBCI funds count toward fulfilling the “expended for” requirement for the \$1.5 billion SEDI allocation and toward qualifying for initial eligible amounts under the \$1.0 billion SEDI incentive allocation if the SSBCI funds have been expended for loans, investments, or other credit or equity support to any of the four groups of businesses set forth in Section IV.a of the SSBCI Capital Program Policy Guidelines. While a participating jurisdiction may reasonably identify group (4) businesses (i.e., those located in Community Development Financial Institution (CDFI) Investment Areas) based on businesses’ addresses from the relevant loan, investment, and credit or equity support applications, certification is required with regard to groups (1) through (3).

²The term “owned and controlled” means, if privately owned, 51 percent is owned by such individuals; if publicly owned, 51 percent of the stock is owned by such individuals; and in the case of a mutual institution, a majority of the board of directors, account holders, and the community of which the institution services is predominantly comprised of such individuals.

2. Business enterprise that is owned and controlled by individuals whose residences are in CDFI Investment Areas, as defined in 12 C.F.R. § 1805.201(b)(3)(ii).⁴

Individual(s)’ Address(es) in CDFI Investment Areas:

3. Business enterprise that will build, open, or operate a location in a CDFI Investment Area, as defined in 12 C.F.R. § 1805.201(b)(3)(ii).

Business Address in CDFI Investment Area:

The undersigned is an authorized representative of the borrower.

Signature:

Name:

Title:

Date:

³“Underserved communities” are populations sharing a particular characteristic, as well as geographic communities, that have been systematically denied a full opportunity to participate in aspects of economic, social, and civic life, as exemplified by the list in the definition of equity. Equity is consistent and systematic fair, just, and impartial treatment of all individuals, including individuals who belong to underserved communities that have been denied such treatment, such as Black, Latino, and Indigenous and Native American persons, Asian Americans and Pacific Islanders and other persons of color; members of religious minorities; lesbian, gay, bisexual, transgender, and queer (LGBTQ+) persons; persons with disabilities; persons who live in rural areas; and persons otherwise adversely affected by persistent poverty or inequality.

⁴Treasury has provided a mapping tool for the borrower or investee to use to identify whether the relevant address is in a CDFI Investment Area at <https://home.treasury.gov/policy-issues/small-business-programs/state-small-business-credit-initiativessbci/2021-ssbci/cdfi-fund-investment-areas>. For each calendar year, Treasury will use the list of CDFI Investment Areas identified by the CDFI Fund as of January 1 of the calendar year. If the CDFI Fund’s list is updated during that calendar year, the new list will not be adopted for purposes of SSBCI until the next calendar year, thus providing advance notice to jurisdictions. Further, Treasury has determined that American Samoa, Guam, the Northern Mariana Islands, and the U.S. Virgin Islands in their entirety constitute CDFI Investment Areas for purposes of the SSBCI, because each of these territories has a poverty rate of at least 20 percent.

SSBCI Privacy Notice and Privacy Act Statement

Privacy Notice:

Information from this collection will be shared with the U.S. Department of the Treasury (Treasury). Treasury has published a Privacy and Civil Liberties Impact Assessment that describes what Treasury will do with the information your business provides in this application. It can be found on the Treasury website. If you have any questions about this document, please email Privacy@Treasury.gov.

Privacy Act Statement for Sole Proprietorships:

The Privacy Act of 1974 (Privacy Act) protects certain information that the federal government has about “individuals” (United States citizens and lawfully admitted permanent residents). The Privacy Act does not generally apply to businesses, but some federal courts have found that this law applies to sole proprietors (they are deemed “individuals” under the Privacy Act). If you, as the applicant, are a sole proprietor, you may have rights under the Privacy Act.

Authority: Small Business Jobs Act of 2010 (SBJA), Title III, 12 U.S.C. § 5701 et seq., as amended by the American Rescue Plan Act of 2021 (ARPA), section 3301; Executive Order No. 13985, Advancing Racial Equity and Support for Underserved Communities through the Federal Government, 86 Fed. Reg. 7009 (January 25, 2021); and Interim Final Rule, State Small Business Credit Initiative; Demographics-Related Reporting Requirements, 87 Fed. Reg. 13628 (March 10, 2022).

Purpose: Information from this collection will be shared with Treasury. This information will be shared with Treasury so it can conduct oversight to ensure compliance with federal law, including requirements related to nondiscrimination and nondiscriminatory uses of federal funds. Treasury also receives this information (including any demographic information provided) to comply with reporting requirements under the authorities listed above and to advance fairness and opportunity in underserved communities in the allocation of federal resources.

Routine Uses: The information you furnish may be shared in accordance with the routine uses outlined in Treasury .013, Department of the Treasury Civil Rights Complaints and Compliance Review Files; Treasury .015, General Information Technology Access Account Records; and Treasury .017, Correspondence and Contact Information. For example, one routine use under Treasury .013 is to disclose pertinent information to appropriate agencies when Treasury becomes aware of a potential violation of civil or criminal law. Under this routine use, Treasury may disclose demographic information to the appropriate agencies if Treasury becomes aware of a violation of applicable antidiscrimination laws. More information about this and other routine uses can be found in the System of Records Notices (SORNs) listed above, which are posted on Treasury’s website.

Disclosure: Providing this information is voluntary. However, failure to furnish the requested information (except for the demographic information) may result in the denial of your application. Providing demographic information is optional. If you decline to provide this information, it will not adversely affect your application.

SSBCI Form for Demographics-Related Data

Legal name of borrower:

This transaction is supported with funding provided through the State Small Business Credit Initiative (SSBCI), a federal program that supports small business lending and investment programs in states, the District of Columbia, territories, and Tribal governments (collectively, “participating jurisdictions”). SSBCI programs are designed to expand access to capital, promote economic resiliency, and create new jobs and economic opportunity.

Filling out this form and providing demographic information is optional; applicants are not required to provide the requested information but are encouraged to do so. The entity collecting this information cannot discriminate on the basis of whether an applicant provides this information, or based on any information provided on this form. If you decline to provide this information, it will not adversely affect your application.

The demographics-related information collected can only be used for purposes of the SSBCI program and must not be used for any other purposes (e.g., marketing, sale to third parties). The information collected must also not be used in a manner that violates any applicable anti-discrimination laws, including, but not limited to, the following authorities: Title VI of the Civil Rights Act of 1964 (Title VI), 42 U.S.C. § 2000d-1 et seq., and Treasury’s implementing regulations, 31 C.F.R. part 22; Section 504 of the Rehabilitation Act of 1973 (Section 504), 29 U.S.C. § 794; Title IX of the Education Amendments of 1972 (Title IX), 20 U.S.C. § 1681 et seq., and Treasury’s implementing regulations, 31 C.F.R. part 28; the Age Discrimination Act of 1975, 42 U.S.C. § 6101 et seq., and Treasury’s implementing regulations at 31 C.F.R. part 23.

If you believe you were discriminated against in connection with the provision of the information provided on this form, contact: Director, Office of Civil Rights and Diversity, U.S. Department of the Treasury, 1500 Pennsylvania Ave, N.W., Washington, DC 20220, or by email at crcomplaints@treasury.gov.

PAPERWORK REDUCTION ACT NOTICE - OMB Control Number 1505-0227

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid control number assigned by OMB.

Applicants are encouraged to answer all of the questions below.

This information is being collected to help ensure that communities' small business credit needs are being fulfilled and allow SSBCI to analyze the populations that SSBCI funding is benefiting.

1. Minority-owned or controlled business status			
<p>For purposes of this form, minority individual means a natural person who identifies as American Indian or Alaska Native; Asian American; Black or African American; Native Hawaiian or Other Pacific Islander; Hispanic or Latino/a; or one or more than one of these groups.</p> <p>For purposes of this form, an applicant is a <u>minority-owned or controlled business</u> if the business meets one or more of the following:</p> <p>(1) if privately owned, 51 percent or more is owned by minority individuals;</p> <p>(2) if publicly owned, 51 percent or more of the stock is owned by minority individuals;</p> <p>(3) in the case of a mutual institution, a majority of the board of directors, account holders, and the community which the institution services is predominantly comprised of minority individuals; or</p> <p>(4) one or more minority individuals have the power to exercise a controlling influence over the business.</p>			
Is the applicant a minority-owned or controlled business?	Yes	No	Prefer not to respond
2. Women-owned or controlled business status			
<p>For purposes of this form, an applicant is a <u>women-owned or controlled business</u> if the business meets one or more of the following:</p> <p>(1) if privately owned, 51 percent or more is owned by females;</p> <p>(2) if publicly owned, 51 percent or more of the stock is owned by females;</p> <p>(3) in the case of a mutual institution, a majority of the board of directors, account holders, and the community which the institution services is predominantly comprised of females; or</p> <p>(4) one or more individuals who are females have the power to exercise a controlling influence over the business.</p>			
Is the applicant a women-owned or controlled business?	Yes	No	Prefer not to respond
3. Veteran-owned or controlled business status			
<p>For purposes of this form, an applicant is a <u>veteran-owned or controlled business</u> if the business meets one or more of the following:</p> <p>(1) if privately owned, 51 percent or more is owned by veterans;</p> <p>(2) if publicly owned, 51 percent or more of the stock is owned by veterans;</p> <p>(3) in the case of a mutual institution, a majority of the board of directors, account holders, and the community which the institution services is predominantly comprised of veterans; or</p> <p>(4) one or more individuals who are veterans have the power to exercise a controlling influence over the business.</p>			
Is the applicant a veteran-owned or controlled business?	Yes	No	Prefer not to respond

Each principal owner of the applicant is encouraged to answer the questions below.

This information is being collected to help ensure that communities’ small business credit needs are being fulfilled and allow SSBCI to analyze the populations that SSBCI funding is benefiting.

For purposes of this form, a principal owner of the applicant is a natural person who, directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, owns 25 percent or more of the equity of the business. If a trust owns, directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, 25 percent or more of the equity interests of the business, the trustee is a principal owner.

For each principal owner of the applicant, indicate which of the following categories the principal owner identifies with. Submit a separate copy of this table for each principal owner of the applicant (up to four).

1. Ethnicity	
Hispanic or Latino/a	Not Hispanic or Latino/a
Prefer not to respond	
2. Race (select all that apply)	
American Indian or Alaska Native	Asian (Other)
Asian	Black or African American
Indian	Native Hawaiian or Other Pacific Islander
Chinese	Guamanian or Chamorro
Filipino	Native Hawaiian
Japanese	Samoan
Korean	Pacific Islander (Other)
Vietnamese	White
	Prefer not to respond
3. Middle Eastern or North African Ancestry	
Middle Eastern or North African	Not Middle Eastern or North African
Prefer not to respond	
4. Gender	5. Sexual Orientation
Female	Gay or lesbian
Male	Bisexual
Nonbinary	Straight, that is, not gay, lesbian, or bisexual
Prefer to self-describe:	Something else
Prefer not to respond	Prefer not to respond
6. Veteran Status	
Veteran	Non-Veteran
Prefer not to respond	