EMPLOYMENT AND ECONOMIC DEVELOPMENT

Minnesota Loan Guarantee Program

SSBCI 2.0, Office of Business Finance
Economic Development & Research Division

Loan Enrollment Request
Section 1 – Lender Checklist

To enroll a loan in the program, the lender must provide all information requested on this Loan Enrollment Request. Lenders should consult the template loan enrollment agreement for additional detail on program limitations and restrictions. Submission of this Loan Enrollment Request is not an assurance that the loan will be accepted into the program. The term of the guarantee shall be dependent on the purpose of the loan and in no case shall exceed ten (10) years.

Borrower Legal Name: _____

☐ Loan has been approved contingent upon approval of guarantee and enrollment into the program

☐ Loan has not been closed by the lender

☐ Business has fewer than 500 employees, including all locations and any parent company

☐ Business location where loan proceeds will be used is in Minnesota

☐ No portion of the loan will refinance existing debt owed to the lender or an affiliate of the lender nor is it refinancing any credit card debt

☐ Use of loan proceeds will be solely for eligible business purposes and will not finance prohibited activities, including but not limited to goodwill, passive real estate, repayment of delinquent taxes, reimbursement of funds to any owner, or purchase of an ownership interest in the business (excluding eligible employee ownership structures)

☐ Loan does not exceed $5 million

☐ Transaction does not exceed $20 million, including this loan and all other loans for the same loan purpose

☐ No portion of the loan is or will be enrolled in another DEED program

☐ No portion of the loan is or will be enrolled in another federal program, including but not limited to SBA 7(a), SBA 504, SBA Community Advantage or USDA B&I

☐ No loan is being made for the same loan purpose through another federal program, including but not limited to SBA 7(a), SBA 504, SBA Community Advantage or USDA B&I

☐ Loan terms and charges will not include any of the following:
1) confessions of judgment;
2) prepayment or “double-dipping” fees; or
3) upfront fees (including application fees, origination fees and document preparation fees) that exceed 2 percent for loans greater than $25,000 or $500 for loans under $25,000

Lender is submitting the following documents with this Enrollment Request*:

☐ Borrower Application

☐ Borrower Financials (include historical unless business is a startup)

  ☐ Startup – Projections Only

☐ Lender Credit Summary (including all underwriting, business and management analysis)

SSBCI Certifications

☐ Lender Use of Proceeds and Conflict of Interest SSBCI Certification

☐ Borrower Use of Proceeds and Conflict of Interest SSBCI Certification

☐ Borrower Sex Offender SSBCI Certification

☐ Borrower SEDI SSBCI Certification (if applicable)

☐ SSBCI Demographics-Related Data form for each individual with at least a 25% ownership interest

*DEED may require additional documentation to process the enrollment request. To avoid delay, please attach supporting documentation that is relevant to understanding the proposed project/loan.

Loan Enrollment Request
Section 2 – Borrower Information

Borrower Legal Name:	**Product or Service:**
DBA (if applicable):	**FEIN (do not provide social security numbers):**
Project Street Address:	**City, State, Zip:**
County:	**NAICS Code (6-digit):**
Primary Contact:	**Phone:**
Year Business Opened:	**Form of Business Organization:** Corporation
Business Annual Revenue (most recent tax year):	**Business Net Income (most recent tax year):**
Mailing address (if different than above):	
Loan Purpose*:	

*If loan purpose includes refinance of existing debt, borrower should provide a supplemental statement describing how the refinance will benefit the business

Employment and Expected Job Creation:

Number current full-time equivalent (FTE) employees (1 FTE = 40 hours per week):		
Expected Job Creation within Two Years of Loan Closing:		
Full-time jobs to be created:	**Part-time jobs to be created:**	**Temporary jobs to be created:**
Number jobs retained as a result of financing (exclude jobs not at risk of being lost):		

List names and ownership percentage for all individuals or entities with ownership of 20% or more:

Name	Percent Owned

Business Acknowledgment

The Minnesota Loan Guarantee Program is federally funded through the State Small Business Credit Initiative (SSBCI). The applicant acknowledges that the lender is submitting this form and supplemental information in order to request enrollment of the prospective loan in the SSBCI program and understands that the lender may provide the Department of Employment and Economic Development (DEED) with information necessary to complete an approval review. Submitting this information does not guarantee approval. If enrollment is approved, the lender may from time to time provide DEED with updated information regarding the status of the business as it pertains to the outstanding loan and information required annually by the U.S. Department of the Treasury for businesses that receive support through SSBCI.

DATA PRIVACY ACKNOWLEDGEMENT:

Tennessen Warning Notice: Per MN Statutes 13.04, Subd.2, this data is being requested from you to determine if you are eligible for assistance from the Minnesota Department of Employment and Economic Development. You are not required to provide the requested information, but failure to do so may result in the department's inability to determine your eligibility for assistance. The data you provide that is classified as private or non-public and will not be shared without your permission except as specified in state and federal laws.

Data Privacy Notice: Per MN Statutes 13.591, Subdivision 1, certain data provided in this application is private or non-public data; this includes financial information about the business, including credit reports, financial statements, net worth calculations, business plans; income and expense projections; balance sheets; customer lists; income tax returns; and design, market, and feasibility studies not paid for with public funds. Per MN Statutes 116J.401, Subd. 3., certain data provided in this application is private data; this includes data collected on individuals pursuant to the operation of business finance programs.

By signing below, I certify that I have read the above statements and that all information provided herein is true and accurate and that the official signing this form has authorization to do so.

Authorized Official Signature: _____

Name: _____

Title: _____

Date: _____

Loan Enrollment Request
Section 3 – Loan and Credit Approval Overview

Lender:	**Loan Officer Name & Title:**
Branch or Location Address:	**City, State, Zip**
Phone:	**Email:**

Loan Details:

Explanation of credit factors that make the guarantee necessary:		
Loan Amount:	**Loan Type:** Term loan - traditional	**Loan Term and Amortization:**
Interest Rate or Profit Equivalent:	**Fixed or Variable Rate:**	**Origination Fees**:**
Collateral Type:	**Collateral Value:**	**Lien Position:**
Guarantors:		

**Include all application fees, origination fees and document preparation fees charged at origination

Refinance (complete if any portion of the loan refinances existing debt not currently held by lender):

Amount of Refinance:	**Interest Rate Existing Loan:**	**Maturity Date Existing Loan:**

Risk Analysis: ☐ **Startup** ☐ **Established Business**

Current Ratio:	**Debt Service Coverage Ratio:**	**Debt to Worth:**	**Loan to Value:**	**Credit Score(s):**

Real Estate (complete if loan proceeds will be used for construction, renovation or acquisition, excluding leasehold improvements to property owned by an unrelated third party):

Owner of Real Property*:**		
Related operating company (OC), if different:		**Percentage occupied by OC:**
Title work complete: No	**Appraisal complete:** No	**Environmental review** No

***If related real estate holding company, SSBCI certifications must be completed for each entity

Project Sources and Uses:

Use of Funds	Enrolled Loan	Other Private	Other Public	Owner's Equity	Total
Acquire land					$ 0.00
Purchase existing building					$ 0.00
Convert, expand, or renovate buildings^					$ 0.00
Construct new buildings					$ 0.00
Acquire and install fixed assets					$ 0.00
Acquire inventory					$ 0.00
Purchase supplies and raw materials					$ 0.00
Leasehold improvements					$ 0.00
Working capital – wages, salaries, and benefits of employees					$ 0.00
Working capital – other					$ 0.00
Refinance outstanding debt					$ 0.00
Other^^					$ 0.00
Total Project Cost	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00

^Is building conversion, expansion or renovation for energy efficiency? ☐ Yes ☐ No

^^If uses include any of the following, please provide supplemental information with line item details: Marketing, market research, and commercialization expenses; Research and development; Technology integration in physical production, e.g., manufacturing or supply chain; Technology integration of nonphysical production, e.g., accounting, customers; Support employee stock ownership plan (ESOP) transactions

Lender Acknowledgment

The undersigned:

a. certifies that all representations made in this application or information provided herein are true and complete to the best of their knowledge;
b. grants the State of Minnesota and its agents the right to contact Individuals and organizations as the State may deem necessary to verify the accuracy and completeness of any and all applicant data;
c. agrees to execute and deliver written authorizations for the release of data or for any data privacy waivers reasonably required for the State to verify the accuracy or completeness of applicant data;
d. certifies that the financial institution has exercised its normal due diligence in processing this loan and believes information provided by the borrower is true;
e. agrees to notify DEED of any changes to the submitted information that occur prior to loan close;
f. believes that the loan is eligible for the guarantee and that the loan would not be made without the guarantee;
g. certifies the loan is not being made for the same purpose as a loan guaranteed by the SBA's 7(a) or 504 loan programs or the U.S. Department of Agriculture's Business and Industry (USDA B&I) loan program;
h. acknowledges that it is aware that the act of providing false applicant data may subject it to penalties provided by State and Federal laws;
i. has obtained assurance from the borrower that the loan proceeds are for a qualified business purpose as defined in the Loan Enrollment Agreement (the "Guaranty);
j. agrees to provide periodic reporting to DEED on loan status, balance, and other information required by SSBCI guidelines;
k. acknowledges that a guarantee fee based on 0.25% of the guarantee amount is due within 30 days of loan closing unless waived by DEED;
l. certifies that the loan ls not a refinancing of a loan or other debt previously made to the borrower by the lender or an affiliate of the lender; and
m. certifies that prior to or concurrent with loan closing, it has or will provide disclosure of all key terms to the borrower in an easy to understand manner, including the loan amount; payment obligation schedule; terms giving the lender control over borrower's cash balances, cash flows or ownership; any conversion rights and future rights to purchase equity; and any fees or extra costs.

Authorized Official Signature: _____

Name: _____

Title: _____

Date: _____

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.

4. For an SSBCI-supported venture capital or equity investment, the investment complies with the venture capital program conflict of interest standards as set forth in Section VIII.f of the SSBCI Capital Program Policy Guidelines.

The undersigned is an authorized representative of the lender.

Signature: _____

Name: _____

Title: _____

Date: _____

Small Business 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:

1. The loan or investment 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 or investment 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

[1] A 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.

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.

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 or investee.

Signature: _____

Name: _____

Title: _____

Date: _____

[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.

Borrower Sex Offender 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: _____

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 anti- discrimination 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 or investee is not required to provide this certification. The borrower or investee 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 that it is a:

1. Business enterprise that is owned and controlled[2] 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;
   - ☐ membership of a federally or state-recognized Indian Tribe;

[1] SSBCI 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).

[2] The 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.

- ☐ long-term residence in a rural community;
- ☐ 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]

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: _____

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[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.

[4] Treasury 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-initiative-ssbci/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 - 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			
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. For purposes of this form, an applicant is a minority-owned or controlled business if the business meets one or more of the following: (1) if privately owned, 51 percent or more is owned by minority individuals; (2) if publicly owned, 51 percent or more of the stock is owned by minority individuals; (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 (4) one or more minority individuals have the power to exercise a controlling influence over the business.			
Is the applicant a minority-owned or controlled business?	☐ Yes	☐ No	☐ Prefer not to respond
2. Women-owned or controlled business status			
For purposes of this form, an applicant is a women-owned or controlled business if the business meets one or more of the following: (1) if privately owned, 51 percent or more is owned by females; (2) if publicly owned, 51 percent or more of the stock is owned by females; (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 (4) one or more individuals who are females have the power to exercise a controlling influence over the business.			
Is the applicant a women-owned or controlled business?	☐ Yes	☐ No	☐ Prefer not to respond
3. Veteran-owned or controlled business status			
For purposes of this form, an applicant is a veteran-owned or controlled business if the business meets one or more of the following: (1) if privately owned, 51 percent or more is owned by veterans; (2) if publicly owned, 51 percent or more of the stock is owned by veterans; (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 (4) one or more individuals who are veterans have the power to exercise a controlling influence over the business.			
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).

The information provided does not influence the credit decision.

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	☐ Black or African American
☐ Asian	☐ Native Hawaiian or Other Pacific Islander
☐ Indian	☐ Guamanian or Chamorro
☐ Chinese	☐ Native Hawaiian
☐ Filipino	☐ Samoan
☐ Japanese	☐ Pacific Islander (Other)
☐ Korean	☐ White
☐ Vietnamese	☐ Prefer not to respond
☐ Asian (Other)	
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	