

## Exhibit 1

### **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 or investor:

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 or investee 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 normal course of trade;
  - 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;<sup>2</sup> 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.<sup>3</sup> 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.

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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.

***For an investee participating in a venture capital/equity program:***

- 5. The investee is compliant with the venture capital program conflict of interest standards set forth in Section VIII.f of the SSBCI Capital Program Policy Guidelines. Briefly, these standards provide that no SSBCI insider, or a family member or business partner of an SSBCI insider, has a personal financial interest in the investee unless an exception specified in Section VIII.f of the SSBCI Capital Program Policy Guidelines applies. The terms “SSBCI insider,” “family member,” “business partner,” and “personal financial interest” have the meanings set forth in Section VIII.f of the SSBCI Capital Program Policy Guidelines.

If an exception applies, it must be specified here: \_\_\_\_\_

The undersigned is an authorized representative of the borrower or investee.

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

## Exhibit 2 Borrower Agreement

The undersigned borrower (the “Borrower”) acknowledges and understands:

(a) that the loan to be made by \_\_\_\_\_ to the Borrower will be filed for enrollment by the Lender in the Delaware Access Program (the “Program”), a program established by the Delaware Division of Small Business, a division of the Department of State of the State of Delaware, administered through the Delaware Economic Development Authority (the “DEDA”);

(b) that the purpose of the Program is to assist the Lender in making loans that might otherwise not qualify for a loan from the Lender;

(c) that as a condition of having the loan filed for enrollment in the Program, the Borrower is required to pay a non-refundable premium charge to an administrative account called the Reserve Fund, which Reserved Fund is established by DEDA to help cover losses that the Lender may sustain on loans enrolled in the Program;

(d) that the Borrower’s payment of its non-refundable premium charge will be collected by the Lender of transmittal to the Reserve Fund, and that other payments or transfers will be made to the Reserve Fund by the Lender and DEDA;

(e) that the Borrower is a corporation, partnership, joint venture, sole proprietorship, cooperative, or other entity, whether profit or nonprofit, which is authorized to conduct business in the State of Delaware, and the proceeds of the loan will be used for industrial, commercial, or agricultural enterprise, or any combination thereof, within the State of Delaware;

(f) that the Borrower is not an executive officer, director, or principal shareholder of the Lender, or a member of the immediate family of an executive officer, director or principal shareholder of the Lender, or a related interest of any such executive officer, director, principal shareholder or member of the immediate family. For the purposes of this provision, the terms “executive officer”, “director”, “principal shareholder”, “immediate family”, and “related interest” shall refer to the same relationship to the Lender, whether or not the Lender is a Part 215 of Title 12 of the Code of Federal Regulations, including amendments of such Part 215 which may be made from time to time; and

(g) that the Lender has disclosed, and the Borrower has received a copy thereof, of the Notice to Borrower.

The Borrower acknowledges the foregoing and hereby represents and warrants that it has not been promised or told by anyone that it has any, legal beneficial or equitable interest in the aforementioned non-refundable premium charges or any other funds credited to the Reserved Fund, and hereby waives any right, claim or interest on all such funds paid or credited to the Reserve Fund from time to time.

Borrower Name: \_\_\_\_\_

Borrower Signature: \_\_\_\_\_

Dated: \_\_\_\_\_

## Exhibit 3

### Notice to Borrower

This notice is provided to borrowers who may receive a loan from a bank under the Delaware Capital Access Program, a program established by The Delaware Economic Development Authority (the “DEDA”), and administered through The Delaware Division of Small Business.

The purpose of this program is to assist banks to make loans that might otherwise not qualify for a bank loan. The program utilizes a special loss reserve to assist the bank in covering losses from a portfolio of loans that a bank makes under the program. The borrower pays a premium charge to the reserve, which is matched by a bank premium payment to the reserve. DEDA will then match the combined total of the Borrower’s payment and the bank’s payment using SSBCI funds. In addition, DEDA will contribute an additional amount into the reserve fund according to the relevant DEDA multiplier.

It is important to emphasize that the loan is a private transaction between the bank and the borrower. While the program may assist a bank in being able to take more risk than normal, it is important to understand that it is still the bank that is bearing the risk of the loan. DEDA is not a party to the loan and plays no role at all in the bank’s decision regarding whether or not to make the loan. The bank’s rights and remedies are delineated in the loan contract and in law applicable to any bank financing. DEDA plays no role in any decision by the bank with respect to enforcing the bank’s rights under the loan contract.

While the program is intended to assist the bank in providing you with access to bank financing, you should understand that it is likely to be more expensive for the borrower than would be the case with a conventional bank loan.

***I, the undersigned, being duly sworn, upon my oath say:***

1. The Borrower hereby agrees that designated officers, employees, or agents of DEDA, or attorneys may have access to and copy any and all information in any form pertaining to Borrower, including, but not limited to, tax returns and information from tax returns as used in 30 Del. C. §368, in the custody of any State of Delaware, or other State, department, agency, instrumentality, division, office, board, bureau, council, commission, committee, panel or “public body,” as that term is defined in the Delaware Freedom of Information Act, 29 Del. C. § 10002(a), including, but not limited to, the Departments of Finance, State, Labor, and Natural Resources and Environmental Control of the State of Delaware, the United States Environmental Protection Agency, the United States Department of Labor, the National Labor Relations Board or any other agency of the federal government having custody of information deemed pertinent by DEDA or the Authority staff or attorneys in evaluating Borrower’s application for assistance.
2. The Borrower hereby acknowledges and agrees that DEDA reserves the right to and may disclose any information contained in this application and its supporting documents to any employee of the State of Delaware and that this application is subject to disclosure under the Delaware Freedom of Information Act.
3. This application and all other attachments and exhibits to the application, are the products of diligent and reasonable investigation that I have either overseen, or in which I have been personally involved.
4. I have **carefully read** this application, and all other attachments and exhibits to this application, and the information contained in this application, and all other attachments and exhibits to this application, are true, accurate and complete to the best of my information and belief.

5. I am a “high managerial agent” of the Borrower, as defined in 11 Del. C. §284(b), and I am acting within the scope of my employment and in behalf of the Borrower.
  
6. I understand that if I have intentionally made a false statement in this application, and all other attachments and exhibits to this application, or someone else has made a false statement herein or therein that I know or believe to be false, I am subject to criminal prosecution. Further, DEDA, at its option, may terminate its financial assistance.

NAME OF BORROWER: (PRINT) \_\_\_\_\_

TITLE:                      DATE:

ADDRESS: \_\_\_\_\_

NAICS \_\_\_\_\_ EIN \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

The Union (if applicable) understands that if they intentionally made a false statement in this application, and all other attachments and exhibits to this application, or someone else has made a false statement herein or therein that they know or believe to be false, they are subject to criminal prosecution. Further, DEDA, at its option, may terminate its financial assistance.

## Exhibit 4 Sex Offender Lender/Borrower Certification

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

Legal name of lender  or borrower :

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The lender or 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 lender or borrower.

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

## Exhibit 5

### 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  or investor 

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The lender or investor hereby certifies the following to the participating jurisdiction:

1. The SSBCI-supported loan or investment 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/investee to the lender/investor or to an affiliate of the lender/investor.
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 or investor 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 or investor.

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

**Exhibit 6**  
**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).<sup>1</sup> 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  or investee 

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

1. Business enterprise that is owned and controlled<sup>2</sup> 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;
  - 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.<sup>3</sup>[Welcome to the CDFI Fund CIMS](#)

[Mapping Tool | Community Development Financial Institutions Fund](#)

## Exhibit 7

### 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](mailto: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 applic

## Exhibit 8

### SSBCI Demographics-Related Data Form

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](mailto: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.

<b>1. Minority-owned or controlled business status</b>			
<p>For purposes of this form, <u>minority individual</u> 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>			
<b>Is the applicant a minority-owned or controlled business?</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Prefer not to respond
<b>2. Women-owned or controlled business status</b>			
<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>			
<b>Is the applicant a women-owned or controlled business?</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Prefer not to respond
<b>3. Veteran-owned or controlled business status</b>			
<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>			
<b>Is the applicant a veteran-owned or controlled business?</b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Prefer not to respond



**Exhibit 9**  
**LOAN FILING FORM**

1. Name of Lender \_\_\_\_\_
2. Lender ID # \_\_\_\_\_
3. Date loan contract entered into \_\_\_\_\_  
Loan# \_\_\_\_\_ Maturity Date of Loan or Line \_\_\_\_\_
4. Disbursement Date \_\_\_\_\_
5. Name and Address of Borrower: \_\_\_\_\_ (EIN or SSN) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
City \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_
6. Name and Location of Business: \_\_\_\_\_ (EIN or SSN) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
City \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_
7. Date Business Established: \_\_\_\_\_
8. Briefly Describe the Nature of the Business:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
9. Business Annual Gross Revenues for the fiscal or calendar year prior .....\$ \_\_\_\_\_
10. Business Net Income for the fiscal or calendar year prior .....\$ \_\_\_\_\_
11. Total Loan Amount .....\$ \_\_\_\_\_
12. Amount of Loan Enrolled in Program for Coverage.....\$ \_\_\_\_\_
13. Loan origination fee \$ \_\_\_\_\_
14. Does this loan carry a guarantee from any Federal agency?    \_\_\_ Yes    \_\_\_ No
15. Loan Type
  - a. Term Loan                    \_\_\_ Yes    \_\_\_ No    # of Months \_\_\_\_\_
  - b. Line of Credit                \_\_\_ Yes    \_\_\_ No    # of Months \_\_\_\_\_
  - c. Other \_\_\_\_\_            \_\_\_ Yes    \_\_\_ No    # of Months \_\_\_\_\_
16. NAICS Code \_\_\_\_\_
17. Industry Type    \_\_\_ Industrial    \_\_\_ Commercial    \_\_\_ Service    \_\_\_ Agricultural
18. Primary Loan Purpose: \_\_\_ Marketing \_\_\_ Research and Development \_\_\_ Technology  
integration in physical production \_\_\_ Acquire land \_\_\_ Purchase existing building  
\_\_\_ Convert, expand, or renovate buildings (energy-efficient) \_\_\_ Convert, expand, or renovate

buildings (Other) \_\_\_\_ Construct new buildings \_\_\_\_ Acquire and install fixed assets  
\_\_\_\_ Acquire inventory \_\_\_\_ Purchase supplies and raw materials \_\_\_\_ Leasehold improvements  
\_\_\_\_ Working capital (wages, salaries, and benefits of employees) \_\_\_\_ Working capital (Other)  
\_\_\_\_ Refinance outstanding debt \_\_\_\_ Support employee stock ownership plan (ESOP  
transaction) \_\_\_\_ Other

i. If Other please specify:

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19. Secondary Loan Purpose: \_\_\_\_ Marketing \_\_\_\_ Research and Development \_\_\_\_ Technology  
integration in physical production \_\_\_\_ Acquire land \_\_\_\_ Purchase existing building  
\_\_\_\_ Convert, expand, or renovate buildings (energy-efficient) \_\_\_\_ Convert, expand, or renovate  
buildings (Other) \_\_\_\_ Construct new buildings \_\_\_\_ Acquire and install fixed assets  
\_\_\_\_ Acquire inventory \_\_\_\_ Purchase supplies and raw materials \_\_\_\_ Leasehold improvements  
\_\_\_\_ Working capital (wages, salaries, and benefits of employees) \_\_\_\_ Working capital (Other)  
\_\_\_\_ Refinance outstanding debt \_\_\_\_ Support employee stock ownership plan (ESOP  
transaction) \_\_\_\_ Other

i. If Other please specify:

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20. Climate-Aligned Investment? (Refer to U.S. Treasury's SSBCI Reporting Guidelines Document pg. 17)

\_\_\_\_ Yes \_\_\_\_ No

21. Energy or Climate-Impacted Community? (Refer to U.S. Treasury's SSBCI Reporting Guidelines Document pg. 18)

\_\_\_\_ Yes \_\_\_\_ No

22. Borrowers Current Number of Full-Time Equivalent Employees (Refer to U.S. Treasury's SSBCI Reporting  
Guidelines Document pg. 19) \_\_\_\_\_

23. Number of New Full-Time Equivalent Employees Resulting from this loan \_\_\_\_\_

24. Number of New Full-Time Equivalent Employees Retained because of this loan \_\_\_\_\_

25. Amount of Borrower Payment into Reserve Fund (2%)

\$ \_\_\_\_\_

26. Amount of Lender Payment into Reserve Fund (2%)

\$ \_\_\_\_\_

27. Total Combined Lender and Borrower Payment into Reserve Fund (4%)

\$ \_\_\_\_\_

**Socially or Economically Disadvantaged Individual (SEDI-Owned Business Verification)**

28. Did the business self-identify as a SEDI-owned and controlled business?  Yes  No
29. Is the business either:
- Currently located in a CDFI investment area (Link to CDFI Investment Areas: [CDFI Map](#))
  - In the future, will be located in a CDFI investment area
  - Owned and controlled by a borrower whose residences are in a CDFI investment area
30. Has the Lender disclosed to the business the “SSBCI Privacy Notice and Privacy Act Statement” Exhibit 7 and the SSBCI Demographics-Related Data Form Exhibit 8  Yes  No
31. Is the business considered a “Very Small Business” (VSB)? (A VSB is a business with fewer than 10 employees and includes independent contractors and sole proprietors)  Yes  No
32. Applicable Strategic Fund Multiplier for SEDI-Owned businesses is 2.5, for VSB is 2.5, for a combined SEDI/VSB business is 5, for all others, 0. Multiplier:  None  VSB  SEDI  VSB/SEDI

**Complete if Refinancing Loan**

33. Is the loan a refinance of a loan previously not enrolled in the Delaware Capital Access Program made by another non-affiliated financial institution?  Yes  No
34. Is the loan a refinance of a loan previously not enrolled in the Delaware Capital Access Program made by the lender or an affiliate of the lender?  Yes  No
35. If “Yes” to question 26 or 27 above:
- i. Balance Immediately Prior to Refinancing..... \$ \_\_\_\_\_
  - ii. Interest Rate Immediately Prior to Refinancing .....% \_\_\_\_\_
  - iii. New Enrolled Loan Amount (Must be 150% of i.).....\$ \_\_\_\_\_
  - iv. New Interest Rate (Must be at least 30% less than ii. if “Yes” to 26) % \_\_\_\_\_
36. Is the loan a refinance of a loan previously enrolled in the Delaware Capital Access Program?  
 Yes  No
29. Previous Enrolled Loan Amount .....\$ \_\_\_\_\_
30. Balance Immediately Prior to Refinancing .....\$ \_\_\_\_\_
31. New Total Covered Loan Amount.....\$ \_\_\_\_\_

**Lender Signature**

In filing this loan for enrollment, the Lender makes the representations and warranties specified in Section 2.2 of the Agreement and has provided and disclosed to the borrower all necessary Exhibits as part of this agreement.

Bank Authorized Signature \_\_\_\_\_  
Name and Title (Printed) \_\_\_\_\_  
Date \_\_\_\_\_

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**DEDA USE ONLY**

**Strategic Fund**

Combined Borrower/Lender Contribution % of New Loan Amount (4%) \_\_\_\_\_  
Date Borrower/Lender Contribution Deposited to Account \_\_\_\_\_  
DEDA Strategic Fund Contribution Amount \_\_\_\_\_

**SSBCI**

DEDA SSBCI transfer amount (Must equal combined Borrower/Lender Contribution) \_\_\_\_\_ Date \_\_\_\_\_

**Exhibit 10**  
**TRANSMITTAL FORM**

Attach documentation by the Lender of the transmittal of the non-refundable premium charges payable in connection with the loan, by the Lender and the Borrower.

**EXHIBIT 11**  
**SUPPORTING LOAN DOCUMENTATION**

Business Loan Agreement

Promissory Note

Security Agreement

Guaranty

Underwriting Approval Documents specifying the use of the Enrolled Loan  
proceeds

Disbursement Request

Other