



FORWARD  LAWRENCE

***This package contains the application and required attachments
for the following Lawrence County Small Business Loan Programs:***

LAWRENCE COUNTY VERY SMALL BUSINESS (VSB) LOAN PROGRAM

The Lawrence County Very Small Business VSB Loan program is a low-interest revolving loan fund offered through the Lawrence County Economic Development Corporation (LCEDC) designed to assist eligible micro businesses in Lawrence County with ten or fewer full-time employees at time of application.

LAWRENCE COUNTY SMALL BUSINESS EQUALITY (SBE) LOAN PROGRAM

The Lawrence County Small Business Equality (SBE) Loan program is a low-interest revolving loan fund offered through the Lawrence County Economic Development Corporation (LCEDC) designed to assist socially and/or economically, disadvantaged business owners in Lawrence County.

For questions or more information, please contact:

Diane L. Richardson, Assistant Director
Lawrence County Economic Development Corporation
325 E. Washington Street, New Castle, PA 16101
724-658-1488 office/ 724-714-1790 cell
richardson@lawrencecounty.com

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LAWRENCE COUNTY

VERY SMALL BUSINESS (VSB) LOAN PROGRAM GUIDELINES

The Lawrence County Very Small Business VSB Loan program is a low-interest revolving loan fund offered through the Lawrence County Economic Development Corporation (LCEDC) designed to assist eligible micro businesses in Lawrence County with ten or fewer full-time employees at time of application.

PROGRAM DETAILS

With funds allocated from the Commonwealth of Pennsylvania State Small Business Credit Initiative (PA-SSBCI), the VSB Loan program funds eligible business costs such as used and/or new machinery and equipment, building acquisition, construction, building renovations, and business-related vehicles. The program can provide loans from \$5,000 to \$100,000 or 50% of eligible project costs, whichever is less, to micro businesses in Lawrence County with ten or fewer full-time employees.

ELIGIBILITY

Any legal, for-profit micro business interested in applying for the VSB Business Loan must meet the following eligibility requirements:

1. At least one, majority owner of the business must have a minimum FICO credit score of 620 to be eligible to apply for funding. Any exceptions must be pre-approved.
2. Must have no more than 10 full-time employees at time of application
3. Must be legally registered to do business in Pennsylvania, with a business location or a proposed business location in, Lawrence County, PA
4. Eligible businesses are limited to one loan per business entity, verified by the business's employer identification number, or EIN, within a two-year period.
5. Loans cannot be made to any business owned or operated by current members of the LCEDC Board of Directors.

ELIGIBLE USES

1. Building acquisition, construction, and/or renovations
2. Purchase of new and/or used machinery, equipment, and fixtures
3. Business-related vehicles
4. Future operating expenses including payroll, rent, mortgage, utilities, taxes, and inventory are eligible MATCH costs but cannot be funded by this program.

INELIGIBLE USES

1. Refinancing of existing debt (including credit card debt)
2. Personal, non-business obligations or costs incurred by related entities

3. Intangible items such as goodwill, intellectual property, etc.
4. Providing funds, directly or indirectly, for payment, whether as loan repayment, dividend distribution, return of capital, loans, or otherwise, to owners, partners, or shareholders of the business enterprise, except as ordinary compensation for services rendered.
5. Related party transactions, i.e., costs associated with a less than arm's length transaction where the buyer and the seller are one and the same or are related to each other by marriage, blood, or law.
6. Projects which have commenced, or to which the business enterprise has committed, before receiving approval of the LCEDC, unless the business enterprise has received a letter of non-prejudice to commence.
7. Fees charged to the small business enterprise by brokers, finders, financing consultants and economic agencies are not eligible project costs, except the fees payable to the LCEDC and fees and expenses charged to the applicant by other financing entities included as part of the eligible project cost.

FEES

1. Non-refundable Application Fee: \$100 due at time of application submission
2. Borrower shall be responsible for all legal/doc fees incurred as a result of the loan closing including, but not limited to, credit reports, title insurance, attorney fees, recording fees, drawdown fees, appraisal fees, etc., These costs can be financed as part of project.
3. Borrower will be provided an estimate of closing costs prior to signing loan commitment letter. Fees will be based upon loan size and complexity.

RATES TERMS AND CONDITIONS

1. VSB loan amount cannot exceed \$100,000 or 50% or the total eligible project cost, whichever is less
2. The minimum VSB loan amount is \$5,000
3. Loan term will match private financing term but no longer than a ten-year term
4. Interest rate will be fixed at 2.5% for loans up to a 5-year term and at 3.5% for loans over a 5-year term
5. Interest-only periods will be granted on a case-by-case basis
6. For each dollar borrowed from the VSB program, at least one dollar of private financing must be secured to meet the 1:1 private credit match requirement. Private financing includes all **loans** from a private source to an eligible borrower such as term loans and lines of credit. Cash, real estate equity and credit card debt are not eligible match sources.
7. An owner equity cash injection is not required.
8. A minimum of one full time equivalent (FTE) job must be created and/or retained for each project OR for every \$75,000 borrowed, whichever is greater.
9. VSB loans may be prepaid at any time without financial penalty
10. All start-up businesses will be required to submit a Business Plan reviewed by any Small Business Development Center (SBDC) or similar agency approved by the LCEDC.

LIEN/COLLATERAL/SECURITY

1. All loans must be secured at the highest lien position available on the assets being funded and/or on one or more of the following assets: land, buildings, machinery, equipment, fixtures, accounts receivable, inventory, fixtures, or personally pledged property with no less than a second position to be considered.
2. A Personal Guarantee is required of all owners having more than a 20% ownership in the business
3. A credit report obtained within thirty (30) days of application submission from any one of the three major credit reporting agencies (Equifax, Experian, or TransUnion), secured at borrower's own expense, is required for every business owner having more than a 20% ownership.

4. A FICO credit score obtained within thirty (30) days of application submission from any reputable source and secured at borrower's own expense, is required for every business owner having more than a 20% ownership.
5. The LCEDC reserves the right to impose additional conditions on the loan.
6. Any exceptions to the above referenced provisions must meet with the approval of the Loan Review Committee.

THE PROCESS

1. LCEDC makes referrals to the Duquesne University Small Business Development Chamber (SBDC) to help start-up business owners in completing a business plan and project financial statements.
2. The LCEDC staff assists the client in packaging and analyzing the loan information and presents the loan application material to its Loan Review Committee for final analysis and recommendation.
3. Applicants must have a written commitment letter from an approved lending source before the LCEDC Loan Review Committee will consider the application. This does not apply to matching funds provided by other LCEDC funds.
4. Loan applications must be accompanied by the appropriate advance, non-refundable application fee.
5. The Loan Review Committee members are drawn from area banks and other fields related to business lending.
6. Once the Loan Review Committee has reviewed the request for funding along with all applicable documentation, it prepares a recommendation to the LCEDC Board of Directors for final approval.
7. All loan requests will be evaluated on the ability of the applicant to repay the loan, sufficient collateral, and its economic impact on Lawrence County.
8. The Board of Directors is responsible for the final action of approving or denying the loan request.
9. It may take up to 90 days to process your loan request once a complete application is received.
10. VSB loan funds will be disbursed as one drawdown at loan closing and after all equity funds, if applicable, have been expended (proof of equity expenditures will be required prior to drawdown).

REQUIRED ACKNOWLEDGEMENT

I confirm that I have read, understand, and agree to the above policies and procedures for requesting funding through the Lawrence County Economic Development Corporation's VERY SMALL BUSINESS (VSB) LOAN PROGRAM:

Business Name

Signature

Title

Date



LAWRENCE COUNTY SMALL BUSINESS EQUALITY (SBE) LOAN PROGRAM GUIDELINES

The Lawrence County Small Business Equality (SBE) Loan program is a low-interest revolving loan fund offered through the Lawrence County Economic Development Corporation (LCEDC) designed to assist socially and/or economically, disadvantaged small business owners in Lawrence County.

PROGRAM DETAILS

With funds allocated from the Commonwealth of Pennsylvania State Small Business Credit Initiative (PA-SSBCI), the SBE Loan Program will fund eligible business costs such as used and/or new machinery and equipment, building acquisition, construction, renovations, and business-related vehicles. The program can provide up loans from \$10,000 to \$250,000 or 50% of eligible project costs, whichever is less, to eligible businesses in Lawrence County that meets the socially and economically disadvantaged individual (SEDI) requirement at time of application.

ELIGIBILITY

Any legal, for-profit business owner interested in applying for the SBE Loan Program must meet the following eligibility requirements:

1. At least one, majority owner of the business must have a minimum FICO credit score of 620 to be eligible to apply for funding. Any exceptions must be pre-approved.
2. Must have no more than 500 employees at time of application
3. Must be legally registered to do business in Pennsylvania, with a business location or a proposed business location in, Lawrence County, PA
4. Eligible businesses are limited to one loan per business entity, verified by the business's employer identification number, or EIN, within a two-year period, and
5. Loans cannot be made to any business owned or operated by current members of the LCEDC Board of Directors.

SOCIALLY AND/OR ECONOMICALLY DISADVANTAGED INDIVIDUAL (SEDI) REQUIREMENTS

Please be advised that federally imposed SEDI requirements for this program are broad. Please read the following details carefully.

Eligible applicants must **self-certify** their business enterprise is at minimum, 51% owned and controlled by individuals who have had their access to credit on reasonable terms diminished as compared to others in comparable economic circumstances, due to any one of the following conditions:

1. Membership in a group that has been subjected to racial or ethnic prejudice or cultural bias within American society
2. Is a woman business owner

3. Is a veteran business owner
4. Possesses limited English language proficiency
5. A person with disabilities
6. Is a long-term resident in an environment isolated from the mainstream of American society
7. Is a member of a federally or state-recognized Indian Tribe
8. Is a long-term resident in a rural community
9. Is a resident in a U.S. territory
10. Is a resident in a community undergoing economic transitions (including communities impacted by the shift towards a net-zero economy or deindustrialization)
11. Is a member of an underserved community. 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 life such as the following individuals:
 - a. Black
 - b. Latino
 - c. Indigenous and Native American persons
 - d. Asian Americans
 - e. Pacific Islanders
 - f. Other persons of color
 - g. Members of religious minorities (any religion other than Christian)
 - h. Lesbian, gay, bisexual, transgender, and queer (LGBTQ+) persons
 - i. Persons who live in rural areas (this includes all communities in Lawrence County and most all other communities in northwest PA. (If living anywhere outside of Lawrence County, confirm with LCEDC staff)
 - j. Persons adversely affected by persistent poverty or inequality. In Lawrence County, this would include those living in the Borough of Ellwood City or in the City of New Castle. (If living anywhere outside of Lawrence County, confirm with LCEDC staff)
 - k. Persons either living or working in a CDFI investment area. In Lawrence County, this applies only to those business owners living or working in the City of New Castle. (If living anywhere outside of Lawrence County, confirm with LCEDC staff)

ELIGIBLE USES

1. Building acquisition, construction, and/or renovations
2. Purchase of new and/or used machinery, equipment, and fixtures
3. Business-related vehicles
4. Future operating expenses including payroll, rent, mortgage, utilities, taxes, and inventory are eligible MATCH costs but cannot be funded by this program.

INELIGIBLE USES

1. Refinancing of existing debt
2. Personal, non-business obligations or costs incurred by related entities
3. Intangible items such as goodwill, intellectual property, etc.
4. Providing funds, directly or indirectly, for payment, whether as loan repayment, dividend distribution, return of capital, loans, or otherwise, to owners, partners, or shareholders of the business enterprise, except as ordinary compensation for services rendered.
5. Related party transactions, i.e., costs associated with a less than arm's length transaction where the buyer and the seller are one and the same or are related to each other by marriage, blood, or law.

6. Projects which have commenced, or to which the business enterprise has committed, before receiving approval of the LCEDC, unless the business enterprise has received a letter of non-prejudice to commence.
7. Fees charged to the small business enterprise by brokers, finders, financing consultants and economic agencies are not eligible project costs, except the fees payable to the LCEDC and fees and expenses charged to the applicant by other financing entities included as part of the eligible project cost.

FEES

1. Non-refundable Application Fee: \$100 due at time of application submission
2. Borrower shall be responsible for all legal/doc fees incurred as a result of the loan closing including, but not limited to, credit reports, title insurance, attorney fees, recording fees, drawdown fees, appraisal fees, etc., These costs can be financed as part of project.
3. Borrower will be provided an estimate of closing costs prior to signing loan commitment letter. Fees will be based upon loan size and complexity.

RATES TERMS AND CONDITIONS

1. SBE loan amount cannot exceed \$250,000 or 50% or the total eligible project cost, whichever is less
2. The minimum SBE loan amount is \$10,000
3. Loan term will match private financing term but no longer than a ten-year term
4. Interest rate will be fixed at 2.5% for loans up to a 5-year term and at 3.5% for loans over a 5-year term
5. Interest-only periods will be granted on a case-by-case basis
6. For each dollar borrowed from the SBE program, at least one dollar of private financing must be secured to meet the 1:1 private credit match requirement. Private financing includes all **loans** from a private source to an eligible borrower such as term loans and lines of credit. Cash, real estate equity and credit card debt are not eligible match sources.
7. An owner equity cash injection is not required.
8. A minimum of one full time equivalent (FTE) job must be created and/or retained for each project OR for every \$75,000 borrowed, whichever is greater.
9. SBE loans may be prepaid at any time without financial penalty
10. All start-up businesses will be required to submit a Business Plan reviewed by any Small Business Development Center (SBDC) or similar agency approved by the LCEDC.

LIEN/COLLATERAL/SECURITY

1. All loans must be secured at the highest lien position available on the assets being funded and/or on one or more of the following assets: land, buildings, machinery, equipment, accounts receivable, inventory, fixtures, or personally pledged property with no less than a second position to be considered.
2. A Personal Guarantee is required of all owners having more than a 20% ownership in the business.
3. A credit report obtained within thirty (30) days of application submission from any one of the three major credit reporting agencies (Equifax, Experian, or TransUnion), secured at borrower's own expense, is required for every business owner having more than 20% ownership.
4. A FICO credit score obtained within thirty (30) days of application submission from any reputable source and secured at borrower's own expense, is required for every business owner having more than a 20% ownership.
5. The LCEDC reserves the right to impose additional conditions on the loan.

THE PROCESS

1. LCEDC makes referrals to the Duquesne University Small Business Development Chamber (SBDC) to help start-up business owners in completing a business plan and project financial statements.
2. The LCEDC staff assists the client in packaging and analyzing the loan information and presents the loan application material to its Loan Review Committee for final analysis and recommendation.
3. Applicants must have a written commitment letter from an approved lending source before the LCEDC Loan Review Committee will consider the application. This does not apply to matching funds provided by other LCEDC funds.
4. Loan applications must be accompanied by the appropriate advance, non-refundable application fee.
5. The Loan Review Committee members are drawn from area banks and other fields related to business lending.
6. Once the Loan Review Committee has reviewed the request for funding along with all applicable documentation, it prepares a recommendation to the LCEDC Board of Directors for final approval.
7. All loan requests will be evaluated on the ability of the applicant to repay the loan, sufficient collateral, and its economic impact on Lawrence County.
8. The Board of Directors is responsible for the final action of approving or denying the loan request.
9. It may take up to 90 days to process your loan request once a completed application is received.
10. SBE loan funds will be disbursed as one drawdown at loan closing and after all equity funds, if applicable, have been expended (proof of equity expenditures will be required prior to drawdown).

REQUIRED ACKNOWLEDGEMENT

I confirm that I have read, understand, and agree to the above policies and procedures for requesting funding through the Lawrence County Economic Development Corporation's SMALL BUSINESS EQUALITY (SBE) LOAN PROGRAM:

Business Name

Signature

Title

Date



Loan Application (For either VSB or SBE)

1. Project Information

Beneficial Owner:		Title:	
Business Name:		Tax ID:	
Trade Name (if different):			

Project Address	Municipality	County	State	Zip

1.A Project Contact Information

Name	
Title	
Address	
Business Phone	
Cell Phone	
E-mail	

2. Loan Purpose and Benefit to Operating Company

Project Description (*who, what, where, when, and how*):

Necessity or Purpose of the Project (*why*):

2.1. Project Costs

Item	Amount	% of Total Project Cost
Total Project Costs		

2.2. Financing

Source	Amount	Term	Interest Rate

3. Eligibility

3.1. Job Opportunity Requirement)

	Number of current jobs
	Number of jobs to be created in the next three years
	Number of jobs to be retained because of project
	Total number of job opportunities

4. Entity Information (Borrower #1):

Entity Type (EPC, OC, Borrower, Affiliate)					
Name		Tax ID			
Mailing Address					
Nature of Business					
Year Established		State of Incorporation			
Co-Borrower?	Guarantor?	Type of organization	NAICS	Franchise?	Franchise Directory

5. Entity Information (Borrower #2 if applicable):

Entity Type (EPC, OC, Borrower, Affiliate)					
Name		Tax ID			
Mailing Address					
Nature of Business					
Year Established		State of Incorporation			
Co-Borrower?	Guarantor?	Type of organization	NAICS	Franchise	Franchise Directory

Please complete the following forms ([links below in REQUIRED FORMS AND ATTACHMENTS](#)) for each company listed above:

1. Company Profile Sheet
2. Certification of Applicant and Other Entities
3. Debt Schedule
4. Borrower Use of Proceeds and Conflict of Interest Certification
5. Demographic-Related Information Form
6. SSBCI Privacy Act Statement
7. Sex Offender Borrower Certification
8. W-9: Request for Taxpayer Identification Number and Certification
9. For SBE borrowers, also complete Borrower SEDI Certification

6. Personal Guarantors (Owners of 20% or greater)

Name	Company	% of ownership

Please complete the following forms ([links below in REQUIRED FORMS AND ATTACHMENTS](#)) for each individual listed above:

1. Certification of Individual
2. Personal Financial Statement on any bank-approved form or feel free to use the attached template below.

REQUIRED FORMS AND ATTACHMENTS

1. **Company Profile Sheet** for each Borrower.
<https://www.dropbox.com/s/kh3kygukxom5gdc/Company%20Profile%20Form.pdf?dl=0>
2. **Business Plan.** For established businesses, the plan must include, at minimum, the following elements that have not already been discussed above and in the attached forms:
 - a. **Executive Summary** - The first and most important section, summarizing everything you hope to accomplish with your business.
 - b. **Products and Services** -- Lays out the products and/or services you plan to offer to customers and clients.
 - c. **Marketing Plan** -- Explains your plan for reaching, acquiring, and retaining customers for your business.
 - d. **Operations Plan** -- Shows that you have thought through the logistics of operating your company, including hiring staff, shipping, storage, and more.

Start-up applicants will be required to have a full Business Plan reviewed by a Small Business Development Center (SBDC) representative. Please see LCEDC staff for a referral to Duquesne SBDC, if needed.

3. **Signed W-9 Form** for any individual or entity serving as a borrower or co-borrower. The address entered on the form should be the desired mailing address of the respective entity.
<https://www.dropbox.com/s/3mjz02ffiy3mm2rt/W9%20IRS%20FILLABLE.pdf?dl=0>
4. **Certification of Applicant and Other Entities.** The **Certification of Applicant and Other Entities** form should be completed and signed by any **business entity (LLC, Partnership, Corp, Etc.)**, other than an individual or sole proprietor, which shall serve as a borrower, co-borrower, or guarantor for the loan. In addition, the form should be completed by any **business entity (LLC, Partnership, Corp, Etc.)**, other than an individual or sole proprietor, holding 20% or greater ownership in the borrower and/or co-borrower.
<https://www.dropbox.com/s/rl3tj8rsngy2goe/Certification%20Form.pdf?dl=0>
5. **Certification of Individual.** This form should be completed and signed by any individual serving as a borrower, co-borrower, or guarantor for the loan as well as for any individual holding 20% or greater ownership in any business entity serving as a borrower and/or co-borrower for the loan.
<https://www.dropbox.com/s/th8r675xipqmi4n/Individual%20Certification.pdf?dl=0>
6. **Credit Report** -- For businesses that have 100 or fewer full-time employees worldwide, an individual credit report obtained within thirty (30) days of application submission from any one of the three major credit reporting agencies (Equifax, Experian, or TransUnion), secured at borrower's own expense, is required for every business owner having more than 20% ownership in the operating entity and if applicable, the project real estate.
7. **FICO credit score** – If the FICO Credit score is not included in above Credit Report, each business owner having more than a 20% ownership in the business must obtain within thirty (30) days of application submission obtained from any reputable source and secured at

borrower's own expense.

8. **Executed Commitment Letter** -- No application will be reviewed until a commitment letter is secured for the loan matching requirement (\$1 of private credit per each dollar of SSBCI borrowed funds). This requirement does not apply to matching funds supplied by other LCEDC loan programs.
9. **Equity Commitment Letter** – If project financing includes an equity contribution from the business, please provide an equity commitment letter. WORD Template:
<https://www.dropbox.com/scl/fi/c0mn75qlqgn7tjl2jugmo/equity-commitment-letter.docx?dl=0&rlkey=s8qdi8af7jx154qzkzdrccp37>
10. **Appraisal** -- For projects involving real estate purchases and/or renovations, an appraisal, no more than one-year old, completed by either a Member, Appraisers Institute (MAI) or a State Certified Appraiser, is required for all real estate to be financed as well as any other collateral property serving as primary collateral.
11. **Project Cost Documentation** – Copies of supporting documentation of all project costs such as signed and dated sales agreements, bids, proposals, contracts, quotes, etc. are required.
12. **Phase 1 Environmental Site Assessment**— Phase I Assessment, at minimum, required for all real estate acquisition projects.
13. **Loan Applicant Financial Information:**
 - A. For established businesses, (1) **three years, CPA-prepared historical financial statements**, (2) **year to date financials**, (3) **last filed federal tax return**, and (4) **one year of projections if requested**, to substantiate cash flow to service new debt. If company does not prepare annual financial statements, please provide last three years of filed federal tax returns.
 - B. For businesses operating less than three years, (1) **full year financial statements for every year since inception**, (2) **year to date financials**, (3) **last filed federal tax return**, and (4) **three years of financial projections**; including an income statement and balance sheet for the operating entity and if applicable, for the real estate holding company. Pro-forma statements should include the assumptions / notes in support of the financial projections.
 - C. **Debt Schedule** outlining all existing debts of the entity serving as the operating entity. In addition, if financing real estate, a separate debt schedule should be completed outlining all debts of the real estate holding entity, if applicable. Please ensure the entity or individual(s) responsible for the debt is clearly identified in the first section of the form. This form is not required if accountant prepared financials are provided and include a detailed debt schedule. <https://www.dropbox.com/scl/fi/hlp95izxeggnxd1w6qfm4/Debt-Schedule.xlsx?dl=0&rlkey=3g3s0e79y6rr8qt9hp718irig>
 - D. Signed and Dated Personal Financial Statement no more than six months old for all personal guarantors.
<https://www.dropbox.com/s/5h4sw9vyel115sl/Personal%20Financial%20Statement.pdf?dl=0>

14. Commonwealth of PA SSBCI required documents:

- A. SSBCI Privacy Note and Privacy Act Statement:
<https://www.dropbox.com/s/mm27wh0dg4n2u2n/Privacy%20Notice.pdf?dl=0>
- B. SSBCI Demographics – Related Information Form:
<https://www.dropbox.com/s/73mjun2r2bogole/Demographic%20Information.pdf?dl=0>
- C. Sex Offender Lender-Borrower Certification:
<https://www.dropbox.com/s/ssnqz163i7j5l3d/Sex%20Offender%20Form.pdf?dl=0>
- D. Borrower-Investee Use of Proceeds and Conflict of Interest Certification:
<https://www.dropbox.com/s/hp9f0ff87x0t35m/Conflict%20of%20Interest.pdf?dl=0>
- E. **Requested for all borrowers but required for SBE borrowers only:** Borrower-Investee Certification:
<https://www.dropbox.com/s/k64kfq5vndjntxk/SEDI%20Self%20Certification.pdf?dl=0>