



cash collateral support application

customer information

Complete this form for (1) each proprietor, or (2) each limited partner who owns 20 percent or more interest and each general partner, or (3) each stockholder owning 20 percent or more of voting stock and each corporate officer and director, or (4) any other person or entity providing a guaranty on the loan.

Name		Date
Residence Address		
City	State	Zip
Business Phone	Residence Phone	Business Name of Applicant/Borrower

owner information

Race <input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/African American	<input type="checkbox"/> Native Hawaiian/Other Pacific Islander <input type="checkbox"/> European <input type="checkbox"/> Other	Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Gender <input type="checkbox"/> Female <input type="checkbox"/> Male
---	--	--	---

other information

Have you or any officer of your company ever been involved in bankruptcy or insolvency proceedings?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you or any officer of your company ever been under indictment, parole, or probation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you or any officer of your company ever been convicted of any criminal offense other than a minor traffic violation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you or any officer of your company ever defaulted on SBA, CHFA, Federal, or State financing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you, any officer of your company, or your business involved in any pending lawsuits?	<input type="checkbox"/> Yes <input type="checkbox"/> No

nondiscrimination and affirmative action

The applicant organization is an equal opportunity employer and complies fully with all federal and Colorado laws respecting discrimination and unfair employment practices. Applicant does not discriminate against any employee or applicant for employment, or against any persons purchasing applicant's products or services, on account of race, creed, color, national origin, sex, marital status, familial status, religion, ancestry, mental or physical handicap, or age. Applicant will take affirmative actions to assure that employees and applicants for employment are treated without regard to any such characteristics.

authorization/certification

As a political subdivision of the State of Colorado working to create opportunities for a better Colorado, Colorado Housing and Finance Authority (CHFA) reserves the right to publicize financing under its Business Finance Division. If provided a loan or other financing through one of CHFA's Commercial programs, the borrower or sponsor authorizes the use of the development, owner, sponsor, and/or business name in the marketing of this program. The applicant authorizes any insurance agent or company to provide copies of policies of insurance with respect to the Project, borrowers or guarantors, including without limitation copies of any life insurance policies.

I/we certify that at least 51 percent of the outstanding interest in the business is owned by those who are either citizens of the United States or reside in the United States after being legally admitted for permanent residence. I/we also guarantee the above and enclosed information to be true and correct. I/we also understand that intentional misrepresentation of facts may be the basis for a denial of credit.

I/we authorize you to check my/our personal and company credit information.

important information

Important information about procedures for opening a new account: To help the government fight the funding of terrorism and money laundering activities, Federal law requires financial institutions to obtain, verify, and record information that identifies each person who opens an account. When you apply for an SBA 504 loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

The following uses and activities shall not be conducted in or on the Project: Activities which are illegal under federal, state, or local laws; selling, producing, or displaying sexually-oriented material (e.g., adult book stores, adult video stores, adult theaters, etc.); non-medical massage services; a business generating greater than twenty-five percent (25%) of its revenues from the sale of alcoholic beverages not manufactured onsite or from selling alcoholic beverages for consumption off premises; a business or organization that discriminates in its membership or facility usage on the basis of race, color, national origin, religion, gender, age, disability, citizenship status, marital status, sexual orientation, or any other status protected by law; gambling activities (not including sale of state sanctioned lottery tickets); selling or dispensing products illegal under federal, state or local laws; religious services, instruction of overtly sectarian activities; pawn brokering; making "payday" or short term loans by an entity that is not a bank, credit union, savings and loan, or other banking institution; and escort services.

borrower certifications to chfa

1. Borrower is one of the following entities: corporation, sole-proprietor, partnership, nonprofit, limited liability company, or other entity operating in the State of Colorado. (Permissible borrowers include state-designated charitable, or other nonprofit or eleemosynary institutions, government-owned corporations, and consumer and marketing cooperatives provided the loan is for a "Business Purpose" as defined below). Borrower is not a religious institution or organization.
2. Borrower shall (a) use the Loan proceeds for a Business Purpose and not for any "Ineligible Uses" (defined below); (b) have no more than 750 employees; and (c) be and remain legally allowed to operate in the State of Colorado.
3. The Loan proceeds will be used for a "Business Purpose." A Business Purpose includes, but is not limited to start up costs, working capital, business procurement, franchise fees, equipment, inventory, as well as the purchase, construction, renovation, or tenant improvements of an eligible place of business that is not for passive real estate investment purposes. The definition of Business Purpose excludes activities that relate to acquiring or holding passive investments such as commercial real estate ownership, the purchase of securities, and "lobbying activities" as defined in Section 3(7) of the Lobbying Disclosure Act of 1995, P.L. 104-65, as amended.
4. The Loan proceeds will not be used for any of the following "Ineligible Uses":
 - To make payment of delinquent federal or state income taxes unless the borrower has a payment plan in place with the relevant taxing authority;
 - Repayment of taxes held in trust or escrow, e.g., payroll or sales taxes;
 - Reimbursement of funds owed to any owner, including any equity injection or injection of capital for the business' continuance; or
 - Purchase of any portion of the ownership interest of any owner of the business.
5. The Borrower is not:
 - An executive officer, director, or principal shareholder of the Lender ;
 - A member of the immediate family of an executive officer, director, or principal shareholder of the Lender;
 - A related interest of such executive officer, director, principal shareholder, or member of the immediate family;
 - A business engaged in speculative activities that develop profits from fluctuations in price rather than through normal course of trade, 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;
 - A business that earns more than half of its annual net revenue from lending activities, unless the business is a non-bank or non-bank holding company Community Development Financial Institution;
 - 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;
 - A business engaged in activities that are prohibited by federal, state, and/or other applicable law in the jurisdiction where the business is located or conducted;
 - A business engaged in gambling enterprises, unless the business earns less than 33 percent of its annual net revenue from lottery sales; or
 - A business in which a principal of the borrowing entity has been convicted of a sex offense against a minor [as such terms are defined in section 111 of the Sex Offender Registration and Notification Act (42 U.S.C. 16911)].
6. The Borrower shall cooperate with the Lender, CHFA, OEDIT, CEDC, and any of their representatives, and provide the information described in Appendix A, Section 10 of the Deposit Agreement to the Lender and CHFA, as well as any other information necessary for CHFA to provide reports and any other information required from time to time under the SSBCI Program, including any rules, guidelines, and regulations that may be promulgated or amended from time to time.

signature(s)

Signature

Title

Date