

City of Tacoma/ Tacoma Community Redevelopment Authority (TCRA)

# Small Business Revolving Loan Fund Financing Application

Thank you for your interest in applying for funds through the Tacoma Community Redevelopment Authority's Small Business Revolving Loan Fund program. This program is intended to assist small and moderately sized businesses located or locating to Tacoma in establishing or growing their business. The goal of the loan program is to stimulate economic development, thereby creating full-time, permanent jobs in Tacoma. This program is designed as gap financing. The funds provided through this program are available to fill a financing gap that exists between a project's total cost and the sum of owner equity and a loan from a senior lender. If a bank or other first lender has committed to providing the full financing needed to complete your project you are not eligible for funds through this program.

These funds are federal pass-through funds. As such, if your business is provided a loan through this program you agree to certain federal and City of Tacoma regulations and requirements. These include, but are not limited to, the following: pulling of a credit report for the purpose of evaluating the loan application; the creation of permanent jobs; quarterly and annual financial and job creation reports to the City of Tacoma; a DUNS number; registration in the federal System for Awards Management ([www.sam.gov](http://www.sam.gov)); an Environmental Review in compliance with the National Environmental Policy Act (NEPA), where applicable; and payment of prevailing wages, where applicable;

Please be aware that the following is a preliminary application only and it's highly likely that you will be asked to provide additional information to allow the TCRA to fully consider and/or underwrite your loan application.

For assistance with this application please contact City of Tacoma Community & Economic Development staff member Will Suarez at (253) 591-5590 or [will.suarez@cityoftacoma.org](mailto:will.suarez@cityoftacoma.org)

Checks to cover the \$150 application fee should be made out to **TCRA**.

Completed applications along with documents can be turned in person or mailed to:

Attn: Revolving Loan Fund  
Will Suarez  
747 Market Street, Room 900  
Tacoma, WA 98402 - 3793

**TACOMA COMMUNITY REDEVELOPMENT AUTHORITY**  
**SMALL BUSINESS REVOLVING LOAN FUND PROGRAM**  
 Application for Financing

|                                      |   |
|--------------------------------------|---|
| Basic Qualifying Criteria            | Small to mid-size business, operating within the City Limits of the City of Tacoma, Washington  |
| Eligible Types of Loans              | The loan must be for a business purpose. TCRA funds must fill a gap between the project's total cost and financing provided by a senior lender. Funds cannot be a substitute for private financing or for financing available through other sources. <b>Loans must fill a financing gap.</b>  |
| Equity                               | A minimum of 10% of project costs.  |
| Private to Public Funding Leverage   | A minimum private to public leveraging ratio of \$2 private funds:\$1 public funds is required.   |
| Jobs Criteria                        | The application must state how many jobs will be created as a result of the loan. A minimum of 1 permanent FTE job created is required per \$100,000 borrowed.  |
| Eligible Purpose                     | Start-up costs; inventory; equipment, furniture, fixtures; real estate purchase; tenant improvements; working capital.  |
| Credit History and Repayment Ability | Must demonstrate the ability to meet commitments and to repay the loan through business cash flow and other means. Taxes must be current; borrower may be operating under a payment plan.   |
| Collateral                           | Collateral coverage of a minimum of 1:1. Personal guarantees will be required on all loans from any person or entity with 20 percent or greater ownership in the business and key personnel, where applicable.  |
| Fees and Interest Rate               | A non-refundable application fee of \$150.00 must accompany the application. A 1% loan fee will be charged on the amount borrowed and will be due at closing. There is a loan modification or re-write fee of \$250.00. The applicant will be responsible for all legal fees associated with underwriting the loan.   |
| Loan Size                            | Loan size typically cannot exceed \$500,000.  |
| Loan Term                            | Amortizations<br>Up to 25 years for real estate acquisition.<br>Up to 15 years for building rehabilitation.<br>Up to 10 years for fixed asset financing<br>Up to 7 years for permanent working capital.<br>Loans will be structured with a 5 year term taking into account the above amortization schedule. At loan maturity, a balloon payment to pay off the remaining balance of the loan or a request to modify the loan to extend its maturity must be made by the borrower. |

### LOAN APPLICATION CHECKLIST

**\*Additional items may be requested once the application is reviewed**

| √ If included or indicate N/A | Items to be Provided<br><b>NOTE: Items marked with an * are not required for a start-up business.</b>  |
|-------------------------------|--|
|                               | Loan Application with signatures from all principals with 20% or more ownership. This authorizes the TCRA to pull credit reports.  |
|                               | \$150 non-refundable application fee   |
|                               | Business Plan (with at least 2 years financial projections for start-ups)  |
|                               | Resumes of all principals and key personnel (normally those with 20% ownership or more)  |
|                               | Verification of business space (example: Deed of Trust, Lease/Rental Agreement, Purchase Agreement)  |
|                               | Agreement of landlord (for businesses that are <b>leasing space</b> and wish to use loan proceeds to complete <b>tenant improvements</b> )   |
|                               | Operating Agreement, Partnership Agreement or Articles of Incorporation and Bylaws (dependent on the structure of the business)  |
|                               | Certificate of Good Standing ( corporation only) and Certificate of Existence  |
|                               | Copy of State of Washington and City of Tacoma business licenses   |
|                               | Commercial year-end financial statements (Profit & Loss and Balance Sheet) for the last 3 years (CPA Review Quality, or Compilations and tax returns for the last 3 years. Required from expanding businesses).  |
|                               | Commercial Federal Income Tax Return for the past 3 years  |
|                               | Interim Financial Statement (Balance Sheet and Profit & Loss Statement) dated within 60 days of this application (Required from expanding businesses only).  |
|                               | Pro-Forma commercial financial projections (including Notes and Schedules) for <b>start-up businesses</b> (defined as businesses in operation 3years or less). Pro- forma financial projections include: <ol style="list-style-type: none"> <li>1. One (1) year Income/Cash Flow Statement (month to month)</li> <li>2. Two (2) years cash flow projections</li> <li>3. Explanation of the underlying assumptions supporting the cash flow projections.</li> </ol> <p>Assistance completing cash flow projections is available at no charge to you. Please ask for referral names and numbers.</p> |
|                               | Accounts Receivable Aging, not older than 45 days (for expanding businesses)   |
|                               | Accounts Payable Aging, not older than 45 days (for expanding businesses)  |
|                               | Schedule of term business debt (form included in this application)   |
|                               | Personal Financials (Tax Returns) for <b>all</b> business owners for the past <b>3 years</b> .   |

|  |  |
|--|--|
|  | Personal Financial Statements for all principal owners of the applicant business (Personal Financial Statement form accompanies application) |
|  | Certification for Contracts, Grants, Loans and Cooperative Agreements (form provided in application packet)                                  |
|  | Project Assurances Form (included in this application)   |
|  | Environmental Checklist (provided separately, if applicable)   |
|  | Proof of hazard and liability insurance  |
|  | Jobs Creation/Retention Agreement (included in application)  |

## **BUSINESS PLAN GUIDELINES**

To qualify for a loan, you must submit a business plan. Following is a sample outline of a business plan, which may be used as a guide. The business plan should be concise but informative. Generally, the plan need not exceed 10 pages.

### **SUMMARY**

- A. Business Description
  - 1. Name
  - 2. Location and facility description (current and/or proposed)
  - 3. Product(s) and/or service(s)
- B. Business Goals
- C. Summary of Financial Needs and Explanation of Use of Funds

### **MARKET ANALYSIS AND COMPETITION**

- A. Description of Total Market Served
- B. Industry Trends
- C. Competition

### **PRODUCT(S) OR SERVICE(S)**

- A. Description of Product Line
- B. Proprietary Position: Patents, Copyrights and Trademarks
- C. Comparison to Competitors' Products

### **MANUFACTURING PROCESS (if applicable)**

- A. Materials
- B. Source of Supply
- C. Capital Equipment
- Requirements D. Production
- Methods

### **MARKETING STRATEGY**

- A. Overall Strategy for Marketing and Advertising
- B. Pricing Policy
- C. Sales Terms
- D. Method of Selling, Distributing and Servicing Products

TCRA SMALL BUSINESS REVOLVING LOAN FUND  
APPLICATION FOR FINANCING

1. Business's legal name): \_\_\_\_\_  
Trade Name(s) (dba): \_\_\_\_\_

Has the business name changed, or has merger, consolidation or other substantial business changes occurred during the last five years?

Yes     No    If yes, describe on a separate sheet.

2. Business Address: \_\_\_\_\_  
City: Tacoma                      State: WA                      Zip Code: \_\_\_\_\_

**(Only businesses that are currently located in or expanding to Tacoma City limits are eligible for financing)**

Principal office (if different from business address):  
\_\_\_\_\_

Business Telephone: (    ) \_\_\_\_\_ Contact Telephone: (    ) \_\_\_\_\_

Date of Incorporation (or date started): \_\_\_\_\_

State of Incorporation or Operation: \_\_\_\_\_

Federal Employer Identification Number: \_\_\_\_\_

4. Type of organization:

Proprietorship

For Profit Corporation    Non -Profit/IRC Section # \_\_\_\_\_

General Partnership    Limited Partnership    Other \_\_\_\_\_

5. Company Principals: (List of principal officers, stockholders or partners)

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

% Owned \_\_\_\_\_

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

% Owned \_\_\_\_\_

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

% Owned \_\_\_\_\_

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

% Owned \_\_\_\_\_

6. Complete the following debt service schedule. Use a separate sheet as needed.

| <u>Lender</u> | <u>Loan Date</u> | <u>Loan Amount</u> | <u>Principal Loan Balance</u> | <u>Interest Rate</u> | <u>Term</u> | <u>Payment Schedule</u> | <u>Payment Amount</u> | <u>Maturity Date</u> | <u>Collateral</u> |
|---------------|------------------|--------------------|-------------------------------|----------------------|-------------|-------------------------|-----------------------|----------------------|-------------------|
|               |                  |                    |                               |                      |             |                         |                       |                      |                   |
|               |                  |                    |                               |                      |             |                         |                       |                      |                   |
|               |                  |                    |                               |                      |             |                         |                       |                      |                   |
|               |                  |                    |                               |                      |             |                         |                       |                      |                   |
|               |                  |                    |                               |                      |             |                         |                       |                      |                   |
|               |                  |                    |                               |                      |             |                         |                       |                      |                   |

7. Does the applicant have any loans/leases/commitments for the current financing needs from other sources?

Yes  No

If yes, list dates, lenders, collateral and repayment terms on separate sheet.

8. Is the applicant (company) or any of the principal owners currently involved in or threatened with any lawsuit or litigation?

Yes  No If yes, describe on separate sheet.

9. Has applicant or its principal owners ever been involved in bankruptcy proceedings?

Yes  No If yes, list details: \_\_\_\_\_

\_\_\_\_\_

9. Do any of the principal owners or the applicant business have any past due taxes?:

Yes  No

Period Due: \_\_\_\_\_ Period Due: \_\_\_\_\_ Period Due: \_\_\_\_\_

Amount: \_\_\_\_\_ Amount: \_\_\_\_\_ Amount: \_\_\_\_\_



10 To be eligible for funding, applicant's project must create a minimum of 1 full-time equivalent job (40 hours/week) per \$100,000 borrowed from TCRA.

*NOTE:* There are federal assurances that must be agreed to prior to loan funding. The PROJECT ASSURANCES document is included in this application and must be signed prior to final loan approval.

## **EMPLOYMENT CREATION/RETENTION**

### *Present Employment:*

List all positions presently offered by the applicant business. A full-time employee is one employee working a 40-hour week, year round. Continue on another sheet of paper if necessary.

| Job Title | Hours<br>/Week | # of<br>Staff | Filled<br>Y/N | Training or Education<br>Required, Explain |
|-----------|----------------|---------------|---------------|--|
|-----------|----------------|---------------|---------------|--|

*Projected Employment*

List the jobs that will be CREATED or RETAINED within the next three years as a result of this loan. A retained job is defined as a job that would be lost if it were not for this loan funding. Financing available will depend on, among other things, the number of jobs created/retained as a result of loan proceeds. Use a separate sheet if necessary.

| <b>Job Title</b> | <b># of Staff</b> | <b>Hours/<br/>Week</b> | <b>Training or Education Required</b> |
|------------------|-------------------|------------------------|---------------------------------------|
|------------------|-------------------|------------------------|---------------------------------------|

**Before proceeding with this application, read, sign and date the Job Creation/Retention Agreement below. This form must be completed before an applicant is considered for funding.**

Job Creation/Retention Certification

The undersigned, an authorized representative of \_\_\_\_\_ (the “Company”) certifies that the foregoing information given in connection with a loan by the Tacoma Community Redevelopment Authority to the Company (the “Loan”), is correct and acknowledges that:

- (1) The Company will be required to comply with all applicable job creation/retention provisions of the Loan during and after the term of the Loan;
- (2) The Company will be required to furnish to the Authority documentation confirming compliance with the job creation/retention provisions of the Loan during and after the term of the Loan; and
- (3) In the event of any breach of the provisions of the Loan regarding job creation/retention, the Loan will be subject to acceleration, and the Borrower may be precluded from receiving further federal assistance.

APPLICANT: \_\_\_\_\_  
(Name of Business)

BY: \_\_\_\_\_  
(Authorized Officer or Managing Member)

TITLE: \_\_\_\_\_

DATE \_\_\_\_\_

**11. BUSINESS INFORMATION**

Provide the following information on the applicant business:

**MEMBERS OR CORPORATE OFFICERS :**

| <u>Name</u> | <u>Title</u> | <u>% Ownership</u> | <u>Primary Duties</u> |
|-------------|--------------|--------------------|-----------------------|
| _____       | _____        | _____              | _____                 |
| _____       | _____        | _____              | _____                 |
| _____       | _____        | _____              | _____                 |
| _____       | _____        | _____              | _____                 |

**ACCOUNTING FIRM:** \_\_\_\_\_

Address: \_\_\_\_\_

Contact Person: \_\_\_\_\_ Phone: \_\_\_\_\_

**ATTORNEY:** \_\_\_\_\_

Address: \_\_\_\_\_

Contact Person: \_\_\_\_\_ Phone: \_\_\_\_\_

**INSURANCE AGENCY:** \_\_\_\_\_

Address: \_\_\_\_\_

Contact Person: \_\_\_\_\_ Phone: \_\_\_\_\_

**CONSTRUCTION FIRM:** \_\_\_\_\_

Address: \_\_\_\_\_

Contact Person: \_\_\_\_\_ Phone: \_\_\_\_\_

**12. DECLARATION OF PRINCIPAL OWNERS, OFFICERS, AND DIRECTORS**

**ARE OR HAVE ANY OF THE PRINCIPAL OWNERS EVER BEEN: (circle yes or no)**

- |   |     |    |
|---|-----|----|
| 1. Involved in any claim or lawsuit?  | Yes | No |
| 2. Delinquent on any federal, state, or local taxes?                                  | Yes | No |
| 3. Liable under any contingency agreements?   | Yes | No |
| 4. Involved in bankruptcy or insolvency proceedings?                                  | Yes | No |
| 5. Involved in outstanding judgments?   | Yes | No |
| 6. Involved in property foreclosure or given title in lieu of foreclosure?            | Yes | No |
| 7. Delinquent on child support payments?  | Yes | No |
| 8. Under indictment or on parole or probation?  | Yes | No |
| 9. Charged or arrested for criminal offense other than minor motor vehicle violation? | Yes | No |
| 10. Debarred from receiving federal assistance?                                       | Yes | No |

If YES is answered to any question, please furnish details. Attach additional sheets if necessary.

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**Ownership in Other Businesses or Firms:**

Do the principal owner(s) own 20% or more in any other business or firm?      Yes      No

If yes:

1. Name of Business \_\_\_\_\_

Nature of Business \_\_\_\_\_ % Ownership \_\_\_\_\_

2. Name of Business \_\_\_\_\_

Nature of Business \_\_\_\_\_ % Ownership \_\_\_\_\_

3. Name of Business \_\_\_\_\_

Nature of Business \_\_\_\_\_ % Ownership \_\_\_\_\_

4. Name of Business \_\_\_\_\_

Nature of Business \_\_\_\_\_ % Ownership \_\_\_\_\_

5. Name of Business \_\_\_\_\_

Nature of Business \_\_\_\_\_ % Ownership \_\_\_\_\_

6. Name of Business \_\_\_\_\_

Nature of Business \_\_\_\_\_ % Ownership \_\_\_\_\_

7. Name of Business \_\_\_\_\_

Nature of Business \_\_\_\_\_ % Ownership \_\_\_\_\_

8. Name of Business \_\_\_\_\_

Nature of Business \_\_\_\_\_ % Ownership \_\_\_\_\_

### 13. LOAN REQUEST

Small Business Loan financing is requested for (check all that apply):

starting a new business

expanding an existing business

acquiring fixed assets (includes equipment, furniture/fixtures, building and improvements)

Financing will be used to:

Acquire real estate

Make site/tenant improvements

As working capital

Purchase fixed assets (equipment or machinery)

**DETAIL OF BUSINESS FINANCING NEEDS:**

|   |    |                            |    |
|---|----|----------------------------|----|
| Provide project costs and sources of financing: |    |                            |    |
| <b>USE OF PROCEEDS:</b>                         |    | <b>SOURCES OF FUNDING:</b> |    |
| Equipment, Fixed Assets                         | \$ | Bank Loan                  | \$ |
| Inventory                                       | \$ | Seller Contract            | \$ |
| Real Estate Purchase                            | \$ | Owner(s) Equity            | \$ |
| Capital Improvements                            | \$ | Other                      | \$ |
| Working Capital                                 | \$ | Other                      | \$ |
| Other (new construction)                        | \$ | Other                      | \$ |
| Other Use, List                                 | \$ | Other                      | \$ |
| Contingencies                                   | \$ | <b>TCRA Request</b>        | \$ |
| <b>Total Project Cost:</b>                      | \$ | <b>Total Sources</b>       | \$ |

**14. COLLATERAL TO BE PLEDGED**

| <b>Asset to Secure Loan</b> | <b>Present Liens</b> | <b>Value</b> |
|-----------------------------|----------------------|--------------|
| Personal residence          | \$                   | \$           |
| Business equipment          | \$                   | \$           |
| Business Inventory          | \$                   | \$           |
| Accounts Receivable         | \$                   | \$           |
| Leasehold Improvements      | \$                   | \$           |
| Savings                     | \$                   | \$           |
| Other Assets                | \$                   | \$           |
| <b>Totals</b>               | \$                   | \$           |

Provide a written detail of all assets to be pledged, including description, purchase price, something to support value listed, other lienholders, etc.

**15. FINANCIAL STATEMENT & BUDGET ANALYSIS**

*(Each owner with 20% or greater interest in the business must provide a Personal Financial Statement and complete the financial business statement below, or provide detailed compilation or better.)*

**Income – Personal**                      From last year’s 1040 \$ \_\_\_\_\_ (Year: \_\_\_\_\_)

A Personal Financial Statement must also be provided for all business owners who own at least 20% of the applicant business. The Personal Financial Statement form accompanies this application.

**Income – Business**                      Last full year of operation: (Actual date, i.e. 12-31-15)

Total Sales:                                \$ \_\_\_\_\_  
 Cost of Sales:                              \$ \_\_\_\_\_  
 Gross Profit:                                \$ \_\_\_\_\_  
 Less Operating Expenses:              \$ \_\_\_\_\_  
 Net Profit before Tax:                    \$ \_\_\_\_\_  
 Less Income Tax:                         \$ \_\_\_\_\_  
 Net Profit after Tax:                      \$ \_\_\_\_\_

| <b>ASSETS</b>       | <b>BUSINESS</b> | <b>PERSONAL</b> |
|---------------------|-----------------|-----------------|
| Cash                | \$ _____        | \$ _____        |
| Accounts Receivable | \$ _____        | \$ _____        |
| Notes Receivable    | \$ _____        | \$ _____        |
| Securities          | \$ _____        | \$ _____        |
| Real Estate         | \$ _____        | \$ _____        |
| Equipment           | \$ _____        | \$ _____        |
| Other Assets        | \$ _____        | \$ _____        |
| <b>TOTAL ASSETS</b> | <b>\$ _____</b> | <b>\$ _____</b> |



| <b>LIABILITIES</b>       | <b>BUSINESS</b> | <b>PERSONAL</b> |
|--------------------------|-----------------|-----------------|
| Accounts Payable         | \$ _____        | \$ _____        |
| Loans Payable            | \$ _____        | \$ _____        |
| Loans Payable            | \$ _____        | \$ _____        |
| Taxes Owed               | \$ _____        | \$ _____        |
| Other Debt               | \$ _____        | \$ _____        |
| <b>TOTAL LIABILITIES</b> | \$ _____        | \$ _____        |
| <b>NET WORTH</b>         | \$ _____        | \$ _____        |

(Total Assets (-) Total Liabilities = Net Worth)

**CERTIFICATION OF FINANCIAL INFORMATION PROVIDED:**

**I/We hereby certify that the above information is complete and correct to the best of my/our knowledge. Authorization must be given by an individual with the power to commit the company.**

**Signature:**

\_\_\_\_\_

**(Print Name and Title/Position)**

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

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

**(Print Name and Title/Position)**

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

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

**(Print Name and Title/Position)**

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

**16. DEMOGRAPHICS**

The following information is for statistical and funding purposes. All information provided is used without your name(s) and is kept confidential. Please check the appropriate answer for each of the following questions as it applies to the business owner(s).

| Member(s) | Gender | % of Ownership | Ethnicity (Options Below) | Education |
|-----------|--------|----------------|---------------------------|-----------|
| _____     | _____  | _____          | _____                     | _____     |
| _____     | _____  | _____          | _____                     | _____     |
| _____     | _____  | _____          | _____                     | _____     |
| _____     | _____  | _____          | _____                     | _____     |

Asian or Pacific Islander      Caucasian      African American  
 Hispanic      Native American      Native Alaskan      Other

Education: Less than High School \_\_\_\_\_ High School/GED \_\_\_\_\_ Some College \_\_\_\_\_  
 College Graduate \_\_\_\_\_ Post Graduate \_\_\_\_\_

Veteran Status:

Non-Veteran \_\_\_\_\_ Veteran \_\_\_\_\_ Disabled Veteran \_\_\_\_\_

Are any members/officers physically challenged/handicapped? Yes \_\_\_\_ No \_\_\_\_

**17. STATEMENT OF CONFIDENTIALITY**

I understand this is an application for funds derived from the Small Business Revolving Loan Fund program and will be used to make an initial determination on whether the proposed business or borrowers meet the basic eligibility requirements for the loan program. I understand that all information supplied is confidential. I agree that the TCRA/City staff may, at their discretion, order a credit report on me and all business owners with at least 20% ownership and any key personnel of the applicant business at any time after signing this form.

I understand that after the initial determination of eligibility has been made, additional information may be necessary. Those borrowers who meet the eligibility requirements will be furnished with a list of attachments necessary to complete a thorough assessment of the business financing proposal.

I understand that the application will not be reviewed until all items listed on Application Checklist contained herein and a **one-time \$150 non-refundable processing fee is collected from the applicant**. Acceptance of my application for processing does not constitute any guarantee or implication that a loan will be approved, nor does it mean that I meet all the requirements for the loan program.

I certify that all the information in this application is true and accurate to the best of my knowledge:

Applicant (Business Owner) Signature: \_\_\_\_\_

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

Applicant (Business Owner) Signature: \_\_\_\_\_

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

Applicant (Business Owner) Signature: \_\_\_\_\_

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

18.

**OWNER EQUITY STATEMENT**

**Each individual with 20% or more ownership must provide an Owner Equity Statement.**

1. Amount of equity to be invested: \$ \_\_\_\_\_
2. Source of equity (attach documentation verifying availability of equity for this purpose, such as bank statement).
3. Explain why this is the maximum equity the owner(s) is able to invest in this project.

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\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

**19. OWNERS QUESTIONNAIRE**

Please provide the following information on every individual who is a Corporate Officer or Member of the applicant firm; this includes non-owner officers as well as owner-officers. Spouses of owners must also provide this information (unless the owner holds the legal ownership interest in the firm as separate property. Please provide copies of legal documentation as proof of separate property.)

FULL NAME: (Must include full middle name) \_\_\_\_\_

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

DATES AT THIS ADDRESS: From: \_\_\_\_\_ To: \_\_\_\_\_

HOME TELEPHONE NUMBER: \_\_\_\_\_

SOCIAL SECURITY NUMBER: \_\_\_\_\_

DRIVER'S LICENSE NUMBER: \_\_\_\_\_ STATE: \_\_\_\_\_

DATE OF BIRTH: \_\_\_\_\_

**20. TACOMA COMMUNITY REDEVELOPMENT AUTHORITY LOAN FEES**

I/We, principal owners of 20% or more of the applicant business, understand that I/We, if approved for a small business loan, shall promptly pay, upon demand of the TCRA, all legal and processing costs in connection with developing the loan commitment letter and the closing of this loan, including, without limitation, title insurance costs, recording fees, escrow fees, attorney's fees, and any other expenses associated with this loan, whether or not the loan is closed. No funds will be advanced by the TCRA until such reasonable costs and fees have been paid and all of the terms and conditions of the loan commitment letter shall have been fulfilled.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

I/We certify for the purpose of obtaining credit that the information and representations contained in this application and any supplementary information are true, complete, accurate and current, to the best of my knowledge. I/We also acknowledge that the loan application procedure has been reviewed with me and I understand that a loan application will not be sent to the loan board until I have submitted the completed application and additional data requested. The City of Tacoma/TCRA and its agents are authorized to make any credit investigations necessary to process this application and to respond to any inquiries regarding its credit experience with the Applicant.

APPLICANT: \_\_\_\_\_  
(Name of Business)

BY: \_\_\_\_\_  
(Authorized Signature)

TITLE: \_\_\_\_\_

**21. CERTIFICATION FOR CONTRACTS, GRANTS, LOANS AND COOPERATIVE AGREEMENTS**

The undersigned certifies, to the best of his or her knowledge and belief, that:

- (1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.
  
- (2) If any funds other than Federal appropriated funds, have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, an employee of a Member of Congress in connection with this Federal contract, grant, loan or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions.
  
- (3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

***This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.***

BORROWER: \_\_\_\_\_

SIGNED BY: \_\_\_\_\_

TITLE: \_\_\_\_\_

DATE: \_\_\_\_\_



22. **Certifications Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion - Lower Tier Covered Transactions and Lobbying**

Applicants should refer to the regulations cited below to determine the certification to which they are required to attest. Applicants should also review the instructions for certification included in the regulations before completing this form. Signature on this form provides for compliance with certification requirements under 15 CFR Part 26, "Government-wide Debarment and Suspension (Non-procurement)" and 15 CFR Part 28, "New Restrictions on Lobbying."

**1. DEBARMENT, SUSPENSION, INELIGIBILITY AND VOLUNTARY EXCLUSION- LOWER TIERED COVERED TRANSACTIONS**

As required by Executive Order 12549, Debarment and Suspension, and implemented at 15 CFR Part 26, Section 26.510, Participants responsibilities, for prospective participants in lower tier covered transactions (except subcontracts for goods or services under the \$25,000 small purchase threshold unless the subtier recipient will have a critical influence on or substantive control over the award), as defined at 15 CFR Part 26, Sections 26.105 and 26.110

- (1) The prospective lower tier participant certifies, by submission of this proposal, that neither it nor its principals is presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency.
- (2) Where the prospective lower tier participant is unable to certify to any of the statements in this certification, such prospective participant shall attach an explanation to this proposal.

**2. LOBBYING**

As required by Section 1352, Title 31 of the U.S. Code, and implemented at 15 CFR Part 28, for persons entering into a grant, cooperative agreement or contract over \$100,000 or a loan or loan guarantee over \$150,000 as defined at 15 CFR Part 28, Sections 28.105 and 28.100, the applicant certifies that to the best of his or her knowledge and belief, that:

- (1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.
- (2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions.
- (3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts

under grants, loans and cooperative agreements) and that all subrecipients shall certify and disclose accordingly. This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

**Statement for Loan Guarantees and Loan Insurance**

The undersigned states, to the best of his or her knowledge and belief, that: If any funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this commitment providing for the United States to insure or guarantee a loan, the undersigned shall complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions. Submission of this statement is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required statement shall be subject to a civil penalty or note less than \$10,000 and not more than \$100,000 for each such failure.

**As the duly authorized representative of the applicant, I hereby certify that the applicant will comply with the above applicable certification(s).**

|  |
|--|
| Printed Name and Title of Applicant or Authorized Representative |
| Project Name   |
| Signature  |
| Date   |

23. DISCLOSURE OF LOBBYING ACTIVITIES

|  |  |   |  |
|--|--|---|--|
| <b>1. Type of Federal Action:</b>  |  | <b>2. Status of Federal Action</b>  | <b>3. Report Type:</b>   |
| a. contract  |  | a. bid/offer/application  | a. initial filing  |
| b. grant   |  | b. initial award  | b. material change   |
| c. cooperative agreement   |  | c. post-award   | <b>For Material Change Only:</b>   |
| d. loan  |  |   | year _____ quarter   |
| e. loan guarantee  |  |   | date of last report  |
| f. loan insurance  |  |   |  |
| <b>4. Name and Address of Reporting Entity:</b>  |  | Prime:<br>_____   | <b>5.If Reporting Entity in No. 4. Is Subawardee, Enter Name and Address of Prime:</b> |
|  |  | Sub-awardee:  |  |
| <b>Congressional District, if known:</b>   |  |   |  |
| <b>6. Federal Debarment/Agency:</b>  |  | <b>7. Federal Program Name/Description:</b>   |  |
|  |  | CFDA Number, if applicable:   |  |
| <b>8. Federal Action Number, if known:</b>   |  | <b>9. Award Amount, if known:</b>   |  |
|  |  | \$  |  |
| <b>10. a. Name and Address of Lobbying Entity:</b><br>(if individual, last name, first name, MI):  |  | <b>b. Individuals Performing Services</b> (including address if different from No. 10a)<br>(last name, first name, MI):   |  |
|  |  |   |  |
| <b>11. Amount of Payment</b> (check all that apply):<br>\$ _____ <input type="checkbox"/> actual <input type="checkbox"/> planned                    |  | <b>13. Type of Payment</b> (check all that apply):  |  |
| <b>12. Form of Payment</b> (check all that apply):<br><input type="checkbox"/> a. cash<br><input type="checkbox"/> b. in-kind; specify: _____ nature |  | <input type="checkbox"/> a. retainer<br><input type="checkbox"/> b. one-time fee<br><input type="checkbox"/> c. commission<br><input type="checkbox"/> d. contingent fee<br><input type="checkbox"/> e. deferred<br><input type="checkbox"/> f. other, specify: |  |
| \$ value _____   |  |   |  |

|  |  |
|--|--|
| <b>14. Brief Description of Services Performed or to be Performed and Date(s) of Service, including officer(s), employee(s), or Member(s) contacted, for Payment Indicated in Item 11:</b>   |  |
| <p>15. Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when this transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.</p> | <p>Signature: _____</p> <p>PrintName: _____</p> <p>Title: _____</p> <p>Date: _____</p> |

**24. PROJECT ASSURANCES**

The borrower hereby assures and certifies to comply with all regulations, policies, guidelines, and requirements as they relate to the Revolving Loan Fund (RLF) program. Also, the borrower assures and certifies to the Tacoma Community Redevelopment Authority and the City of Tacoma/TCRA that the project:

- A. Will comply with Title VI of the Civil Rights Act of 1964 (P.L. 88-352) whereby no person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under the City’s Revolving Loan Fund by which the borrower receives federal financial assistance, and will immediately take any measures necessary to effectuate this agreement.
- B. Will comply with the Title VI of the Civil Rights Act of 1964 (42 USC 20000d) prohibiting employment discrimination where:
  - 1. The primary purpose of the financial assistance is to provide employment, or
  - 2. Discriminatory employment practices which will result in unequal treatment of persons who are, or should be, benefiting from the loan-aided activities.
- C. Will comply with Section 112 of Public Law 92-65 and Title III of Public Law 94-135 whereby the borrower assures that no person in the United States shall, on the ground of sex or age, be excluded from participating in, be denied the benefits of, or be otherwise subject to discrimination in connection with loan-aided activities.
- D. Will comply with all requirements imposed by the federal sponsoring agency concerning special requirements of law, program requirements, and other administrative requirements.
- E. Will ensure that the facilities under borrower’s ownership, lease, or supervision, which shall be utilized in the accomplishment of the project, are not listed on the Environmental Protection Agency’s (EPA) list of violating facilities and that the City of Tacoma/TCRA will be notified of the receipt of any communication from the Director or the EPA Office of

Federal Activities, indicating that a facility to be used in the project is under consideration for listing by the EPA.

- F. Will comply with the flood insurance purchase requirement of Section 102(a) of the Flood Disaster Protection Act of 1973, Public Law 93-234, 87 Stat. 975, approved December 31, 1976. Section 102(a) requires, on and after March 2, 1975, the purchase of flood insurance in communities where such insurance is available as a condition for the receipt of any federal financial assistance for construction or acquisition purposes for use in any area that has been identified by the Secretary of the Department of Housing and Urban Development as an area having special flood hazards. The phrase “federal financial assistance” including any form of loan, grant, guaranty, insurance payment, rebate, subsidy, disaster assistance loan or grant, or any other form of direct or indirect Federal assistance.
- G. Will, through the borrower, assist the City of Tacoma/TCRA in its compliance with Section 106 of the National Historic Preservation Act of 1966 as amended (16 U.S.C. 470), Executive Order 11593, and the Archeological and Historic Preservation Act of 1966 (16 U.S.C. 469A-1 ET SEQ) by:
  - 1. Consulting with the City’s Historic Preservation Officer on the conduct of investigation, as necessary, to identify properties listed in or eligible for insurance in the National Register of Historic Places that are subject to adverse effects (see 36 CFR Part 800.8) by the activity, and notifying the City of the existence of any such properties, and by
  - 2. Complying with all requirements established by the City to avoid or mitigate adverse effects.
- H. Will comply with the minimum wage and maximum hours’ provision of the Federal Fair Labor Standards Act as they apply to hospital and educational institution employees of state and local governments.
- I. All construction financed in whole or in part by funds provided under Title IX will meet all Davis-Bacon requirements and all other requirements of 13 CFR 309.6.
- J. Will provide safeguards to prohibit employees from using their positions for a purpose that is or gives the appearance of being motivated by a desire for private gain for themselves or others, particularly those with whom they have family, business or other ties.
- K. Will give the Tacoma Community Redevelopment Authority, the sponsoring City agency, or the Comptroller General, through any authorized representative, the access to and the right to examine all records, books, papers or documents related to the loan.
- L. Will comply with requirements of the provisions of the Uniform Relocation Assistance and Real Property Acquisitions Act of 1970 (P.L. 91-646) which provides for fair and equitable treatment of person displaced as a result of federal and federally assisted programs. Since relocation has not been identified as an eligible activity under the Revolving Loan Program, the responsibility for any temporary or permanent relocation costs shall be borne entirely by the borrower.
- M. Will not include facilities for the generation, transmission, or distribution of electrical energy, or for the production of and transmission of gas.
- N. Will comply with Section 2 of the Public Works and Economic Development Act, which states that under the provisions of this Act, new employment opportunities should be created by developing and expanding new and existing facilities and resources, rather than be merely transferring jobs from one labor area to another.

- O. In compliance with the standards of 41 CFR, subpart 101-19.6, and the Washington State Barrier Free Regulations, will assure that any building or facility financed in whole or in part by any funds provided under the Revolving Loan Fund will be designed, constructed, or altered so as to assure ready access to and use of such building or facility by the physically disabled.
- P. In compliance with Executive Order 11246, all bidders, prospective contractors, and subcontractors bidding on projects in excess of \$10,000, financed in whole or in part by any funds provided under the Revolving Loan Fund, are required to comply with applicable federal, state, and local Equal Employment Opportunity regulations.
- Q. The borrower recognizes the right of the City of Tacoma/TCRA to accelerate maturity of any loan granted under this program upon failure of the borrowers or his agents to comply with the terms of these assurances.

|      |                     |
|------|---------------------|
| Date | Signature and Title |
| Date | Signature and Title |
| Date | Signature and Title |
| Date | Signature and Title |