



**Borrower Certification Related to Business Enterprises Owned and Controlled by
Socially and Economically Disadvantaged Individuals (SEDI-Owned Businesses)**

Legal name of borrower:

The borrower hereby certifies that it is a:

1. Business that is 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 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.

2. Business that is owned and controlled by individuals whose residences are in CDFI Investment Areas

Individual(s)' Address in CDFI Investment Area:

3. Business that will build, open, or operate a location in a CDFI Investment Area

Business Address in CDFI Investment Area:

The undersigned is an authorized representative of the borrower.

Signature:

Name:

Title:

Date: