



Small Business Finance Center

CALIFORNIA INFRASTRUCTURE AND
ECONOMIC DEVELOPMENT BANK

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

Legal name of borrower:

A) The borrower hereby certifies that it is a:

- a. 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.

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

Individual(s)' Address in CDFI Investment Area:

- c. ☐ Business that will build, open, or operate a location in a CDFI Investment Area

Business Address in CDFI Investment Area:

B) ☐ The borrower hereby opts out of the SEDI-Owned Business certification.

The undersigned is an authorized representative of the borrower.

Signature:

Name:

Title:

Date: