

# COVID-19

## Economic Relief Package

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Small Business Emergency Assistance  
Loan Program Application

April 15, 2020



# COVID-19 Economic Relief Package



## SMALL BUSINESS EMERGENCY ASSISTANCE GRANT PROGRAM



## SMALL BUSINESS EMERGENCY ASSISTANCE LOAN PROGRAM

*Focus of this document*



## PROGRAMS TO MOBILIZE CAPITAL TO MICRO-, SMALL, & MEDIUM-SIZED BUSINESSES

CDFI First Loss Reserve Fund

Emergency Assistance Guarantee

Entrepreneur Support Program



## NJ TECHNICAL ASSISTANCE SUPPORT



## CREDIT FLEXIBILITY TO SUPPORT BUSINESSES



# SMALL BUSINESS EMERGENCY ASSISTANCE LOAN PROGRAM

**Up to \$100K working capital loans for up to 10 years for businesses with \$5 million or less in revenue; 0% for years 1-5; 1-3% for years 6-10.**

## NJEDA Program Size

**\$10M**  
(initial wave)

### Business Eligibility

- \$5M or less annual revenue
- Physical commercial location in New Jersey
- At least 1 year in existence
- Must be registered to do business in New Jersey
- Minimum Global Debt service ratio of 1.0 based on the year prior to the declaration of emergency
- Tax Clearance; Department of Labor good standing
- Minimum Credit Score of 600 for at least one guarantor
- Must show negative impact of emergency (e.g., closure, reduced hours, 20% revenue drop, 20%, etc.)
- Additional conditions may apply
- Must fill out and certify simplified debarment legal questionnaire

## Loan Application Screen Shots: Welcome page



# Loan Application

NJEDA Small Business Emergency Assistance Loan Program

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15

## Welcome

This application is for the [NJEDA Small Business Emergency Assistance Loan Program](#).

Funding is subject to Program Funds availability. Applications will be reviewed based on first come, first submitted basis.

Application should be completed by an Authorized Signer (owner, CEO, or similar level of officer) of your business.

1 / 13

Application window opens on:

**Monday, April 13  
9:00am ET**

Application window closes on:

~~**Monday, April 20<sup>th</sup>  
9:00am ET**~~

***Update:***

**Thursday, April 16<sup>th</sup>  
12:00pm ET**

Application will be available at:

**<https://cv.business.nj.gov>**

## Loan Application Screen Shots: Eligibility confirmation

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15

### Eligibility

Prior to applying for the Small Business Emergency Loan Program, please take a moment to answer the below questions to determine your eligibility.

**Are you a for-profit business (corporation, partnership, etc.), or 501(c)(3), 501(c)(4), or 501(c)(7) non-profit organization? \***

Yes  No

**Was your business/organization created (officially formed) on or before 4/13/2019? \***

Yes  No

**Does your business have \$5 million or less in annual revenue (based on financial statement from most recent fiscal year)? \***

Yes  No

**Does your business have a physical commercial location in New Jersey? \***

Yes  No

**Has your business been negatively impacted by the COVID-19 outbreak (as of 3/9/2020)? \***

Yes  No

**Are you a home-based business? \***

Yes  No

[Back](#) [Next](#)

2 / 15

Confirmation of key eligibility criteria before getting too far into the application



## Loan Application Screen Shots: Preparedness checklist

1 2 **3** 4 5 6 7 8 9 10 11 12 13 14 15

### Before You Begin

Please be advised that for this loan application, the NJEDA will request that you upload a number of financial documents to assist the NJEDA with evaluating your application for a loan.

Prior to beginning the application, please review the checklist below to ensure that you have the necessary financial documentation in an electronic format (not on paper), ready to be uploaded to this application:

- Entity formation documents
- Financial statements for the business
- Tax returns for the business (3 consecutive years, or as many years as appropriate for businesses in existence less than three years)
- Personal financial statements for all owners with 10% or more ownership stake in the company
- Three consecutive years of personal tax returns for all owners with 10% or more ownership stake in the company
- Documentation supporting how the funding will be used (i.e. payroll reports, copy of lease, mortgage statement, utility bills, municipal tax statements, invoices for inventory, etc.)
- Documentation for any available real estate the applicant can pledge as collateral

**PLEASE NOTE: Once you begin this application, you must complete it without closing, refreshing, or navigating away from this webpage in your browser window. If you close, refresh, or navigate away from this application before submitting it, your work will not be saved and you will have to start over.**

I have the above documents ready to upload in an electronic format.

I understand that if I close this application before submitting it, I will have to start over.

[Back](#) [Next](#)

3 / 15

Note: you are **NOT** able to save your application and come back to it at a later time; you must complete this application in one sitting

# Loan Application Screen Shots: Basic Organization Information

To confirm your organization's registered legal name:

<https://www.njportal.com/DOR/BusinessNameSearch/Search/BusinessName>



1 2 3 4 5 6 7 8 9 10 11 12 13 14 15

## Organization

General information about your organization.

**Organization Name \***

The full name of your registered legal entity.

**Doing Business As (DBA)**

Does your organization operate under a different name?

**Entity Type \***

What is the ownership structure of your organization?

**Employer Identification Number (EIN) \***

The 9-digit federal tax ID number of your organization.

**Website**

**Physical Address \***

Address Line 1

Address Line 2

City  New Jersey

Postal / Zip Code  United States

The physical location of your organization.

**Municipality \***

**County**

**Is your organization's mailing address the same as its physical address? \***

Yes  No

**Back** **Next**

# Loan Application Screen Shots: Contact Information

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15

## Contact Information

Please provide us with your contact information.

### Authorized Representative

**Name \***

First  Last

**Title \***  **Phone \***

**Email \***  **Email (confirm) \***

Is this the Chief Executive Officer (CEO) or equivalent of ACME Inc.? \*

Yes  No

### Chief Executive Officer (CEO)

**Name \***

First  Last

**Email \***  **Phone \***

5 / 15

Individual authorized to fill out application on behalf of company



If the Authorized Representative is not the CEO (or equivalent) of the company, NJEDA will need contact information for the CEO (or non-profit equivalent)



# Loan Application Screen Shots: Organization Details (1/3)

1 2 3 4 5 **6** 7 8 9 10 11 12 13 14 15

## Organization Details

Please ensure you provide accurate information, or your application may be delayed or rejected.

**Date Established \***

The business must have been in existence for at least one year to qualify for this loan.

**Place of Incorporation/Formation \***



**Full-Time Employees (W2) \***

As of December 31, 2019.

**Part-Time Employees (W2) \***

As of December 31, 2019.

**All other workers (1099, seasonal, PEO, etc.) \***

As of December 31, 2019.

**Does the business have a physical commercial location in New Jersey? \***

Yes  No

**Is the business religiously-affiliated? \***

Yes  No

**Has the applicant, or any related parties, previously received EDA assistance? \***

Yes  No

Business must be in existence for one full year to be eligible

This information will not be used to evaluate the application but only for statistical tracking purposes

Business must have a physical commercial location in the State of New Jersey

If your organization is religiously affiliated, we may need to follow up with additional questions during the loan underwriting process

# Loan Application Screen Shots: Organization Details (2/3)

Amount should correspond with info on most recent financial statement



**Annual Revenues \***

What is the business's annual revenue for the most recent fiscal year?

**Please provide a brief description (2-3 sentences) of the business. \***

Acme, Inc, is a manufacturer of widgets used in the hospitality and retail industries. Our total customer base is 500. We have five satellite locations throughout NJ to handle both our domestic retail and hospitality clients and a 5,000 square foot distribution center in Essex County.

Include: the industry that the organization falls within, the organization background, and a description of the product or service the organization offers.

**In a few sentences, please describe how the business has been negatively impacted by the COVID-19 virus. \***

**Entity Formation Documents \***



**Upload** or drag files here.

Please upload any documentation that you have pertaining to the foundation of the business, as described in the following list.

**C Corporation Documents**

- Filed Certificate of Incorporation
- Bylaws
- Filed Certificate of Authority-NJ (foreign entity)
- Amendments

**Examples of Entity Formation documents:**

**For-Profit-** Filed Certificate of Incorporation, Bylaws, Filed Certificate of Authority-NJ (entity formed outside of NJ), Amendments

**Non-Profit:** Filed Certificate of Incorporation, Bylaws, Filed Certificate of Authority-NJ (entity formed outside of NJ), Amendments, IRS Determination Letter

**LLC-** Filed Certificate of Formation, Operating Agreement, Amendments, Filed Certificate of Authority-NJ (entity formed outside of NJ)

**LLP:** Filed Partnership Certificate, Partnership Agreement, Amendments, Filed Certificate of Authority-NJ (entity formed outside of NJ)

**General Partnership** - Partnership Agreement, Amendments

**Trust:** Trust Agreement, Amendments

## Loan Application Screen Shots: Organization Details (3/3)

### Designations

Please indicate below whether the business self-identifies and/or is registered with the State of New Jersey (Division of Revenue and Enterprise Services, Small Business Registration and M/WBE Certification Services Unit) as one or more of the business types/categories listed below:

**Small Business, N.J.S.A. 52:32-17, et seq.**

Self-identified  Registered

**Women-Owned Business, N.J.S.A. 52:32-17, et seq.**

Self-identified  Registered

**Minority-Owned Business, N.J.S.A. 52:32-17, et seq.**

Self-identified  Registered

**Veteran-Owned Business, N.J.S.A. 52:32-49, et seq.**

Self-identified  Registered

**Disabled Veteran-Owned Business N.J.S.A. 52:32-31.1, et seq.**

Self-identified  Registered

*Designation information will not be used to evaluate the application; it is collected only for statistical tracking purposes.*

Back

Next

6 / 15

This information will not be used to evaluate the application but only for statistical tracking purposes

# Loan Application Screen Shots: Information about your industry

1 2 3 4 5 6 **7** 8 9 10 11 12 13 14 15

## NAICS Code

**Do you know the NAICS code of your organization?**

Yes  No

This is a six-digit number that corresponds to your organization's industry. Learn more: [North American Industry Classification System \(NAICS\)](#)

**Sector \***

Health Care and Social Assistance

**Industry \***

621210 - Offices of Dentists

### Description

This industry comprises establishments of health practitioners having the degree of D.M.D. (Doctor of Dental Medicine), D.D.S. (Doctor of Dental Surgery), or D.D.Sc. (Doctor of Dental Science) primarily engaged in the independent practice of general or specialized dentistry or dental surgery. These practitioners operate private or group practices in their own offices (e.g., centers, clinics) or in the facilities of others, such as hospitals or HMO medical centers. They can provide either comprehensive preventive, cosmetic, or emergency care, or specialize in a single field of dentistry.

## NAICS Code: 621210

I confirm that the NAICS code of ACME Inc is 621210.

Please ensure this is accurate, or your application may be delayed or rejected.

[Back](#) [Next](#) [Save](#)

5 / 13

# Loan Application Screen Shots: Company Leaderships Information (1/2)

For-profit entities must provide info for all owners with at least 10% ownership of the business



(1)(2)(3)(4)(5)(6)(7)8(9)(10)(11)(12)(13)(14)(15)

### Majority Owners

Please list all owners of the business that own at least 10%

Owner Type *	Owner Name *	Ownership %
<input checked="" type="checkbox"/> A person / individual	John Doe	50.00%
<input checked="" type="checkbox"/> A financial / investment firm	Fund XYZ	10.00%
<input checked="" type="checkbox"/> Another business entity	BizCorp	10.00%

[+ Add Majority Owner](#)

I certify that 30.00% of ACME Inc. is owned by minority owners, each holding less than 10% equity in the business.

**Total Majority Ownership Reported**  
70.00%

**Remaining Minority Ownership**  
30.00%

### Majority Ownership Details

Please provide the requested personal financial information for each of the majority owners that you specified above.

**Majority Owner 1**

**Untitled**

**Address \***

**Social Security Number**

United States ▼

*Under the provisions of the Federal Privacy Act, 5 U.S.C. 552a, you are not legally required to provide a Social Security number to the Authority in order to submit your application for this Program. The failure to provide a Social Security number to the Authority may not affect any right, benefit, or privilege to which you are entitled by law. The Authority uses the numbers to distinguish between people with a similar or the same name and to perform the required credit check; voluntarily providing this number to the Authority makes it easier for us to more quickly and accurately identify individuals and to keep accurate documentation.*

Applicants are advised to reach out to partners/other owners in advance to collect as much of this as possible, or make sure this information is accessible when you apply

Dated: April 15, 2020 13

## Loan Application Screen Shots: Company Leaderships Information (2/2)

For-profit entities must provide info for all owners with at least 10% ownership of the business

Applicants are advised to reach out to partners/other owners in advance to collect as much of this as possible, or make sure this information is accessible when you apply

### Personal Financial Statement

Please download and complete [this PDF document](#) (on a computer, not printed and hand-written), and upload it below.

This is the only form accepted. If you have another PFS, please copy the information into this form.

Upload or drag files here.

### Please upload 3 consecutive personal tax returns from the past 4 years.

Has a 2019 federal tax return been filed yet? \*

Yes  No

Personal Federal Tax Return (2019) \*

Upload or drag files here.

*Include all schedules.*

Personal Federal Tax Return (2018) \*

Upload or drag files here.

*Include all schedules.*

Personal Federal Tax Return (2017) \*

Upload or drag files here.

*Include all schedules.*

+Add Majority Owner

Back
Next

NJEDA will require three consecutive years (as recent as is available) of personal tax returns for all owners with at least 10% interest in the company; these returns should be uploaded in the appropriate fields.

# Loan Application Screen Shots: Company Financial Document Uploads

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15

## Federal Tax Returns

Please provide three consecutive years of federal tax returns for your organization.

Has a 2019 federal tax return been filed yet for the business? \*

Yes  No

**2019 Tax Form \***  or drag files here.

**2019 Tax Form Type \***

Form 1120  
 Form 1120-S  
 Form 990  
 Other

**2018 Tax Form \***  or drag files here.

**2018 Tax Form Type \***

Form 1120  
 Form 1120-S  
 Form 990  
 Other

**2017 Tax Form \***  or drag files here.

**2017 Tax Form Type \***

Form 1120  
 Form 1120-S  
 Form 990  
 Other

Does the business have prepared financial statement documents? \*

Yes  No

**Financial Statement Documents \***  or drag files here.

**Financial Statement Type \***

CPA Prepared  
 Internally Prepared  
 Other

9 / 15

NJEDA requires three consecutive years tax returns (or as many years tax returns as appropriate for entities that have been in business less than 3 years).

Financial documentation may vary depending on company structure; for most companies, NJEDA expects to see an Income Statement, Balance Sheet, and Statement of Cashflows

# Loan Application Screen Shots: Use of Loan Proceeds

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15

## Proposed Use of Loan Proceeds

**\* Use 1**

**Category \***

Payroll

Rent

Mortgage

Taxes

Utilities

Inventory

Other

**Supporting Documentation \***

Upload or drag files here.

Please upload the documents described in the following list.

**Amount \***

**Start \***

**End \***

**+Add Use**

**Total Funds Needed**

\$0.00

Sum of the amounts above.

**Loan Amount Requested \***

Must match the total amount of funds needed.

Back
Next

The applicant must identify how the loan will be used by entering each applicable funding use in the following fields



Each use that is provided will total and auto-fill the total funds needed field



Applicant should provide documentation based on the specific funding use identified, examples:

- Payroll: Payroll reports/ledger
- Rent: Current lease
- Mortgage: Most recent statement/bill
- Utilities: Most recent bill
- Taxes: Most recent municipal statement/bill
- Inventory: Invoices
- Other: Any other applicable documentation



Amount cannot exceed \$100,000, or be more than the total funds needed



## Loan Application Screen Shots: Schedule of Other Debts worksheet

The applicant is required to provide information on all relevant business debts so the NJEDA may determine the availability of cashflow to service the proposed emergency loan



1 2 3 4 5 6 7 8 9 10 11 12 13 14 15

### Schedule of Business Debts

Does the business have any outstanding business loans?

Yes  No

**\* Debt 1**

**Description**

E.g. equipment loan, working capital loan, commercial mortgage, term loan, business line of credit, etc.

**Creditor \***

<b>Date Incurred *</b>	<b>Maturity Date *</b>
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
<b>Present Balance *</b>	<b>Interest Rate *</b>
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>
<b>Minimum Monthly Payment *</b>	<b>Additional Monthly Payment</b>
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>

Amount regularly paid in addition to the required monthly minimum.

<b>Standing *</b>	<b>Total Monthly Payment</b>
<input type="radio"/> Current	\$0.00
<input type="radio"/> Delinquent	

**Is this loan secured by any real property? \***

Yes

No

"Real property" means real estate (commercial, investment, or personal).

**Is this loan secured by any other (non real estate) collateral? \***

Yes

No

E.g. accounts receivable, business equipment, inventory, etc.

[+Add Debt](#)

**Total Outstanding Debts**  
\$0.00

**Total Monly Payments**  
\$0.00

[Back](#)
[Next](#)

## Loan Application Screen Shots: Available Collateral Worksheet

This information allows the NJEDA to determine what, if any, real estate is available for the applicant to pledge as collateral

No loans will be declined based on a lack of collateral



1 2 3 4 5 6 7 8 9 10 11 12 13 14 15

### Available Collateral

In this section, please list any unencumbered (owned free and clear of any liens) real properties that are owned:

1. solely by the applicant business, or
2. solely by any individual having a 10% or more ownership position in the applicant, or
3. by a related entity having the same ownership structure of the applicant and that property is occupied by the applicant. If applicable, provide all leases associated with the listed commercial/investment properties.

If you do not have any real properties that fit the above description, select "No" below.

**Does the business have any unencumbered collateral, as described above? \***

Yes  No

**\* Property 1**

**Address \***

Address Line 1

City  New Jersey  Zip Code

**Name of Legal Owner \***

**Property Type \***

Personal

Investment

Business

**Do you lease this property to others? \***

Yes

No

**Current Leases \***

or drag files here.

Please upload any current leases associated with this property.

# Loan Application Screen Shots: Additional Business Information Questions

Additional firm-level qualification questions



1 2 3 4 5 6 7 8 9 10 11 12 13 14 15

## Additional Information

Please ensure you provide accurate information, or your application may be delayed or rejected.

**Is ACME Inc. a home-based business?**  
 Yes  No

**Does ACME Inc. host gambling or gaming activities?**  
 Yes  No

**Does ACME Inc. conduct or purvey "adult" activities, services, products or materials?**  
 Yes  No  
 I.e., pornographic, lewd, prurient, obscene or otherwise similarly disreputable, including nude or semi-nude performances or the sale of sexual aids or devices.

**Does ACME Inc. conduct auctions, bankruptcy sales, fire sales, "lost-our-lease," "going-out-of-business," or similar sales?**  
 Yes  No

**Is ACME Inc. a transient merchant ("peddler," "popup store," or "itinerant vendor")?**  
 Yes  No

**Is ACME Inc. an outdoor storage company?**  
 Yes  No  
 E.g. Christmas tree sales.

**Does ACME Inc. conduct any activities that may constitute a nuisance?**  
 Yes  No

**Does ACME Inc. conduct business for any illegal purposes?**  
 Yes  No

**Back** **Next**

13 / 15

# Loan Application Screen Shots: Legal Questionnaire (1/2)

1 2 3 4 5 6 7 8 9 10 11 12 13 **14** 15

## Legal Questionnaire

Applicants are required to answer the following background questions pertaining to the commission of certain actions that can lead to debarment or disqualification from program eligibility.

For purposes of answering these questions, the term “applicant” refers to the business entity seeking financial assistance.

*NOTE: The answers to the Legal Questionnaire in NJEDA’s application provide information that NJEDA must assess to decide whether or not to disqualify an applicant. As provided by Executive Order 34 (Byrne 1976) and NJEDA’s regulations, an affirmative answer does not automatically disqualify an applicant. Additionally, NJEDA must consider all relevant mitigating factors in determining the seriousness of any matter listed in response to the questionnaire.*

**In the past 10 years, has applicant or its owner(s):**

1. Been convicted and/or found guilty and/or pled guilty and/or found liable and/or paid a fine or otherwise paid to settle any allegations made by the government in any court to any violation of law, other than minor traffic offenses.  
 Yes  No
2. Been denied a license or permit required to engage in its business or profession or has any such license or permit or been suspended or revoked by any government?  
 Yes  No
3. Been suspended, debarred, disqualified, denied a classification rating or prequalification or otherwise been declared not responsible to bid or submit a form of prequalification on or to perform work on any public contractor subcontract?  
 Yes  No
4. Violated the terms of a public agreement or transaction so seriously as to affect the integrity of an agency program?  
 Yes  No

**NOTE:** The answers to the Legal Questionnaire in NJEDA’s application provide information that NJEDA must assess to decide whether or not to disqualify an applicant. As provided by Executive Order 34 (Byrne 1976) and NJEDA’s regulations, an affirmative answer does not automatically disqualify an applicant. Additionally, NJEDA must consider all relevant mitigating factors in determining the seriousness of any matter listed in response to the questionnaire.

← Question about prior convictions

← Questions about license or permit denials or revocations

← Question about public debarment

← Question about breaking the terms of an agreement with a public agency

## Loan Application Screen Shots: Legal Questionnaire (2/2)

5. Had an injunction, order or lien entered against it in favor of any governmental agency including but not limited to judgments or liens based on taxes assessed or fines and penalties imposed by any government agency?

Yes  No

6. Is the applicant presently indicted for or otherwise criminally or civilly charged by a government business with the commission of a violation of law?

Yes  No

### Additional Information

The Authority reserves the right to require additional clarifying or explanatory information from the applicant ("Applicant") regarding the answers given. If, at any time prior to board action on this application, or, at any time between the date of such action and the execution of a grant agreement with the Authority, the Applicant should become aware of any facts that materially alter or change such answers, or render any of them incomplete, the Applicant shall have a duty to immediately report such facts to the Authority in writing.

I, Wiley Cyote, hereby represent and certify that I have reviewed the information contained in this Legal Questionnaire, and that the foregoing information is true and complete. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Back

Next

14 / 15

Question about any injunction orders in favor of a government agency

Question about ongoing criminal or civil proceedings

**NOTE:** The answers to the Legal Questionnaire in NJEDA's application provide information that NJEDA must assess to decide whether or not to disqualify an applicant. As provided by Executive Order 34 (Byrne 1976) and NJEDA's regulations, an affirmative answer does not automatically disqualify an applicant. Additionally, NJEDA must consider all relevant mitigating factors in determining the seriousness of any matter listed in response to the questionnaire.

# Loan Application Screen Shots: Certification of Application Questions (1/2)

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- 11
- 12
- 13
- 14
- 15

## Certification of Application

Eligibility of financial assistance by the New Jersey Economic Development Authority (NJEDA) is determined by the information presented in this application. Any changes in the status of the proposed project from the facts presented herein could disqualify the project.

Only Board Members of the governing board of the particular program for which you are applying, by resolution, may take action to determine project eligibility and to authorize the issuance of funds.

**I, THE UNDERSIGNED, BEING DULY SWORN UPON MY OATH SAY:**

- 1. I understand that if such information is willfully false, I am subject to criminal prosecution under N.J.S.A. 2C:28-2 and civil action by the EDA which may at its option terminate its financial assistance.
- 2. I authorize the New Jersey Department of Law and Public Safety to verify any answer(s) contained herein through a search of its records, or records to which it has access, and to release the results of said research to the EDA.
- 3. I certify that the firm will make a best effort not to furlough or lay off any individuals from the time of application through six months after the end of the declared state of emergency. I understand that if I have already furloughed or laid off workers, I must make a best-effort pledge to re-hire those workers as soon as possible. Any material breach of its best efforts certification may result in the NJEDA seeking immediate repayment of the loan.
- 4. I certify that the firm has been negatively impacted by the COVID-19 declared state of emergency (e.g., has been temporarily shut down, has been required to reduce hours, has had at least a 20% drop in revenue, has been materially impacted by employees who cannot work due to the outbreak, or has a supply chain that has materially been disrupted and therefore slowed firm-level production).
- 5. I affirm, represent, and warrant that the applicant has no outstanding obligations to any bank, loan company, corporation, or individual not mentioned in the above application and attachments; that the information contained in this application and in all attachments submitted herewith is to the best of my knowledge true and complete and that the bond/loan applied for herein is not for personal, family, or household purposes.



False statements can be prosecuted



Dept. of Law can verify my answers



Best effort not to lay off employees and rehire those that have already been let go



I have been negative impacted by COVID-19



I have no outstanding obligations that have not already been identified in the application.

# Loan Application Screen Shots: Certification of Application Questions (2/2)

6. I authorize the EDA to obtain such information including, but not limited to, a credit bureau check as it may require, covering the applicant and/or its principals, stockholders and/or investors.

7. I authorize the EDA to provide information submitted to it by or on behalf of the applicant to any bank or State agency which might participate in the requested financing with the EDA.

8. I certify that the firm is in good standing with the State of New Jersey's Department of Treasury and Division of Taxation (e.g. the firm has filed all mandatory Annual Reports and is current on obligations), and I authorize the EDA to request data from these organizations to verify such standing.

9. I certify my understanding that an electronic signature of this Application and any Approval Letter or Loan Agreement shall be a binding on the parties.

10. I certify that the firm is not in default with any other program administered by the State of New Jersey.

**Confirmation**

Please insure the accuracy of the information you have provided.

The information I have provided herein is accurate and truthful to the best of my knowledge.

**Employer Identification Number (EIN) \***

Please confirm the 9-digit federal tax ID number of the business.

**Electronic Signature**

Pursuant to written policy, the New Jersey Economic Development Authority allows documents to be signed electronically and hereby agrees to be bound by such electronic signatures. Please confirm that you, as a signatory to this document, also agree to be bound by electronic signatures.

I, Wiley Cyote, agree to be bound by electronic signatures.

I, Wiley Cyote, am an Authorized Signer for ACME Inc., and I accept the above terms and conditions.

**Full Name**

Please type your full name to electronically sign this form, then click Submit.

15 / 15



NJEDA can run a credit check on my business



NJEDA can share information with specific parties to execute this loan



I am in good standing with the Departments of Labor and Taxation



I am signing this electronically



Electronic confirmation of accuracy of information



Electronic signature

## NEW JERSEY COVID-19 BUSINESS INFORMATION HUB

Search for information on COVID-19 and its impact on businesses.

## EMERGENCY ASSISTANCE ELIGIBILITY WIZARD

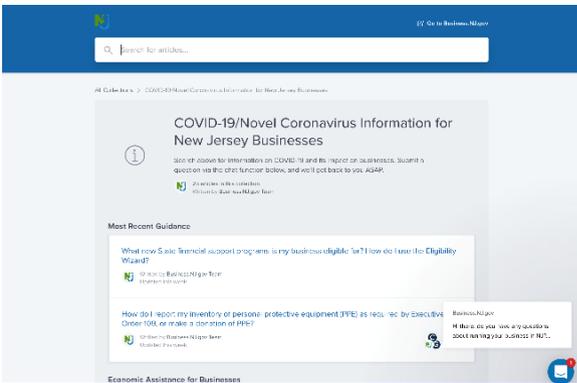
See what support programs are available to you to help stabilize your operations and get back on a pathway to growth.

## GRANT AWARD SIZE ESTIMATE CALCULATOR

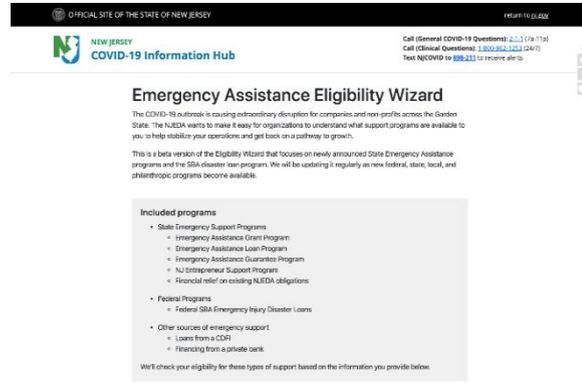
Get an early estimate of your potential grant award size based on information you submitted on your Q4 2019 NJ WR-30

## NEW JERSEY COVID-19 JOBS AND HIRING PORTAL

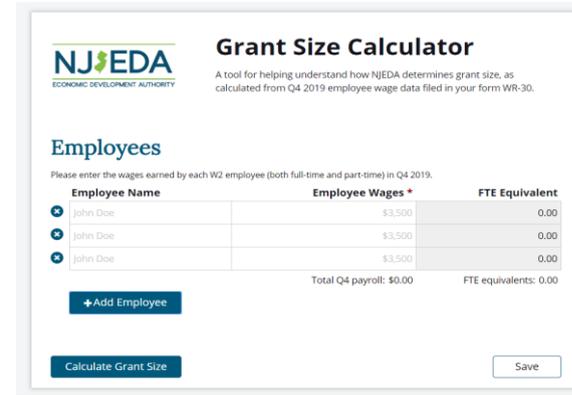
Businesses across New Jersey need thousands of workers for immediate hire. Learn more about who is hiring in your community.



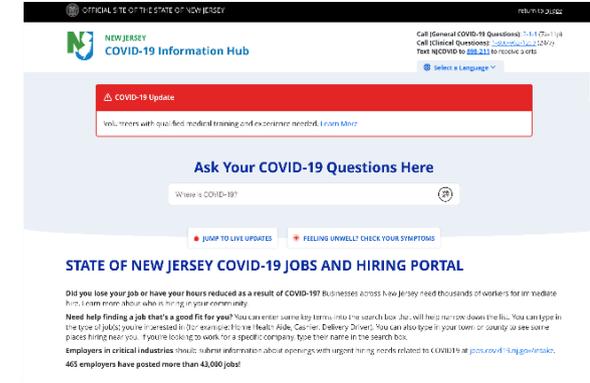
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