



## California Infrastructure and Economic Development Bank

Administrator of the Small Business Loan Guarantee Program

1325 J Street Suite 1823 Sacramento, CA 95814

[www.IBank.ca.gov](http://www.IBank.ca.gov)

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### GENERAL INSTRUCTIONS FOR LENDER CERTIFICATION TO PARTICIPATE

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On September 27, 2010, President Obama signed into law the [Small Business Jobs Act of 2010 \(the "Act"\)](#). The Act created the State Small Business Credit Initiative (SSBCI), which was funded with \$1.5 billion to strengthen state programs that support lending to small businesses and small manufacturers. As a Lender that utilizes the State Small Business Loan Guarantee Program (SBLGP), which in turn uses the fund related to SSBCI to support those guarantees, a [Lender Certification to Participate](#) is required.

This is general guidance to help answer common questions regarding this document that is required by the California Infrastructure and Economic Development Bank ([IBank](#)), the Administrator of the SBLGP. It also has links to the [SSBCI Policy Guidelines](#), [Allocation Agreement](#), [National Standards for Compliance and Oversight](#), and the [FAQ's](#) that are the controlling, interpretive documents for the Program that may change from time-to-time. The SSBCI program does not have regulations, and these document serve a function similar to regulations under other federal programs.

The form should be signed by an individual acting in an official capacity (e.g. a Chief Risk Officer, etc.) who is authorized to make a certification on behalf of the principals of the lending institution. This is an annual certification that will be monitored by IBank and requested by the Financial Development Corporations (FDCs) each year. Only one Certification needs to be completed per Lending Institution which will cover all participating branches. This form is different from the certifications that still need to be completed for each loan guarantee made. Signing authority for the certifications made for each loan can be delegated to Loan Officers or others that handle the day-to-day process.

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#### *Answers to the most common questions:*

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- This document is effective after it is signed by the lender and approved by IBank. It is not retroactive, nor does it affect loan guarantees already enrolled in the program.



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- The sex Offender certification is a self-certification and no verifying documentation is required.
- The written verification provided to FDCs, that staff involved in SSBCI attend annual anti-fraud, waste, abuse, and ethics training, should be submitted in written form. No verifying documents are required. Most lenders governed by regulators already meet this requirement in their normal compliance training and testing. Community Development Financial Corporations (CDFI's) that do not provide training to its staff can complete anti-fraud, waste, and abuse training through the SBFC two-part webinar available under the Lender Toolbox on the IBank website: <http://ibank.ca.gov/lenders.htm>. By registering on the webinar page, and completing the webinar, a participant will meet the annual certification requirement; if more than one employee participates with one registration, a sign-in sheet must be submitted on company letterhead to the SBFC mailbox: [SBFC@ibank.ca.gov](mailto:SBFC@ibank.ca.gov); the sign-in sheet must be dated and include a signature and printed name of each participant. The training does not have to be completed for the year prior to the Lender Certification to Participate approval.
- The written agreement to retain and maintain documents until January 31, 2020 can be in any written form, including but not limited to a copy of the Lender's document retention policy. Related documents means all documents associated to an SSBCI transaction.
- Items 1-9: the Lender is certifying they will obtain a certification from the borrower, that the borrower self-certifies, ([Borrower Use of Proceeds Certification](#) and [Borrower Sex offender Certification](#)) to all of the items listed. These documents are signed by the borrower for each guarantee.