

**Department of Veterans Affairs (MDVA)**

**Department of Business and Economic Development (DBED)  
Division of Financing Programs**

**Military Reservist and Service-Disabled Veteran  
No-Interest Loan Program Application**

Please Print or Type

Form Dated \_\_\_\_-08

**1. Borrower Information:**

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

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

City, State, Zip: \_\_\_\_\_

Telephone (day): \_\_\_\_\_ Fax: \_\_\_\_\_

Email: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

For business borrower:

Contact Person, Title: \_\_\_\_\_

Unemployment Insurance Account Number: \_\_\_\_\_

Federal Tax ID Number: \_\_\_\_\_

- Legal form of business:
- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Sole Proprietorship       | <input type="checkbox"/> Joint Venture       |  |
| <input type="checkbox"/> General Partnership       | <input type="checkbox"/> Limited Partnership | <input type="checkbox"/> Limited Liability Partnership |
| <input type="checkbox"/> Limited Liability Company | <input type="checkbox"/> S Corporation       | <input type="checkbox"/> C Corporation                 |
| <input type="checkbox"/> For Profit                | <input type="checkbox"/> Non-Profit          |  |

Date Founded: \_\_\_\_\_ Fiscal Year End: \_\_\_\_\_

State of Organization: \_\_\_\_\_

If other than Maryland, date qualified/registered to do business in Maryland: \_\_\_\_\_

Nature of Business: \_\_\_\_\_

SIC Code: \_\_\_\_\_

## 2. Qualification for Loan:

A. If you are a service-disabled veteran or business employing a service-disabled veteran, you may qualify for a loan for the purpose of making a home, car, or place of employment accessible to persons with disabilities or paying other necessary expenses, as determined by MDVA, incurred by a service-disabled veteran or business employing a service-disabled veteran as a result of the veteran's disability. Please provide the following information and documents as indicated:

- a disability benefits award letter, a written statement from a reputable professional or agency, or other evidence acceptable to MDVA that describes the nature of your disability and that the disability is service related
- proof that the service-disabled veteran was renting, owning residential real estate, or living on a long term basis in Maryland at the time the disability was incurred
- evidence acceptable to MDVA that the veteran seeking assistance with modifying a home or car has applied for assistance from, and has received a final determination of eligibility from, the U.S. Department of Veterans Affairs under the Home Modification Program or the Automobile and Special Adaptive Equipment Program
- a description of the equipment to be purchased and how it will assist the service-disabled veteran with access to the home or workplace (equipment must have an anticipated useful life in excess of one year)
- a description of the nature of the expenses to be funded with the loan proceeds and how payment of the expenses will assist the service-disabled veteran
- if the loan will help start or expand self-employment, include evidence that a business plan has been reviewed by a qualified self-employment organization and determined to be viable
- an explanation of the amount of loan requested, including if applicable the cost of the equipment to be purchased and the cost of any extended warranty, service agreement, or training associated with the purchase

B. If you are a business owned by a reservist or National Guard member called to active duty, or a small business (50 or fewer employees during the preceding calendar year) employing a reservist or National Guard member called to active duty, you may qualify for a loan to assist with payment of identifiable costs of the business that result from the call to active duty. Please provide the following information and documents as indicated :

- the present total number of persons employed by the business \_\_\_\_\_ and the total number of persons employed as of December 31<sup>st</sup> of last year \_\_\_\_\_
- documentation from the military service of the United States that requires the reservist or National Guard member to report for active duty, showing the date active duty status began and (if applicable) the date it was terminated
- a copy of the job description of the reservist or National Guard member and an explanation of the essential role that the person filled in the operation of the business
- an explanation of the resulting financial hardship that will affect the business
- an explanation of the amount of loan requested and a description of how the proceeds will be used
- an explanation of how the loan will be repaid

To minimize paperwork and avoid duplication of effort, MDVA and DBED will not initially require any documentation except for the loan application and the specific information asked for in the application. If the application meets the criteria to be approved for a loan, the applicant may need to furnish additional financial information (financial statements and tax returns) and will be required to complete legal documentation for the loan. Other information that may be required include the following:

- proof of the applicant's income
- price quotes for all items to be purchased
- if automobile related, a quote for full coverage insurance
- if for home modifications, the submission of two bids from licensed, bonded contractors who (a) have demonstrated experience providing the type of modification requested, (b) provide a firm, fixed price quote and (c) provide a turnkey service
- information regarding possible collateral for the loan

MDVA or DBED may request other documentation on a case-by-case basis. Business borrowers will be asked to submit copies of their organizational documents when the loan is documented.

### 3. Certification and Consent:

In Accordance with Executive Order 01.01.1983.18, DBED and MDVA advise you as follows regarding the collection of personal information:

Certain personal information requested by DBED or MDVA or their Agents is necessary in determining your eligibility for a loan under this program. Failure to disclose this information may result in the denial of these benefits or services. Availability of this information for public inspection is governed by the provisions of the Maryland Public Information Act, State Government Article, Sections 10-611 et. seq. of the Annotated Code of Maryland. This information will be disclosed to appropriate staff of DBED and MDVA and to public officials and auditors of the Department's affairs for purposes directly connected with approval of the proposed financing and administration of the program. This information is routinely shared with State, federal, and local government agencies. Information regarding job creation and retention may be shared with the public. You have the right to inspect, amend, or correct personal records in accordance with the Maryland Public Information Act.

**Certification:** All information in this application and in all attachments is true and complete to the best of my knowledge, information, and belief. **I agree to pay for the cost of any credit reports, lien searches, appraisals etc. that are necessary for consideration of this application.** Further, I agree not to engage in employment practices that deny equal employment rights to persons by reason of (i) political or religious opinion or affiliation, marital status, race, color, creed or national origin; (ii) sex or age, except when sex or age constitutes a bona fide occupational qualification; or (iii) physical or mental disability of a qualified individual with a disability. I agree to comply with the State's policy on maintaining a drug and alcohol free workplace. I hereby authorize all involved in this financing to exchange freely, without further authorization and consent, any financial information and reports provided in connection with this application and the processing of this loan request.

Borrower's Legal Name: \_\_\_\_\_

Authorized By (if applicable): \_\_\_\_\_

Name and Title (if applicable): \_\_\_\_\_

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

**BLS 3020 and BLS 3023 Consent (for business borrowers):**

Periodically the Office of Labor Market Analysis and Information of the Maryland Department of Labor, Licensing and Regulation (DLLR), in cooperation with the U. S. Department of Labor, Bureau of Labor Statistics (BLS), collects employment and wage data from you and other employers who conduct business in the State of Maryland. This information, collected on the Multiple Worksite Report (BLS 3020) and the Annual Refiling Survey (BLS 3023), is kept confidential and may only be used by DBED with your written consent. DBED is requesting your consent to disclosure of this information in order to qualify your company for economic development programs and to evaluate the effectiveness of DBED economic development programs and their impact on your company's employment level.

I give consent to DLLR to release to DBED the BLS 3020 and the BLS 3023 information that our company has provided since 1993 or will provide in the future, solely for the purposes of qualifying our company for economic development programs and evaluating the effectiveness of the economic development programs and their impact on our company's employment level.

Borrower's Legal Name: \_\_\_\_\_

Authorized By (if applicable): \_\_\_\_\_

Name and Title (if applicable): \_\_\_\_\_

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

Name of Employment Reporting Contact Person: \_\_\_\_\_

Phone No.:: \_\_\_\_\_

**APPLICATION AFFIDAVIT (FOR BUSINESS BORROWERS)**

**A. AUTHORIZED REPRESENTATIVE:** I HEREBY AFFIRM THAT I am the \_\_\_\_\_ (title) and the duly authorized representative of \_\_\_\_\_ (name of recipient) and that I possess the legal authority to make this Affidavit on behalf of myself and the business for which I am acting.

**B. CERTIFICATION OF CORPORATION REGISTRATION AND TAX PAYMENT:** I FURTHER AFFIRM THAT:

(1) The business named above is a [corporation][\_\_\_\_\_] formed in [\_\_ Maryland] [\_\_ (other state: \_\_\_\_\_)] and registered in accordance with the Corporations and Associations Article, Annotated Code of Maryland, and that it is in good standing and has filed all of its annual reports, together with filing fees, with the Maryland State Department of Assessments and Taxation, and that the name and address of its resident agent filed with the State Department of Assessments and Taxation is:

Name: \_\_\_\_\_ (If not a corporation, state so: \_\_\_\_\_)

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

(2) Except as validly contested, the business has paid, or has arranged for payment of, all taxes due all government entities including the State of Maryland and has filed all required returns and reports with the Comptroller of the Treasury, the State Department of Assessments and Taxation, the Department of Labor, Licensing and Regulation (DLLR) and all other taxing authorities, as applicable, and will have paid all withholding taxes due to the State of Maryland and all other government entities prior to final settlement.

**C. AFFIRMATION REGARDING BRIBERY CONVICTIONS:** I FURTHER AFFIRM THAT neither I, nor to the best of my knowledge, information, and belief, the above business, (as is defined in §16-101(b) of the State Finance and Procurement Article of the Annotated Code of Maryland), nor any of its officers, directors, or partners, nor any of its employees directly involved in obtaining or performing contracts with the public bodies (as is defined in §16-101(f) of the State Finance and Procurement Article of the Annotated Code of Maryland), has been convicted of, or has had probation before judgment imposed pursuant to Article 27, §641 of the Annotated Code of Maryland, or has pleaded nolo contendere to a charge of, bribery, attempted bribery, or conspiracy to bribe in violation of Maryland law, or of the law of any other state or federal law, except as follows [indicate the reasons why the affirmation cannot be given and list any conviction, plea, or imposition of probation before judgment with the date, court, official or administrative body, the sentence or disposition, the name(s) of the person(s) involved, and their current positions and responsibilities with the business]:

**D. AFFIRMATION REGARDING OTHER CONVICTIONS:** I FURTHER AFFIRM THAT neither I, nor to the best of my knowledge, information, and belief, the above business, nor any of its officers, directors, or partners, nor any of its employees directly involved in obtaining or performing contracts with public bodies, has:

(a) been convicted under the state or federal statute of a criminal offense incident to obtaining, attempting to obtain, or performing a public or private contract, fraud, embezzlement, theft, forgery, falsification or destruction of records, or receiving stolen property;

(b) been convicted of any criminal violation of a state or federal antitrust statute;

(c) been convicted under the provisions of Title 18 of the United States Code for violation of the Racketeer Influenced and Corrupt Organization Act, 18 U.S.C. §§1341, et seq., or Mail Fraud Act, 18 U.S.C. §§1341, et seq., for acts arising out of the submission of bids or proposals for a public or private contract;

(d) been convicted of a violation of the State Minority Business Enterprise Law, Section 14-308 of the State Finance and Procurement Article of the Annotated Code of Maryland;

(e) been convicted of conspiracy to commit any act or omission that would constitute grounds for conviction or liability under any law or statute described in subsection (a), (b), (c), or (d) above;

(f) been found civilly liable under a state or federal antitrust statute for acts or omissions in connection with the submission of bids or proposals for a public or private contract;

(g) admitted in writing or under oath, during the course of an official investigation or other proceeding, acts or omissions that would constitute grounds for conviction or liability under any law or statute described above, **except as follows** [indicate reasons why the affirmations cannot be given, and list any conviction, plea, or imposition of probation before judgment with the date, court, official or administrative body, the sentence or disposition, the name(s) of the person(s) involved and their current positions and responsibilities with the business, and the status of any debarment]:

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**E. AFFIRMATION REGARDING DEBARMENT: I FURTHER AFFIRM THAT** neither I, nor to the best of my knowledge, information, and belief, the above business, nor any of its officers, directors, or partners, nor any of its employees directly involved in obtaining or performing contracts with public bodies, has ever been suspended or debarred (including being issued a limited denial of participation) by any public entity, **except as follows** [list each debarment or suspension providing the date of the suspension or debarment, the name of the public entity and the status of the proceedings, the name(s) of the person(s) involved and their current positions and responsibilities with the business, the grounds for the debarment or suspension, and the details of each person's involvement in any activity that formed the grounds for the debarment or suspension]:

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**F. AFFIRMATION REGARDING DEBARMENT OF RELATED ENTITIES: I FURTHER AFFIRM THAT:**

(1) The business was not established to, nor does it operate in a manner designed to, evade the application of or defeat the purpose of debarment pursuant to §§16-101, et seq., of the State Finance and Procurement Article of the Annotated Code of Maryland; and

(2) The business is not a successor, assignee, subsidiary, or affiliate of a suspended or debarred business, **except as follows** [indicate the reasons(s) why the affirmations cannot be given without qualification]:

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**G. SUB-CONTRACT AFFIRMATION: I FURTHER AFFIRM THAT** neither I, nor to the best of my knowledge, information, and belief, the above business, has knowingly entered into a contract with a public body under which a person debarred or suspended under Title 16 of the State Finance and Procurement Article of the Annotated Code of Maryland will provide, directly or indirectly, supplies, services, architectural services, construction related services, leases of real property, or construction.

**H. ACKNOWLEDGMENT: I ACKNOWLEDGE THAT** this Affidavit is to be furnished to the Department of Business and Economic Development and may be distributed to units and agents of (1) the State of Maryland; (2) counties or other subdivisions of the State of Maryland; (3) other states and their subdivisions; and (4) the federal government. I further acknowledge that this Affidavit is subject to applicable laws of the United States and the State of Maryland, both criminal and civil, and that nothing in this Affidavit or any agreement resulting from the submission of this application shall be construed to supersede, amend, modify, or waive, on behalf of the State of Maryland, or any unit or agent of the State of Maryland having jurisdiction, the exercise of any statutory right or remedy

conferred by the Constitution and the laws of Maryland with respect to any misrepresentation made or any violation of the obligations, terms and covenants undertaken by the above business with respect to (1) this Affidavit, (2) the proposed contract, and (3) other Affidavits comprising part of the proposed contract.

**I DO SOLEMNLY DECLARE AND AFFIRM UNDER THE PENALTIES OF PERJURY THAT THE CONTENTS OF THIS AFFIDAVIT ARE TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE, INFORMATION, AND BELIEF.**

\_\_\_\_\_  
By: \_\_\_\_\_

(Authorized Representative and Affiant)

**APPLICATION AFFIDAVIT (FOR INDIVIDUAL BORROWERS)**

**Please answer all questions Yes or No:**

Have you:

- 1. been convicted of a criminal offense other than a traffic violation?  Yes  No
- 2. been a debtor in bankruptcy or insolvency proceedings?  Yes  No
- 3. been involved in debarment proceedings?  Yes  No
- 4. been a party to any litigation or pending litigation in the past two years?  Yes  No

Do you:

- 5. owe any outstanding judgments?  Yes  No
- 6. owe any delinquent taxes?  Yes  No

If yes to any of the above, please explain: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Please submit this application and all requested documents and information to the following address:**

Maryland Department of Veterans Affairs  
Jeffrey Building, 4th floor, 16 Francis St.  
Annapolis, Maryland 21401  
Attention: Laurie Atherholt  
Director, Outreach and Advocacy  
Maryland Department of Veterans Affairs  
(410) 260-3840  
[www.mdva.state.md.us](http://www.mdva.state.md.us)