



PACE FINANCE CORPORATION
Small Business Emergency Relief Loan Program
Instructions & Process

STEP 1: Submit Application & Required Documents

- Complete the PFC SBER Loan Application
- Gather all required supporting documents
 - Government-issued photo ID
 - Credit Score (screenshot or report dated within 30 days of application)
 - Business license or Business Tax Registration Certificate (BTRC)
 - Two (2) months business bank statements (or personal bank statements, if sole proprietor)
 - 1-year most recent business tax returns (or personal tax returns, if sole proprietor)
 - Formal hardship letter
 - Documentation of wildfire impact (e.g., photos, insurance claims, FEMA application, evacuation orders, utility shutdown notices, revenue/customer decline proof, operations reduction proof, etc.)
- Submit the application form and all relevant documents to: [loanteam@pacela.org]

STEP 2: Confirmation of Receipt

- Once your application and documents are received, you will receive a confirmation email from our team.

STEP 3: Application Review & Processing

- Our team will review your submission.
- If additional information or documentation is needed, we will reach out to you.
- If everything is complete, your application will proceed without delay.

STEP 4: Approval & Loan Agreement

- If approved, you will receive a Letter of Acceptance (LOA) via GetAccept for electronic signing.
- Once signed and returned, you will receive the loan documents, including:
 - ACH Authorization Form
 - Loan Agreement
 - Promissory Note

STEP 5: Loan Closing & Disbursement

- After you sign and return the loan documents, we will prepare your loan disbursement.
- The net loan proceeds will be \$4,900.00 (after deducting the \$100 loan packaging fee).
- Funds will be made payable to the business and disbursed accordingly.

If you have any questions throughout the process, please feel free to reach out to us at loanteam@pacela.org.

We appreciate your time and look forward to assisting you!

PACE FINANCE CORPORATION

SMALL BUSINESS EMERGENCY RELIEF APPLICATION



BUSINESS INFORMATION

Legal Business Name: _____

DBA or Franchise Name (if applicable): _____

Business Address: _____

City: _____ State: _____ Zip: _____

Business Phone Number: _____

Business Email Address: _____

Business Type (e.g., Sole Proprietor, LLC, Corporation): _____

Type of Business: Service Retail Wholesale Manufacturing Distribution Other:

Tax ID / EIN or SSN (if Sole Proprietor): _____

Date/Year Company Founded: _____

APPLICANT INFORMATION

Principal #1:

Name: _____ Date of Birth: _____

Residence Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Social Security #: _____ Driver's License #: _____

Percentage of Ownership: _____

Principal #2:

Name: _____ Date of Birth: _____

Residence Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Social Security #: _____ Driver's License #: _____

Percentage of Ownership: _____

LOAN REQUESTED
<p>Loan Amount Requested: \$5,000 (FIXED)</p> <p>Brief Business Description:</p> <p>Intended Use of Funds (provide brief explanation, e.g., payroll, equipment replacement, utility bills):</p>

BUSINESS DECLARATIONS (initial below)	
	My business is located in a disaster zone as per: Qualifying Zip Codes
	My business has been in operation for at least 12 months prior to the disaster.
	I agree to comply with ongoing financial covenant tracking as required by PFC, which may include providing updated tax returns or income statements upon request.
	My business is not engaged in any illegal activities that is prohibited by Federal Law or applicable law in the jurisdiction where my business is located or conducted.
	My business facilities is not primarily used for Gambling or to facilitate Gambling activities.
	My business does not present live performances of a prurient sexual nature or derive directly or indirectly more than de minimis gross revenue through the sale of products or services of a prurient sexual nature.
	My business does not conduct lobbying activities.
	My business is not engaged in speculative activities that develop profits from fluctuations in price rather than through the normal course of trade.

By submitting your hardship statement and loan application, you acknowledge and consent that PACE Finance Corporation (“PFC”) and its affiliates are authorized to collect, store, and utilize the personal information provided, including identity details, photographs, and accompanying documentation. Such information will be employed exclusively for purposes of evaluating your application, verifying eligibility, and administering the disaster loan program. All data will be maintained securely and will not be disclosed to third parties without your explicit consent, except as mandated by applicable law.

By signing below, you affirm that the information contained in his application is true, accurate, and complete to the best of your knowledge. You further authorize PFC to:

- Verify the submitted information and request additional documentation as necessary.
- Access credit bureaus, reporting agencies, and engage internal agents to evaluate and monitor your creditworthiness.

You acknowledge that this application does not constitute a guarantee of loan approval. Additionally, you grant PFC the right to anonymize and use details from your application for reporting purposes or for highlighting success stories. This application and its terms may only be amended or modified through written approval by an authorized officer of PACE Finance Corporation. No other employee, agent, or representative of PFC or its affiliates is authorized to alter the terms of this application in any verbal or written form.

Signature of Principal #1

Date

Signature of Principal #2

Date

Legal Name of Main Borrower: _____

Business Name: _____

Disclosure: Providing the following demographic information is voluntary and will not affect your loan application. This information is collected for statistical and compliance purposes only. This information helps us ensure that the small business credit needs of various communities are being met and allows us to analyze the populations that our funding is benefitting. You may choose not to answer any or all questions.

DEMOGRAPHICS INFORMATION ADDENDUM	
1) Gender	<p>Male</p> <p>Female</p> <p>Non-Binary</p> <p>Prefer not to answer</p>
2) Race/Ethnicity	<p>Hispanic or Latino</p> <p>White</p> <p>Black or African American</p> <p>Asian</p> <p>Native Hawaiian or Pacific Islander</p> <p>American Indian or Alaska Native</p> <p>Other (please specify): _____</p> <p>Prefer not to answer</p>
3) Veteran Status	<p>Veteran</p> <p>Active Duty Military</p> <p>Spouse of a Veteran / Active Duty Member</p> <p>Not a Veteran</p> <p>Prefer not to answer</p>