

STATE OF CALIFORNIA

LANDFILL CLOSURE LOAN PROGRAM

APPLICATION AND INSTRUCTIONS

FY 2007-2008



**INTEGRATED
WASTE
MANAGEMENT
BOARD**

PRIVACY NOTICE

The information requested in this loan application will be used by the California Integrated Waste Management Board (Board) for the purpose of determining the eligibility and creditworthiness of the loan Applicant, and the Applicant's ability to secure and repay the loan. In the event of sale or securitization of loans, public-rating agencies, prospective investors or purchasers, or their agents will review information. Such review will be subject to a confidentiality agreement.

Portions of the information in the application may be transferred to members of the Board's loan committee and to other state agencies assisting the Board with administration and maintenance of this program including, but not limited to, the Office of the State Controller, the Department of General Services, the Department of Real Estate, the Trade and Commerce Agency, the Department of Finance, the California Pollution Control Financing Authority, and the California State Attorney General. Designated items provided in this application may also be entered into the Board's Business Intake Database which will be accessible to the public.

This notice is required by Section 1798.17 of the Information Practices Act of 1977 (California Civil Code Sections 1798 through 1798.78) and the Federal Privacy Act (5 USC 552a, subd. (e)(3), whenever an agency requests personal information from an individual.

The information that is requested in this application is mandatory for all applicants. Failure to provide the information may result in an Applicant not receiving a loan from the Board.

Applicants have the right to review their loan application files. The official responsible for maintenance of the loan application files is: Loan Administrator, Landfill Closure Loan Program, California Integrated Waste Management Board, 1001 I Street, M.S. 10A, Sacramento, California, 95812.

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LOAN APPLICATION SUBMITTAL CHECKLIST

For All Loan Applicants:

- Loan Application (Exhibit A)
- Detailed Work Plan (Exhibit B)
- Attach Documentation From Organization's Financial Officer/Auditor/Controller/Executive Director or Similar Position Clearly Providing Evidence Of A Financial Mechanism Sufficient For Repayment of Loan
- If There Are Final Approved Closure And Postclosure Maintenance Plans, Attach Proof Of Final Approval From The Regional Water Quality Control Board

For Local Government Applicants Only:

- Approved Board Resolution Granting Authority To Make An Application to the Board for a Loan Commitment (Exhibit C)

For Private Business Applicants Only:

- Business Financial Statements
- Personal Financial Statement Form (Exhibit D)
- Credit Check Authorization Form (Exhibit E)
- Personal and Business Tax Returns
- Lease Purchase Agreement
- Present Debt Obligations (see Exhibit F)
- Articles of Incorporation, By-Laws, Partnership Agreements, Etc.
- Business License and Fictitious Business Name Statement

LANDFILL CLOSURE LOAN PROGRAM APPLICATION AND INSTRUCTIONS

A. Introduction

AB 467 Strom-Martin authorized the California Integrated Waste Management Board (Board) to administer the Landfill Closure Loan Program (LCLP) to assist operators of unlined, older-technology solid waste landfills with loans to assist with early closure of these sites. The Board will give priority to operators of landfills that, if not closed, would create a serious potential threat to the public health, safety, or the environment.

B. Board Contact

For further information on the LCLP or additional copies of the application and/or instructions, contact:

Bridget D. Brown, IWMS
E-mail: bbrown@ciwmb.ca.gov
Phone: (916) 341-6325
FAX: (916) 319-7628

Landfill Closure Loan Program
Facilities Operations Branch
Permitting and Enforcement Division
California Integrated Waste Management Board
1001 I Street, M.S. 10A
Sacramento, CA 95812

C. Landfill Closure Loan Program

Pending approval of the Governor's budget, the Board will offer approximately \$640,000 in competitive, interest-free loans for the 2007/2007 funding cycle. Awards of LCLP funds are limited to operators of permitted unlined, older-technology solid waste landfills within the State of California. Priority will be given to operators of small, rural landfills that, if not closed, would create a potential threat to public health, safety, or the environment. The maximum loan amount allowed under the LCLP is \$500,000 per each landfill closure project. The Board shall determine the interest rate set for each loan. The interest rate may be set at zero (0) percent per year. **Loans must be repaid within ten years.**

Applicants must demonstrate an ability to repay the loan. Applicants must also demonstrate the ability to promptly and properly close the site with monetary assistance from the LCLP.

D. Eligibility Criteria

To be eligible for a loan, the landfill must be an unlined solid waste landfill, as defined in PRC Section 40195.1(a) and must have a current solid waste facilities permit issued by

the applicable enforcement agency. The landfill must be using a trust fund(s) or enterprise fund(s) as financial assurance mechanism(s) to fund landfill closure and postclosure maintenance, and such mechanisms shall be adequately funded and meet all other requirements provided in Title 27, Section 22200 et seq. Priority will be given to small, rural landfills that, if not closed, would create a potential threat to the public health, safety, or the environment. The operator must demonstrate the ability to repay the loan in a timely manner and to satisfy all other requirements imposed on the operator in the loan agreement. The operator must also demonstrate the ability to promptly and properly close the site with monetary assistance from the LCLP and maintain the closed facility.

E. Application Requirements

1. All applicants must submit a completed and signed original LCLP loan application (Exhibit A) and **five copies including all required attachments**. Open application cycles will be held approximately once each year. Applications must be submitted during the open application cycles only. Applications submitted outside of the open application cycle will not be accepted.
2. In addition to the application (Exhibit A), each applicant must submit the following attachments:
 - a. **For all loan applicants:**
 - (1) A detailed work plan (Exhibit B) indicating all tasks required to complete the project along with estimated costs and dates of completion for each task.
 - (2) Documentation from the organization's financial officer/auditor/controller/executive director or similar position clearly providing evidence of a financial mechanism to repay the loan. In lieu of collateral, the applicant must identify a guaranteed revenue source that will be dedicated to repay the loan.
 - (3) If there are approved final Closure and Postclosure maintenance plans, attach proof of final approval from the Regional Water Quality Control Board.
 - b. **For local government applicants only:**
 - (1) Approved Board resolution granting authority to make an application to the Board for a loan commitment (Exhibit C)
 - c. **For private business applicants only:**
 - (1) Business Financial Statements
 - a) Attach applicant's annual financial operating statements for the last three years and interim (within 90 days), independent audits, and/or other evidence of financial condition.
 - (2) Owner's Personal Financial Statement Form (Exhibit D)
 - (3) Credit Check Authorization Form (Exhibit E)
 - (4) Owner's personal and business tax returns for the last three years
 - (5) Lease purchase agreement
 - (6) Present Debt Obligations (see Exhibit F)
 - (7) Articles of Incorporation, By-Laws, Partnership Agreements, Etc.
 - (8) Business License and Fictitious Business Name Statement

NOTE: It shall be the responsibility of the applicant to immediately notify the Board in writing of any change in financial conditions that would make the applicant financially able to bring the facility into compliance without Integrated Waste Management Account (IWMA) funds or unable to repay the loan. This notification shall be required both during the application process and after the Loan Agreement has been signed. Such conditions may negate eligibility for use of IWMA funds. Applications that are substantially incomplete will not be considered for funding.

F. Application Deadline

Applications must be postmarked or hand-delivered to the Board's Sacramento office by 4:00 p.m. on the final submission date. Applications submitted after the final submission date will not be accepted.

G. Financial Standards

The source of funds for loans is the IWMA. The Board may approve loans from the IWMA for eligible landfill closure costs for prioritized facilities ranked high enough to be eligible for available funds. In prioritizing a facility's application, the Board will consider:

1. The degree of risk to public health and safety or the environment caused or threatened by the continued operation of the landfill which can be prevented or mitigated by closure of the landfill,
2. If the facility is small,
3. If the facility is located in a rural area,
4. If the facility has an approved Closure/Postclosure plan, and
5. If the facility proposes complete closure of the site.

Applicants must fund all facility closure costs that exceed the loan amount and provide evidence of a financial mechanism to repay the loan. Loans shall not exceed maximum amounts or program limitations established by the Board. Funds cannot be used for other improvements to the facility, nor for uses not identified in the loan agreement.

H. Eligible and Ineligible Costs

1. Eligible costs for facility closure assistance include, but are not limited to:
 - a. Planning and design costs necessary to prepare the final closure plan,
 - b. Preparation of environmental documents associated with the final closure plan/closure,
 - c. Construction costs consistent with the landfill's approved final closure plan,
 - d. Governmental fees associated with the final closure plan or closure,
 - e. Other costs necessary to prepare the facility for closure, or
 - f. Other costs deemed eligible by the Board.
2. Ineligible costs for facility closure assistance include, but are not limited to:
 - a. Normal daily facility operations;
 - b. Cleanup of hazardous wastes; and
 - c. Other work deemed ineligible by the Board.

I. Application Review and Loan Agreement

1. A review team consisting of Board staff will review applications for adequacy and eligibility, and provide each application with a score of pass or fail. Applications with passing scores are eligible for funding consideration and may be evaluated by the Board Loan Committee. Priority points will then be determined for each passing application using the Scoring Criteria identified on page 11. To the extent that funds are available, Board staff will recommend to the Board specific projects for funding based upon scoring results and the Loan Committee's recommendations.
2. The Board approves loans based upon facility priority, financial status of applicant, verification of guaranteed revenue sources for repayment of loan, and availability of funds. When approved, a Loan Agreement is prepared and sent to the applicant for signature and returned to Board staff. Authorized Board staff sign the Agreement and return a fully executed copy to the Borrower. If a loan cannot be executed within 120 days of Board approval, the applicant will be disqualified.

J. Management of Facility Compliance

The Borrower shall comply fully with all applicable federal, state, and local laws, ordinances, regulations, and permits in the procurement and management of consultant services and contracts related to correcting existing or possible non-compliance problems.

1. Board staff and the local enforcement agency (LEA) may conduct field management reviews during the project to verify compliance with the approved plans and specifications and terms of the Loan Agreement.
2. The Borrower shall provide Board staff quarterly reports identifying all project expenditures for which LCLP funds have been approved until the project is completed. The Borrower shall also provide Board staff quarterly reports identifying all progress made toward completion of the project until the project is completed.
3. The Borrower shall maintain records in accordance with accepted government accounting standards, and shall include as a minimum:
 - a. A special Landfill Closure Account for all project receipts and disbursements.
 - b. Accurate and complete accounting of all project financial transactions.
 - c. Supporting documents showing source of receipts and to whom payments were made.
 - d. Control and accountability for all project funds, property, and other assets including assurance that all funds were solely for authorized purposes.
 - e. Procedures to ensure prompt disbursements of accounts payable.
 - f. Procedures to determine and segregate allowable costs.
 - g. The Borrower shall allow the Board, the State Controller's Office, and the State Auditor General's Office, or their designated

representatives, absolute right of access to all of Borrower's records pertaining to the Agreement, or any part thereof requested. Records shall be retained for at least three (3) years after expiration of the Agreement, or until completion of actions and resolution of all issues which may arise as a result of any litigation, claim, negotiation or audit, whichever is later.

K. Loan Servicing and Restrictions

1. Loan funds shall be distributed at a rate determined by the Board. Disbursement will take place after the Loan Agreement has been fully executed and as specified in the Loan Agreement.
2. Repayment:
 - a. Loans shall be repayable over a maximum of ten years. Payments shall be made monthly or as otherwise determined by the Board and commence one full year from the date of the closing in amounts as determined by the Board. Loan repayments shall be from a guaranteed revenue source approved by the Board.
 - b. Repayment may be made, either in full or in part, in advance.
 - c. The Board may require other collateral and/or covenants from Borrower to assure repayment of the loan.
3. The Borrower shall establish a Landfill Closure Account into which all loan amounts received shall be deposited and disbursed. Expenditures from the Landfill Closure Account shall be made only for eligible project costs as defined in these guidelines or as otherwise approved by the Board. All funds remaining in the account after final payment of eligible project costs shall be repaid to the Board at the next regularly scheduled payment.
4. Any closure costs related to a LCLP loan will be paid by the Borrower, e.g., title insurance, recording fees.

L. Definitions

1. "**Applicant**" means the entity applying for a loan.
2. "**Application**" means the information an applicant must provide the Board when applying for a loan.
3. "**Board**" means California Integrated Waste Management Board.
4. "**Borrower**" means an applicant who has received a Program loan.
5. "**Closure**" means the process during which a waste management unit (Unit), or portion thereof, that is no longer receiving waste, is undergoing all operations necessary to prepare the Unit (or portion thereof, as appropriate) for postclosure maintenance in accordance with an approved plan for closure or partial final closure as appropriate.
6. "**Early Closure**" means the process during which a landfill is no longer receiving waste and is undergoing all operations necessary to prepare the landfill for closure in accordance with an approved closure and postclosure plan prior to reaching final capacity.
7. "**Full Final Closure**" means the closure of an entire site consistent with the approved closure and postclosure maintenance plans.

8. **“Loan”** means a loan from the Landfill Closure Loan Program.
9. **“Older Technology”** means an unlined landfill as defined in (11) below.
10. **“Partial Final Closure”** means the closure of discrete units of a site consistent with the approved closure and postclosure maintenance plans.
11. **“Unlined Landfill”** means a landfill that does not have a liner as defined in Title 27, §20164.
12. **“Rural Area”** means any of the following:
 - a. An incorporated city that has a population density of less than 1,500 people per square mile;
 - b. Any county that has a population of 200,000 or less; or
 - c. Counties and cities located in agricultural, desert, or mountainous areas of the state and located outside the Department of Finance's Primary Metropolitan Statistical Areas.
13. **“Serious Potential Threat”** means a serious threat to the public health and safety, or the environment as determined by the Board.
14. **“Small”** means a landfill that has received an average of less than 100 tons of municipal solid waste per day during its operating life.

**M. LANDFILL CLOSURE LOAN PROGRAM
SCORING CRITERIA**

LANDFILL CLOSURE LOAN PROGRAM SCORING CRITERIA: Applicants will be ranked based upon the scoring criteria listed below. Proposals with the highest scores will be considered for funding first. Projects not associated with permitted solid waste facilities with unlined landfills are disqualified. **Applications that are substantially incomplete will not be considered for funding.**

Maximum Score	Description
	Minimum Requirements
Pass/Fail	Solid waste landfill (as defined in PRC §40195.1(a))
Pass/Fail	Current solid waste facilities permit
Pass/Fail	Unlined landfill
Pass/Fail	Trust fund(s) or enterprise funds(s) used as financial assurance mechanism
Pass/Fail	Trust fund(s) or enterprise funds(s) mechanisms in compliance with the current required level of funding and all other requirements provided in §22200 et seq.
	Priority Points
20	Landfill meets definition of “small” as defined in CCR §23002(k)
20	Landfill meets definition of “rural” as defined in CCR §23002(i)
20	Approved Final Closure and Postclosure maintenance plans including proof of RWQCB approval
15	Landfill demonstrates a high degree of risk to public health and safety or the environment which can be prevented or mitigated by closure
15	Indication of ability to repay loan in a timely manner
10	Propose <u>complete</u> closure of landfill

Exhibit A. LANDFILL COMPLIANCE LOAN PROGRAM LOAN APPLICATION

Please refer to the "Application Instructions" when completing this application.

Part 1. Facility Information	
Landfill name:	SWIS number:
Landfill address or location:	
Name of entity owning landfill:	Title:
Mailing address:	Telephone number:
E-mail address:	Fax:
Name of applicant:	Title:
Mailing address:	Telephone number:
E-mail address:	Fax:
Unlined landfill: <input type="checkbox"/> Yes <input type="checkbox"/> No	Current solid waste facility permit: <input type="checkbox"/> Yes <input type="checkbox"/> No
Facility currently accepting waste: <input type="checkbox"/> Yes <input type="checkbox"/> No	If currently accepting waste, estimated date facility will no longer accept waste:
Facility is located in a rural area: <input type="checkbox"/> Yes <input type="checkbox"/> No	Facility is a small facility: <input type="checkbox"/> Yes <input type="checkbox"/> No
Anticipated closure date: _____	Approved final closure/post-closure plans: <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, attach proof of approval from RWQCB
Landfill closure status (see "closure" definitions beginning on page 9 of this application): <input type="checkbox"/> Full final closure <input type="checkbox"/> Partial final closure	

Does the landfill pose any risks to public health and safety or the environment that can be prevented or mitigated by closure?

Yes No

If yes, identify:

Part 2. Project Information

How will the loan funds be used? Check all eligible costs that apply:

Planning & design costs necessary to prepare the final closure plan: Yes No

Costs for preparation of environmental documents associated with the final closure plan/closure: Yes No

Construction costs consistent with the landfill's approved final closure plan: Yes No

Governmental fees associated with the final closure plan or closure: Yes No

Other

Clearly explain exactly how Landfill Closure Loan Program funds are to be used:

Part 3. Financial Information

Estimated total closure costs:

Requested loan amount:

Federal tax I.D. number:

Financial assurance mechanism:

Trust Fund: Yes No
Enterprise Fund: Yes No

Estimated source(s) of funds for loan repayment:

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Part 4. Application Agreement and Signature

I certify that all information in this application and that all information provided in support of this application is true and complete to the best of my knowledge and belief. I authorize the California Integrated Waste Management Board to obtain business credit reports and conduct any other inquires deemed necessary to determine the creditworthiness of the applicant. I certify that I am signing on behalf of the applicant in the capacity indicated next to my name below and that I am authorized to execute this application on behalf of the applicant.

I certify that the jurisdiction is in compliance with all local, State and Federal laws, regulations, requirements and rules, including the California Environmental Quality Act found in Public Resources Code Section 21000, et. seq.

I understand that information contained in this application will become public information during the administration of this program, and that any loan agreement that I may sign and its attachments will be public information. All other information provided in this application should be considered trade secret, confidential or proprietary information as described in 14 CCR 17041 through 17056 and be treated accordingly.

Authorized signature:

Title:

Print name:

Date:

Exhibit B, Work Plan

Project Description:

Task Number	Task Description	Cost	Estimated Completion Date
Task #1			
Task #2			
Task #3			
Task #4			
Task #5			
Task #6			
Total Cost			

Note: The Work Plan should include enough detail to demonstrate to the reviewers that all funds will be used efficiently, and that the project will be completed promptly and properly with monetary assistance from the LCLP.

Exhibit C. SAMPLE RESOLUTION

Resolution Number: _____

RESOLUTION OF THE _____
(Title of Governing Body/City Council/ Board of Supervisors)

OF _____ APPROVING THE APPLICATION FOR A LOAN
(City, County)

FROM THE INTEGRATED WASTE MANAGEMENT ACCOUNT for the following landfill closure project:

WHEREAS, AB 467 Strom-Martin authorized the California Integrated Waste Management Board (the "Board") to administer a Landfill Closure Loan Program to provide a maximum of \$ 500,000 in interest-free loans per facility to assist operators of unlined, older technology solid waste landfills with early closure; and

WHEREAS, said procedures established by the Board require the applicant to certify by resolution the approval of application before submission of said application to the State of California; and

WHEREAS, the applicant will enter into an agreement with the State of California for a landfill closure loan;

NOW, THEREFORE, BE IT RESOLVED that the _____
(Title of Governing Body/City Council/Board of Supervisors) HEREBY:

1. Approves the filing of an application for landfill closure using loan funds from the Integrated Waste Management Account for the project specified above; and
2. Certifies that said applicant has or will have sufficient funds in addition to funds provided by the loan to operate, maintain and complete the project; and
3. Appoints the _____ as agent of the _____
(Title - Not Name) (Title of Governing Body/City Council/Board of Supervisors)

to conduct all negotiations, execute and submit all documents including, but not limited to applications, agreements, amendments, and so on, which may be necessary for the completion of the aforementioned project.

Approved and Adopted this _____ day of _____, _____.

I the undersigned, hereby certify that the foregoing Resolution Number _____ was duly adopted by the _____ following
(Title of Governing Body/City Council, Board of Supervisors)

roll call vote:

Ayes:

Noes:

Absent:

Clerk

Exhibit D.
PERSONAL FINANCIAL STATEMENT FORM
 As of _____ (date)

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock and each corporate officer and director, or (4) any other person or entity providing a guaranty on the loan.

Name	Business Phone:
Residence Address	Residence Phone:
City, State & Zip Code	
Business Name of Applicant/Borrower	

ASSETS	(Omit Cents)	LIABILITIES	(Omit Cents)
Cash on Hand and in Banks	\$	Accounts Payable	\$
Savings Account in Banks	\$	Notes Payable to Banks and Others (Describe in Section 2)	\$
IRA or Other Retirement Account	\$	Installment Account (Auto) Monthly Payments \$ _____	\$
Accounts & Notes Receivable	\$	Loans on Life Insurance	\$
Life Ins. Cash Surrender Value Only (Complete Section 8)	\$	Mortgages on Real Estate (Describe in Section 4)	\$
Stocks and Bonds (Describe in Section 3)	\$	Unpaid Taxes (Describe in Section 6)	\$
Real Estate (Describe in Section 4)	\$	Other Liabilities (Describe in Section 7)	\$
Automobile-Present Value	\$	Total Liabilities	\$
Other Personal Property (Describe in Section 5)	\$	Net Worth	\$
Other Assets (Describe in Section 5)	\$		\$
Total	\$	Total	\$

<u>Section 1. Source of Income</u>		<u>Contingent Liabilities</u>	
Salary	\$	As Endorser or Co-Maker	\$
Net Investment Income	\$	Legal Claims and Judgments	\$
Real Estate Income	\$	Provision for Federal Income Tax	\$
Other Income (Describe)	\$	Other Special Debt	\$

Description of Other Income in Section 1 (*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.*)

Section 2. Notes Payable to Bank and Others (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)					
Name and Address of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (Monthly, etc.)	How Secured or Endorsed / Type of Collateral

Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)					
Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 4. Real Estate Owned. (List each parcel separately. Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)			
	Property A	Property B	Property C
Type of Property			
Name & Address of Title Holder			
Date Purchased / Original Cost			
Present Market Value			
Name & Address of Mortgage			
Mortgage Balance			
Amount of Payment per Month			
Status of Mortgage			

Section 5. Other Personal Property and Other Assets. (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment, and if delinquent, describe delinquency.)	

Section 6. Unpaid Taxes (Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches).	

Section 7. Other Liabilities (Describe in detail).	

Section 8. Life Insurance Held. (Give face amount and cash surrender value of policies - name of insurance company and beneficiaries).	

<i>If the answer to any of the following questions is yes, attach a written explanation.</i>	
Have you ever declared personal bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes: Chapter Filed _____ Date Filed: _____ Case Number: _____	
Present Status: <input type="checkbox"/> Case Dismissed <input type="checkbox"/> Payment Plan <input type="checkbox"/> Debts Discharged <input type="checkbox"/> Pending	
Have you ever experienced foreclosure, repossession, debt judgement or criminal penalty within the last seven years? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Are there any legal actions (claims, lawsuits, etc.) pending against you? <input type="checkbox"/> Yes <input type="checkbox"/> No	

<i>I authorize the California Integrated Waste Management Board to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan.</i>	

Signature:	Date:	Social Security Number:
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Exhibit E.
CREDIT CHECK AUTHORIZATION FORM

Applicant: _____

California Integrated Waste Management Board
Attn: Landfill Closure Loan Program
1001 I Street, M.S. 19
P.O. Box 4025
Sacramento, CA 95812

RE: Credit Check Authorization

To Whom It May Concern:

This letter is to give authorization for the California Integrated Waste Management Board to initiate a credit check on my personal credit history in conjunction with the application for a Landfill Closure Loan Program loan for _____.
(Business Applicant)

With this certification, you are authorized to check my credit references. You are also authorized to verify information with various taxing entities, including, but not limited to, the State of California Franchise Tax Board, Board of Equalization and the Federal Internal Revenue Service.

A photocopy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

Sincerely,

Original Signature	Date	Printed Name
Street Address		Social Security Number
City, State, Zip		Date of Birth

Exhibit F.
PRESENT DEBT OBLIGATIONS
 As of _____√

Complete the following for all present debt obligations of the business. Do not include proposed debt pertaining to this project.

Loan Number	Creditor Name and Address	Original Date	Original Amount	Present Balance	Interest Rate	Maturity Date	Monthly Payment	P & I Annual Debt Service	Collateral	Current or Delinquent
			\$	\$			\$	\$		
			\$	\$			\$	\$		
			\$	\$			\$	\$		
			\$	\$			\$	\$		
			\$	\$			\$	\$		
			\$	\$			\$	\$		
TOTAL PRESENT BALANCE √√				\$						