LOS ANGELES AREA
CHAMBER OF COMMERCE
FOUNDATION

SMALL BUSINESS DISASTER RECOVERY FUND

APPLICATION PORTAL POWERED BY LENDISTRY

Program and Application Guide

Revised 05/07/25

Important Notes Before You Begin

The **Small Business Disaster Recovery Fund grant program** (the "**Program**") is offered by the Los Angeles Area Chamber of Commerce Foundation through its administrator, B.S.D. Capital, Inc. dba Lendistry ("**Lendistry**" or the "**Administrator**").

The Administrator administers the Program on behalf of the Los Angeles Area Chamber of Commerce Foundation and may utilize third-party service providers to execute specific elements of this Program. Neither the Administrator nor its third-party service providers determine Program scope, eligibility criteria, communication strategy, or timelines; all program requirements are put into place by the Los Angeles Area Chamber of Commerce Foundation.

Information in any reference materials provided are subject to change.

See the Program's website, www.LAChamberRecoveryFund.com, for the for the most current information and announcements.

Funding for the Small Business Disaster Recovery Fund grant program is limited. It is possible that the number of applicants that meet the eligibility requirements will exceed the available funds. Submitting an application, meeting the eligibility requirements, and/or being approved does not guarantee you will receive funding.

Each small business or nonprofit organization is eligible to receive only one grant award from this Program. Duplicate applications for the same small business will result in the removal of one or more related applications from the eligibility review process, and the remaining application may not be considered complete before the duplicate application issue is resolved.

An individual may submit an application for multiple businesses they own and/or nonprofit organizations for which they are officers or authorized signers. Each business or nonprofit organization must meet the Program's eligibility requirements. Create a new account for Lendistry's Application Portal for each application.

Grant applications will be reviewed on a first-come, first first-served basis. Only complete applications that have been fully submitted with all required documents will be reviewed.

Program Overview

Application Period

- **Application Period Opens: May 07, 2025, at 9:00 a.m. PT**

Applications that are incomplete or not submitted, including required documentation, by the deadline will **not** be considered for a grant.

Please check the Program's website for the most current information about the application deadline.

Eligibility

To be eligible for this Program, small businesses and nonprofit organizations must meet all the following eligibility criteria:

1. Applicant's authorized signer must be at least eighteen (18) years old as of the date of application submission;
2. Applicant's annual revenue for the calendar year 2023 must be ten million dollars ($10,000,000) or less;
3. Applicant must have been registered to do business legally in the state of California on or before June 1, 2023;
4. Applicant must currently be open and operating within the Eaton and Palisades Wildfire Disaster Impact & Evacuation Area, or (b) plan to reopen and resume operations within the Eaton and Palisades Wildfire Disaster Impact & Evacuation Area;
5. Applicant must meet **both** of the following criteria: (a) is/was physically located within the Eaton and Palisades Wildfire Disaster Impact & Evacuation Area and (b) 50% or more of its business clientele base is/was located within the Eaton and Palisades Wildfire Disaster Impact & Evacuation Areas; and
6. Nonprofits only: Applicant must be registered as a 501(c)(3) and in good standing with the California Department of Justice's Registry of Charities and Fundraisers.

Continued next page.

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Eaton and Palisades Wildfire Disaster Impact & Evacuation Area

The Small Business Disaster Recovery Fund Grant Program is administered for the purposes of distributing Program grants within the Eaton and Palisades Wildfire Disaster Impact & Evacuation Area described below (the "**Program Area**"). For the purposes of this Program, the Eaton and Palisades Wildfire Disaster Impact & Evacuation Area includes those addresses within the following zip codes:

Zip Code	City	Fire
90049	Brentwood	Palisades
90263	Malibu	Palisades
90265	Malibu	Palisades
90272	Pacific Palisades	Palisades
90290	Topanga	Palisades
91001	Altadena	Eaton
91023	Mt Wilson	Eaton
91024	Sierra Madre	Eaton
91011	La Canada Flintridge	Eaton
91104	Pasadena	Eaton
91107	Pasadena	Eaton

Use of Funds

Grant funds can only be used for business-related expenses caused by the catastrophic the 2025 Los Angeles County Eaton and Palisades wildfires.

Grant Amounts

Grant award amounts will be determined based on the applicant's annual gross revenue in 2023.

2023 Revenue Size	Eligible Grant Amount
$5,000,000 - $10,000,000	$25,000
$1,000,000 - $4,999,999	$15,000
Less than $1,000,000	$10,000

Funding for the Small Business Disaster Recovery Fund is limited. It is possible that the number of applicants that meet the eligibility requirements will exceed the available funds. Submitting an application, meeting the eligibility requirements, and/or being approved does not guarantee you will receive funding.

Program Overview

Ineligible Businesses

1. Religious institutions, including churches.
2. Government offices or agencies, other than Native American Tribes.
3. Publicly traded companies.
4. Corporate-owned franchises.
5. Financial institutions, such as banks, lenders, pay day lenders, auto title lenders, check cashers, other businesses whose stock in trade is money and mortgages, and other similar entities.
6. Insurance companies, such as life, auto, home, bail bond, and other similar entities.
7. Businesses that restrict patronage for any reason other than age.
8. Lobbying firms or businesses who dedicate 50% or more of their time or resources to lobbying activities.
9. Businesses that generate income through activities performed in violation of local, state or federal law, and through the sale, cultivation, or transportation of cannabis.
10. Businesses that exist to advance partisan political activities.
11. Businesses or organizations which are, or whose owners, officers, partners, directors, and/or principals are, currently suspended, disbarred, ineligible, or excluded from participation in federal, State, or County assistance programs or from receiving federal or State financial or nonfinancial assistance and/or benefits.
12. Businesses with any owner with greater than ten percent (10%) equity interest in it, or nonprofit organizations with any officer, who meets one or more of the following criteria: the owner of the business or the officer of the nonprofit organization has, within the prior three years, been convicted, or had a civil judgment rendered against the owner, or has had commenced any form of parole or probation, including probation before judgment, for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a federal, state, or local public transaction or contract under a public transaction, violation of federal or state antitrust or procurement statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property.

Required Documentation

Required Documents

You must submit **ALL** required documentation for your application to be reviewed.

This list of required documents is not exhaustive. Additional documentation may be required to validate the information provided in this application. Failure to upload all required and/or requested documentation may result in the application being withdrawn and/or declined from the Program.

1. **Applicant Certifications**
   - Needed to self-certify the truthfulness and accuracy of the information you provide in your application and supporting documents.

2. **Proof of 2023 Annual Gross Revenue**
   - **For-Profit Businesses: 2023 Filed Federal Business Tax Return** (all pages, complete, and unaltered)
     - Form 1120 (Line 11)
     - Form 1120S (Line 6)
     - Form 1040 Schedule C (Line 7)
     - Form 1065 (Line 8)
   - **Nonprofit Organizations: 2023 Form 990** (all pages, complete, and unaltered)
     - Form 990 (Line 12)
     - Form 990 E (Line 9)
     - Form 990N (line number not applicable)

3. **Proof of Business Location, Age, and Good Standing***
   - Registration with the California Secretary of State or government-issued, active business license/permit, as applicable.

     ***Nonprofits only**: The California Department of Justice's Registry of Charities and Fundraisers will be used to verify registration date and registry status. No documentation is required to be submitted by the Applicant as part of its application.

4. **Government-Issued Photo ID**
   - Validated with Persona.

5. **Valid Bank Account**
   - Validated with Plaid.
   - The bank account must be registered under the legal business or nonprofit organization name, or DBA if applicable, listed in this application ***EXCEPT*** for Sole Proprietors, Single-Member Limited Liability Companies (LLC), and Independent Contractors.

     Sole Proprietors, Single-Member limited Liability Companies (LLC), and Independent Contractors may use a personal bank account, but it must be registered under the Applicant's name listed in this application.

How to Complete the Applicant Certifications

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Applicant Certifications

As part of the application process, you are **required** to self-certify the truthfulness and accuracy of the information you provide in your application and supporting documents by signing the **Applicant Certifications**.

The Applicant Certifications will be available in electronic form for you to download and complete. **A signed copy of the Applicant Certifications is a required document for this Program and will need to be uploaded to the Application Portal as a PDF file.**

Download the Applicant Certifications and save the file to your device. You can complete the Applicant Certifications electronically or print the file and complete it manually.

CLICK HERE to download the Applicant Certifications

Continued next page.

How to Complete Your Applicant Certifications Electronically

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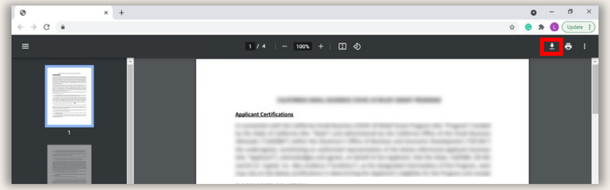
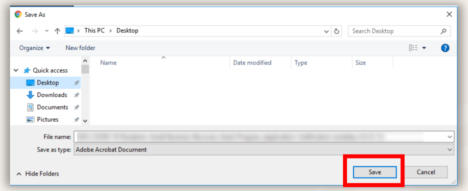
Step 1

Click the download icon to download the Applicant Certifications and save the file on your device.



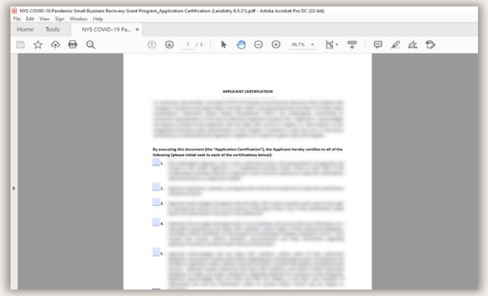


Step 2

Locate the Applicant Certifications on your device and open the file. Your Applicant Certifications will open as a PDF file.

Step 3

Complete the Applicant Certifications by entering your initials next to the numbered items and add your signature on the last page.



Step 4

After completing the Applicant Certifications, **save the file again** by going to **File > Save** or by pressing **CTRL+S** on your keyboard.

Step 5

Upload the completed Applicant Certifications as PDF file in the Application Portal.

Continued next page.

How to Complete Your Applicant Certifications Manually

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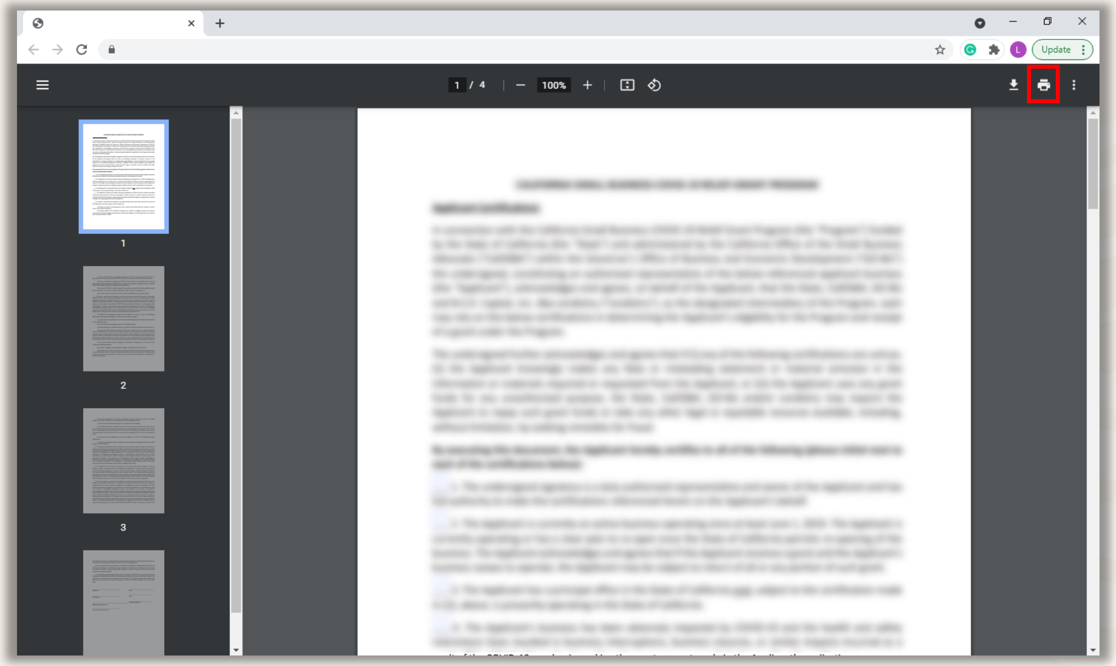
Step 1

Print the Applicant Certifications by clicking the printer icon which is highlighted by the red box below.



Step 2

Fill out the Applicant Certifications using a dark pen and legible handwriting.

Step 3

Scan the completed Applicant Certifications and save the file on your device as a PDF.

Step 4

Upload the completed Applicant Certifications as a PDF file in the Application Portal.

Tips for Applying

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Tip #1: Use Google Chrome

For the best user experience, please use Google Chrome throughout the entire application process.

Other web browsers may not support our interface and can cause errors in your application.

If you do not have Google Chrome on your device, you can download it for free at https://www.google.com/chrome/.

Before you begin the application, please do the following on Google Chrome:

1. **Clear Your Cache**
2. **Use Incognito Mode**
3. **Disable Pop-Up Blockers**

Clear Your Cache

Cached data is information that has been stored from a website or application and is primarily used to make the browsing process faster by auto-populating your information. However, cached data may also include outdated information such as old passwords or information you have previously entered incorrectly. This can create errors in your application and may result in it being flagged for potential fraud.

Use Incognito Mode

Incognito mode allows you to enter information privately and prevents your data from being remembered or cached.

Disable Pop-Up Blocker

Our application includes multiple pop-up messages to collect information. You must disable the pop-up blocker on Google Chrome to see these messages.

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How to Clear Your Cache

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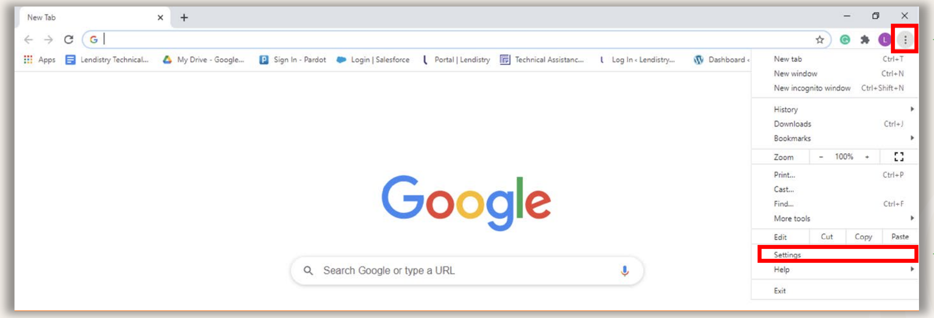
Step 1

Open a new Google Chrome window, click the three dots in the upper right corner, and then go to “**Settings**.”

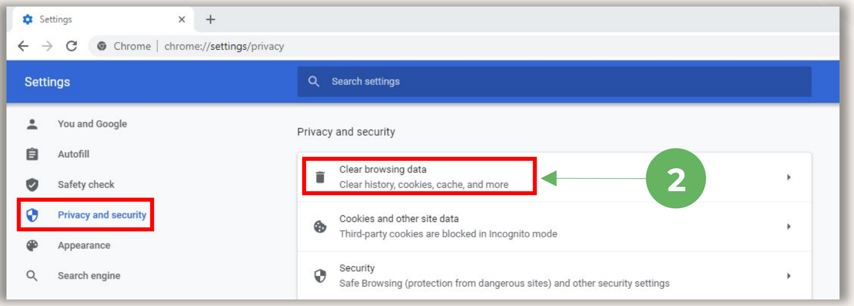


1

2

Step 2

Go to “**Privacy and Security**”, and then select “**Clear Browsing Data**.”

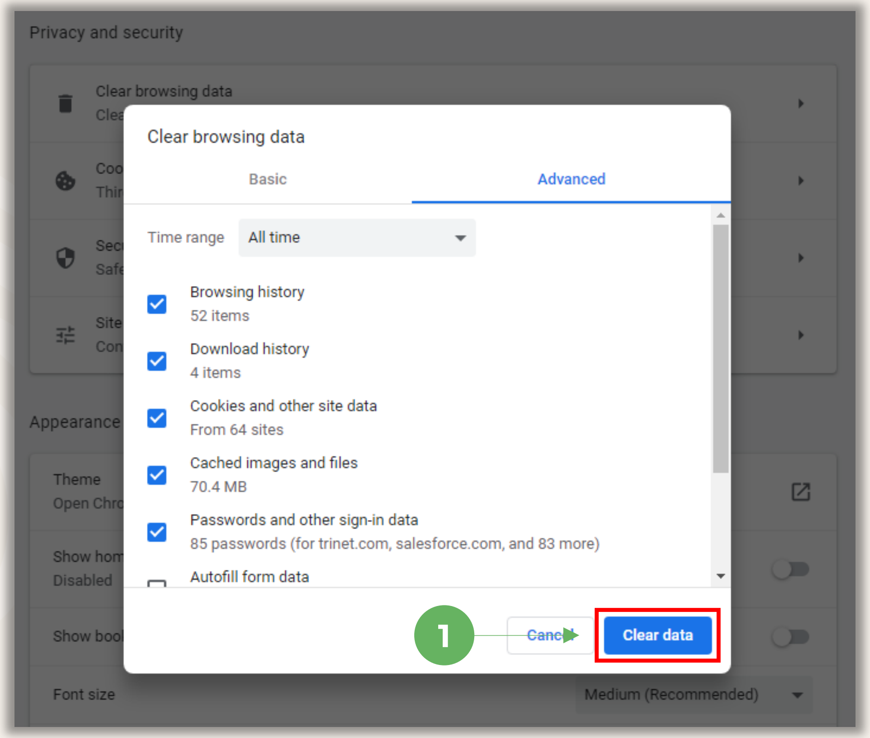


1

2

Step 3

Select “**Clear Data**.”



1

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How to Use Incognito Mode

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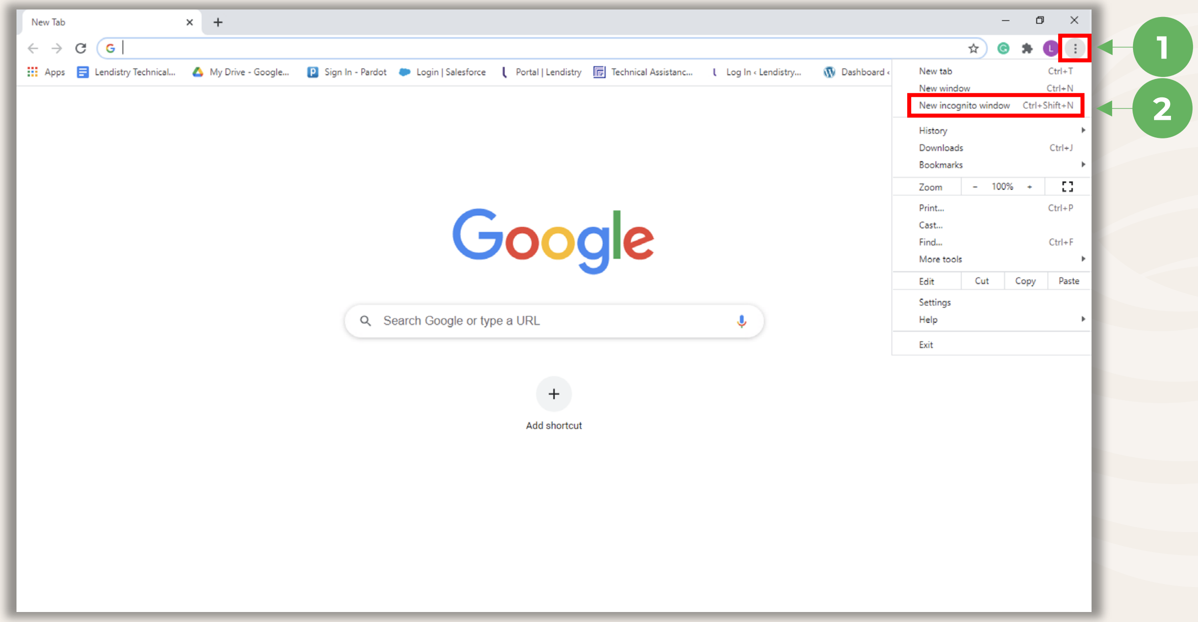
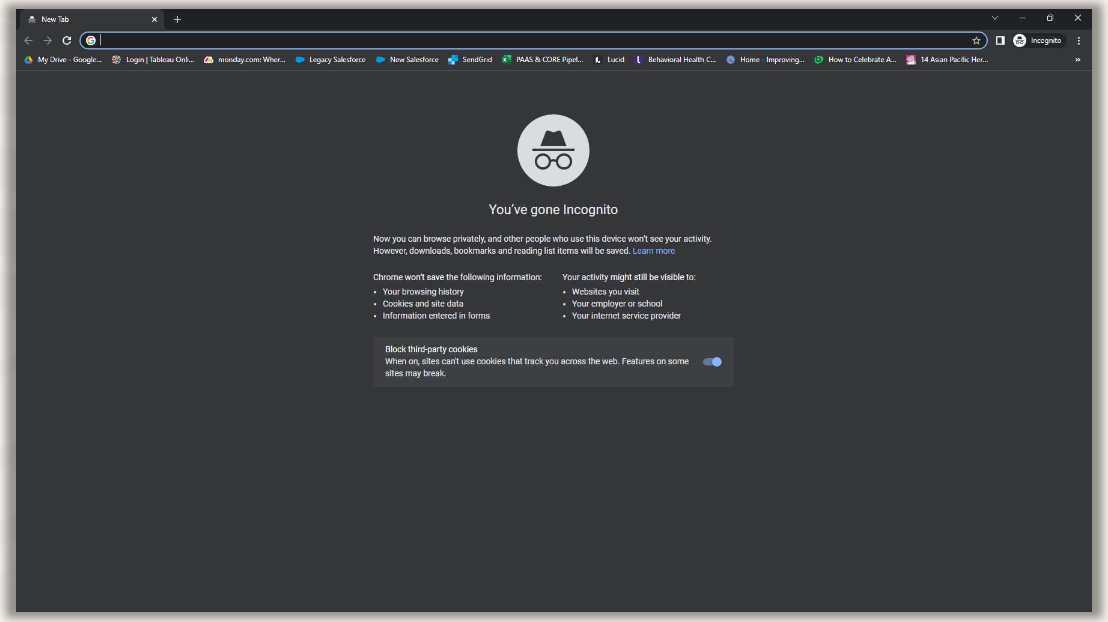
Step 1

Click the three dots in the upper right corner of your web browser, and then select “**New incognito window**.”



Step 2

Your browser will open a new Google Chrome window. Use incognito mode throughout the entire application process.



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How to Disable Pop-Up Blockers

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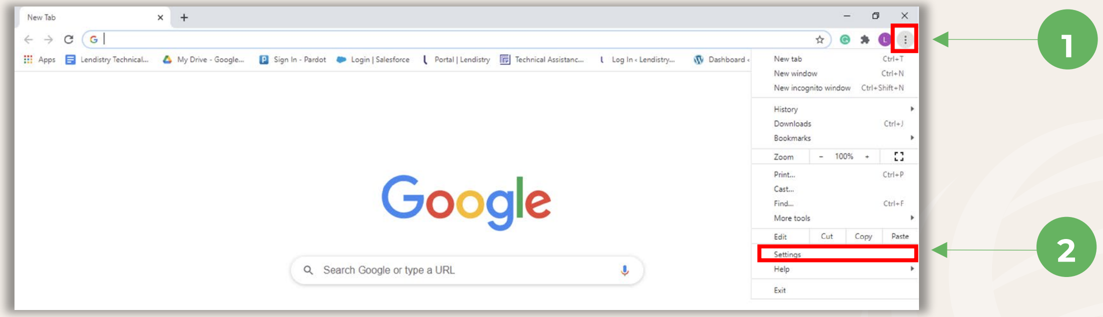
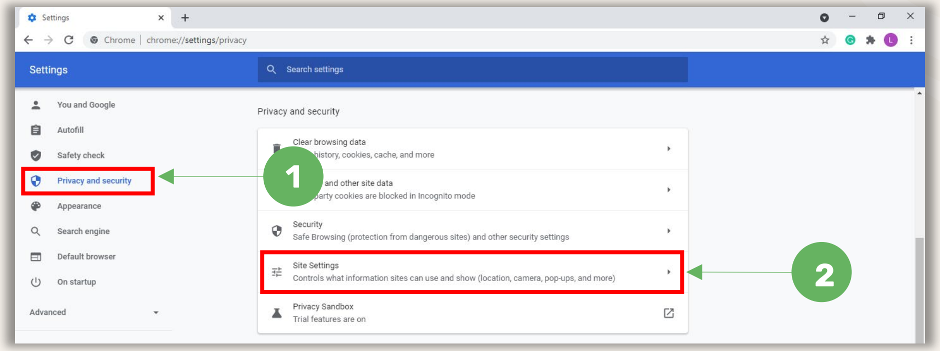
Step 1

Open a new Google Chrome window, click the three dots in the upper right corner, and then go to "**Settings**."



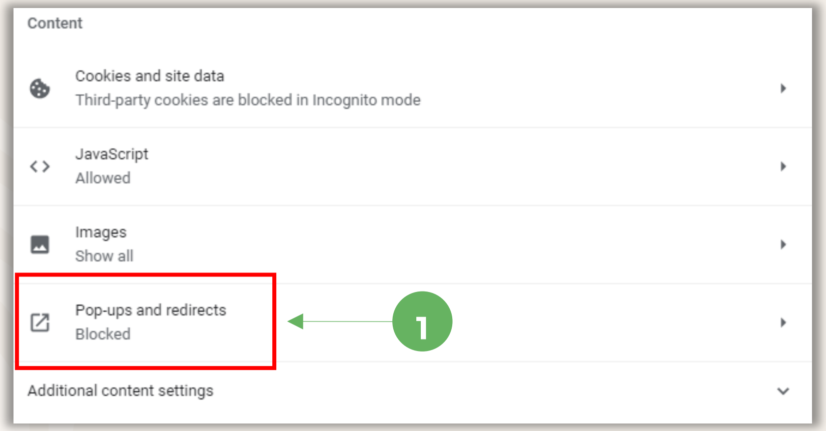
Step 2

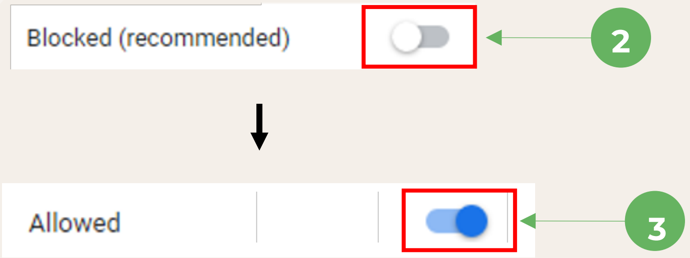
Go to "**Privacy and Security**", and then select "**Site Settings**."



Step 3

Select "**Pop-ups and Redirects**." Click the button so that it turns blue and the status changes from "**Blocked**" to "**Allowed**."





Tip #2: Prepare Your Documents in PDF Format

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All required documents must be uploaded to the Portal in PDF format only.

The documents must be clear, aligned straight, and contain no disruptive backgrounds when uploaded.

Important Notes for Uploading Documents:

1. All documents must be submitted in PDF format.
2. File size must be under 15MB.
3. The file name CANNOT contain any special characters (!@#$%^&*()_+).
4. If your file is password protected, you will need to enter the password.

Don't have a scanner?
We recommend downloading and using a free mobile scanning app.

Genius Scan
Apple | Click Here to Download
Android | Click Here to Download

Adobe Scan
Apple | Click Here to Download
Android | Click Here to Download

Tip #3: Use a Valid Email Address

Please make sure you are using a valid email address and that it is spelled correctly in the application.

- Updates and additional guidance for your application will be sent to the email address you provide.
- Certain email addresses cannot be recognized in the application portal and may cause delays in communication regarding your application. Refer to the list on the right for examples of invalid email addresses.

If you used an incorrect or invalid email address in your application, please contact our Customer Experience Center (CEC) at 855-476-5870 to update your information.

DO NOT submit a new application. Submitting multiple applications may be detected as potential fraud and may disrupt the review process for your application.

Invalid Email Addresses

The following email addresses will not be accepted or recognized in our system:

Emails *beginning* with **info@**
Example: info@mycompany.com

Emails *ending* with **@contact.com** or **@noreply.com**
Example: mycompany@contact.com
Example: mycompany@noreply.com

Tip #4: Review Best Practices to Successfully Complete Persona

What is Persona?

Persona is a third-party platform utilized for this Program's fraud prevention and mitigation process. The Persona platform enables us to verify an individual's identity and protect against identity spoofing by automatically comparing the individual's selfie to their ID portrait with a 3-point composite and biometric liveness check.

- Applicants will be required to verify their identity using Persona by uploading a picture or taking a picture of a valid government-issued photo ID.
- Applicants will also need to scan their faces using a device with a front-facing camera to complete the Persona verification.

For more help with Persona, visit https://help.withpersona.com/for-end-users/.

Best Practices to Successfully Complete Persona

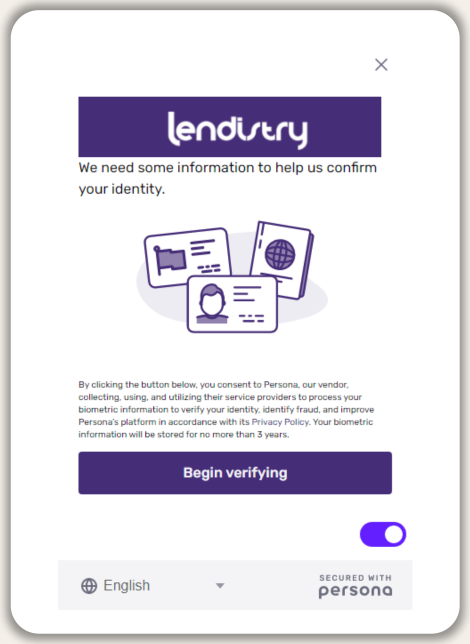
1. Use a front-facing device. If you work on your application on a laptop or computer that does not have a camera, you will be given the option to complete Persona using a mobile device at any time by clicking "Continue on another device," Once you scan the QR code, you can request a link via SMS or Email.
    - Once you complete Persona on your mobile device, you will be automatically redirected to your application on your laptop or computer.
2. Be prepared and take a picture of the front and back of your government-issued ID *before* starting Persona.
    - Place your government-issued ID on a plain white surface and use adequate lighting.
    - Do not use flash as it may cause a glare.
3. When taking your picture, use adequate lighting pointed toward your face while avoiding bright light sources from behind.
    - Stand in front of a blank wall or door and avoid busy backgrounds.
    - Do not use flash as it may cause a glare.

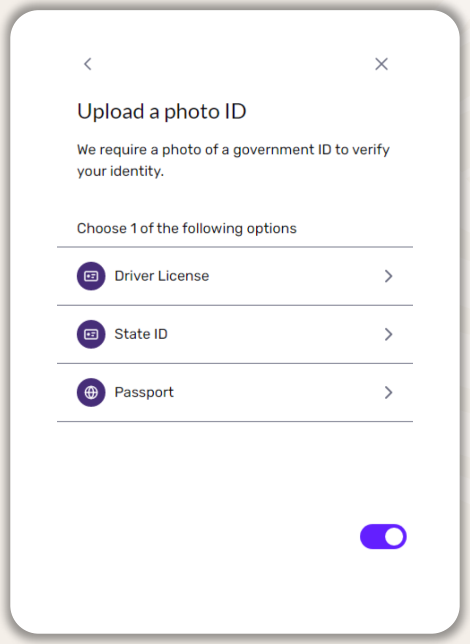
Continued next page.

Tip #4: Review Best Practices to Successfully Complete Persona

Step 1

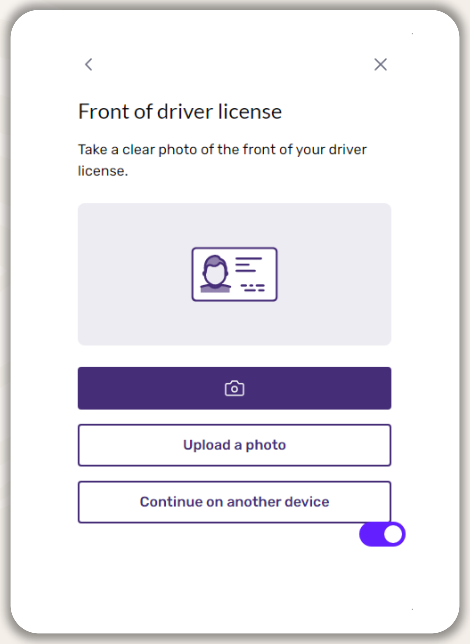
Click on "**Begin Verifying**," and then select the type of government-issued ID you will use to verify your identity.

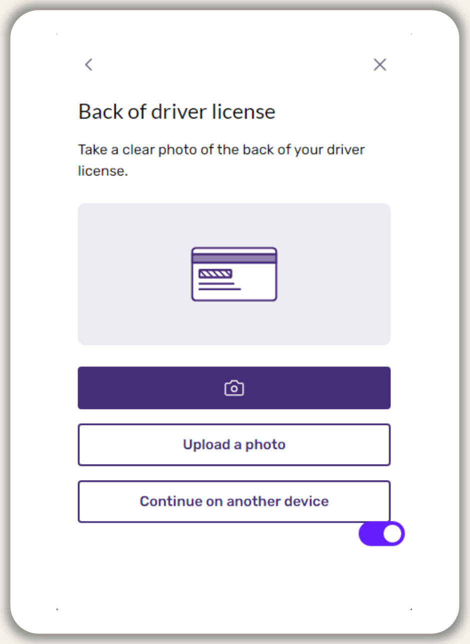




Step 2

Take or upload a picture of the **front** side of your ID. Select "Use this File" to continue. See page 18 for best practices on how to complete this step.





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Tip #4: Review Best Practices to Successfully Complete Persona

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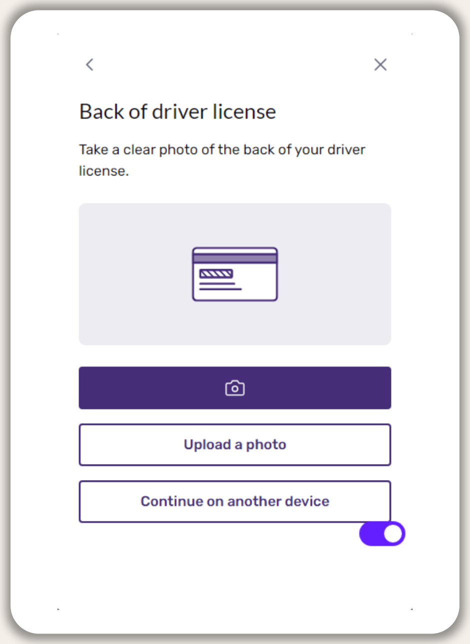
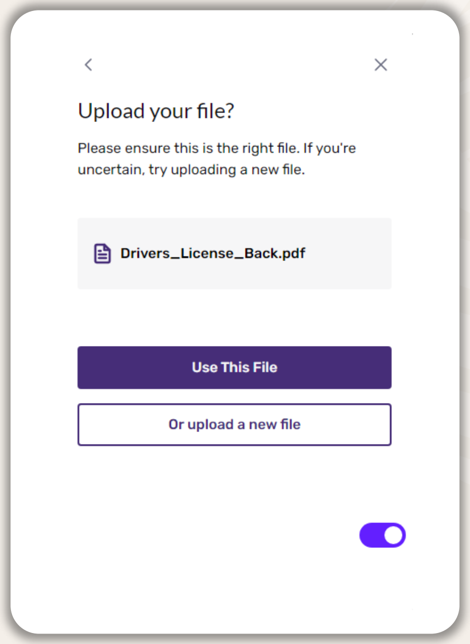
Step 3

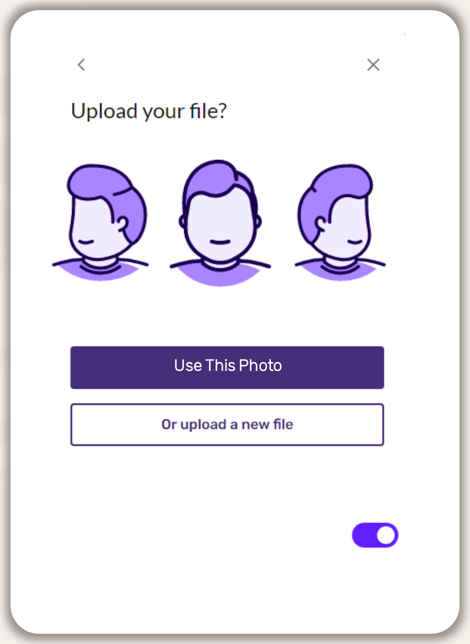
Take or upload a picture of the **back** side of your ID. Select “Use this File” to continue. See page 18 for best practices on how to complete this step.

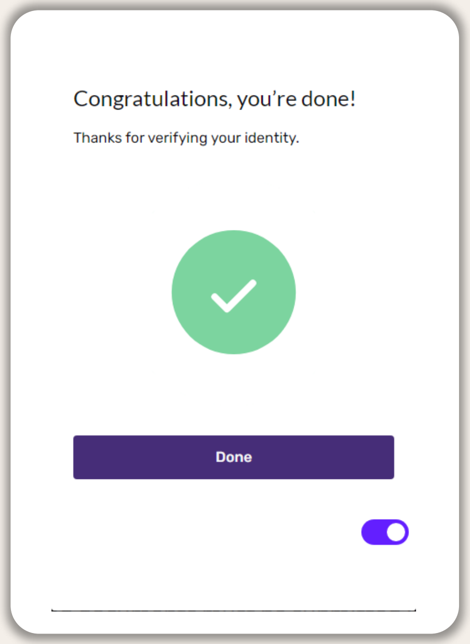




Step 4

Using a **front-facing** device with a camera, follow the prompt on the screen to take a selfie by looking forward, left, and then right. See page 18 for best practices on how to complete this step. Once complete, select “Done” and you will be redirected to the application.





How to Start an Application

SMALL BUSINESS DISASTER RECOVERY FUND

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Where to Apply

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Apply for this Program at www.LAChamberRecoveryFund.com/apply.

To access and submit the application, you are required to create an account for the Application Portal. You can do this by clicking "**Create a New Account**."

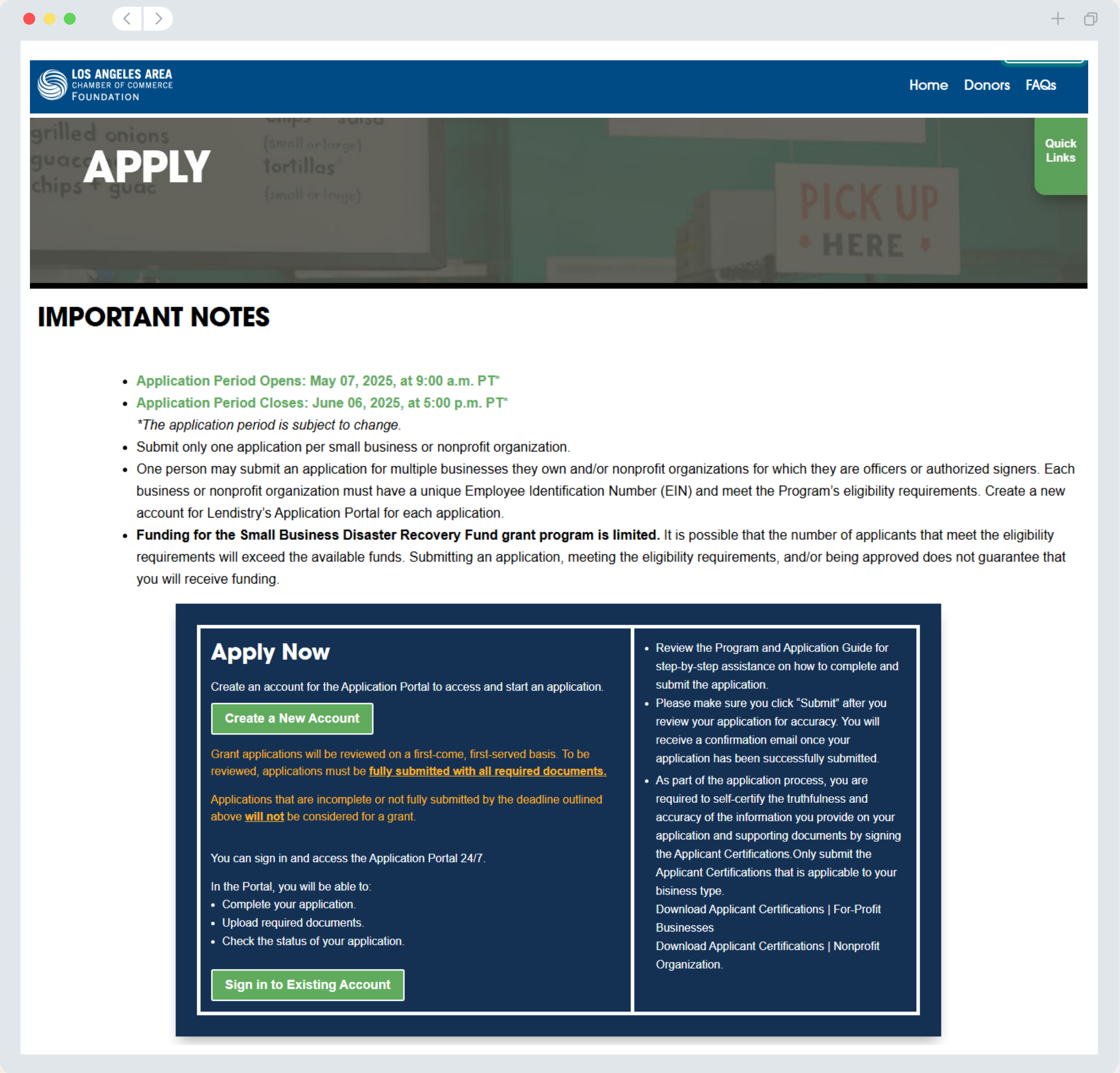
You can access the Application Portal 24/7 by clicking "**Sign in to Existing Account**."

In the Portal, you will be able to:

- Complete your application.
- Upload required documents.
- Check the status of your application.

Applications that are incomplete or not submitted by the due date will not be considered for a grant.

- Please make sure you click "Submit Application for Review" after you review your application for accuracy. You will receive a confirmation email once your application has been successfully submitted.



Create an Account for the Application Portal

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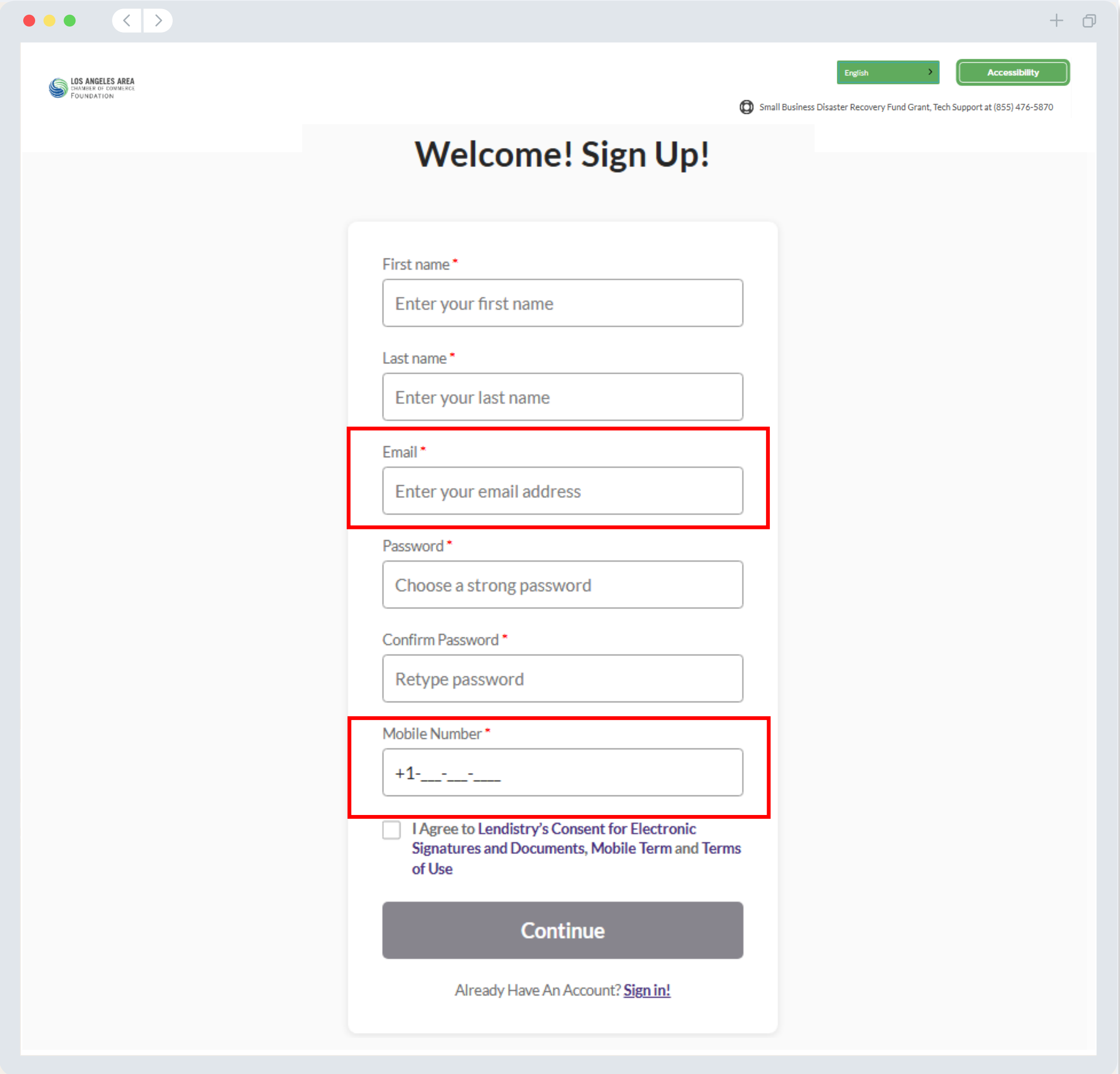
Register the email address and mobile phone number of the individual owner or officer identified as the authorized signer with authority to submit an application and execute documents on behalf of the small business or nonprofit organization applying to receive a grant.

in the application (see page 27 for reference). This is where you will receive important information and status updates regarding your application.

Signing into the Application Portal requires Multi-Factor Authentication. Each time you sign in, a unique confirmation code will be texted to the mobile number that you registered. You will need this code to access your account.



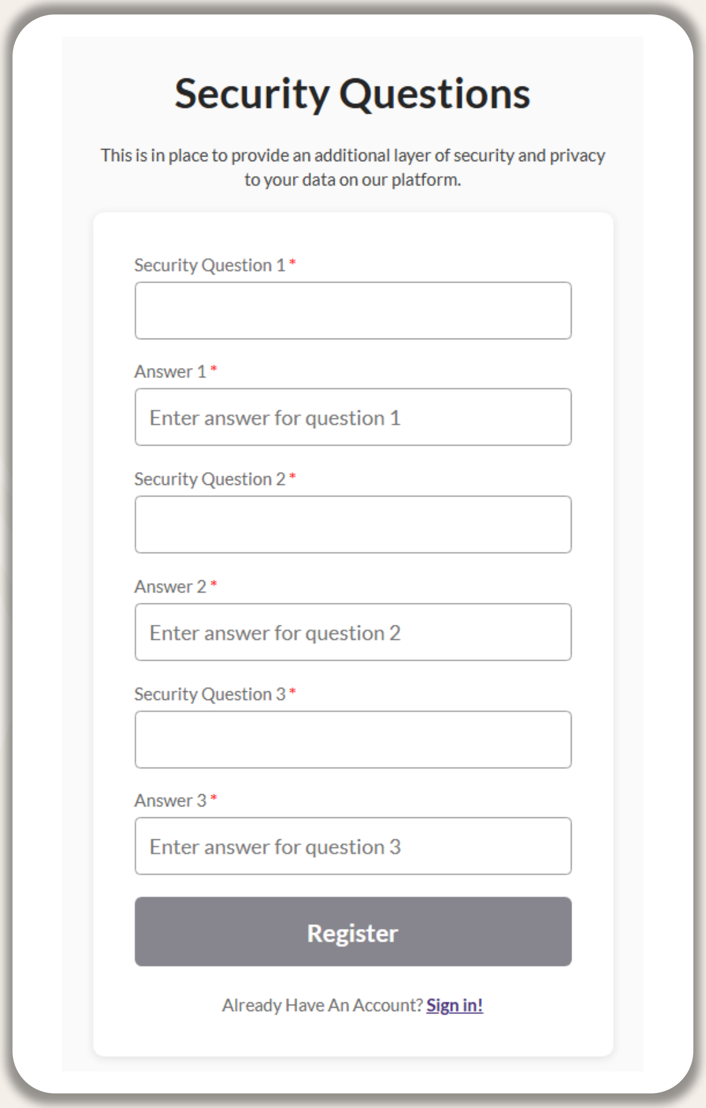
Set Your Security Questions in Application Portal

You will be required to set a series of security questions to protect and allow you to unlock your account if there were too many failed attempts to access it.

The security questions are meant to prevent unauthorized access to your Portal account. You can select any question available in the drop-down menu; however, it is important that you select questions and answers that are unique to you.

- Do not share the answers with any other individuals.
- Make note of the answers to your security questions. They are case-sensitive, and you will need to enter them exactly as you set them when unlocking your account.

Review pages 52-56 for instructions on how to troubleshoot or unlock your account.



The Application Process

SMALL BUSINESS DISASTER RECOVERY FUND

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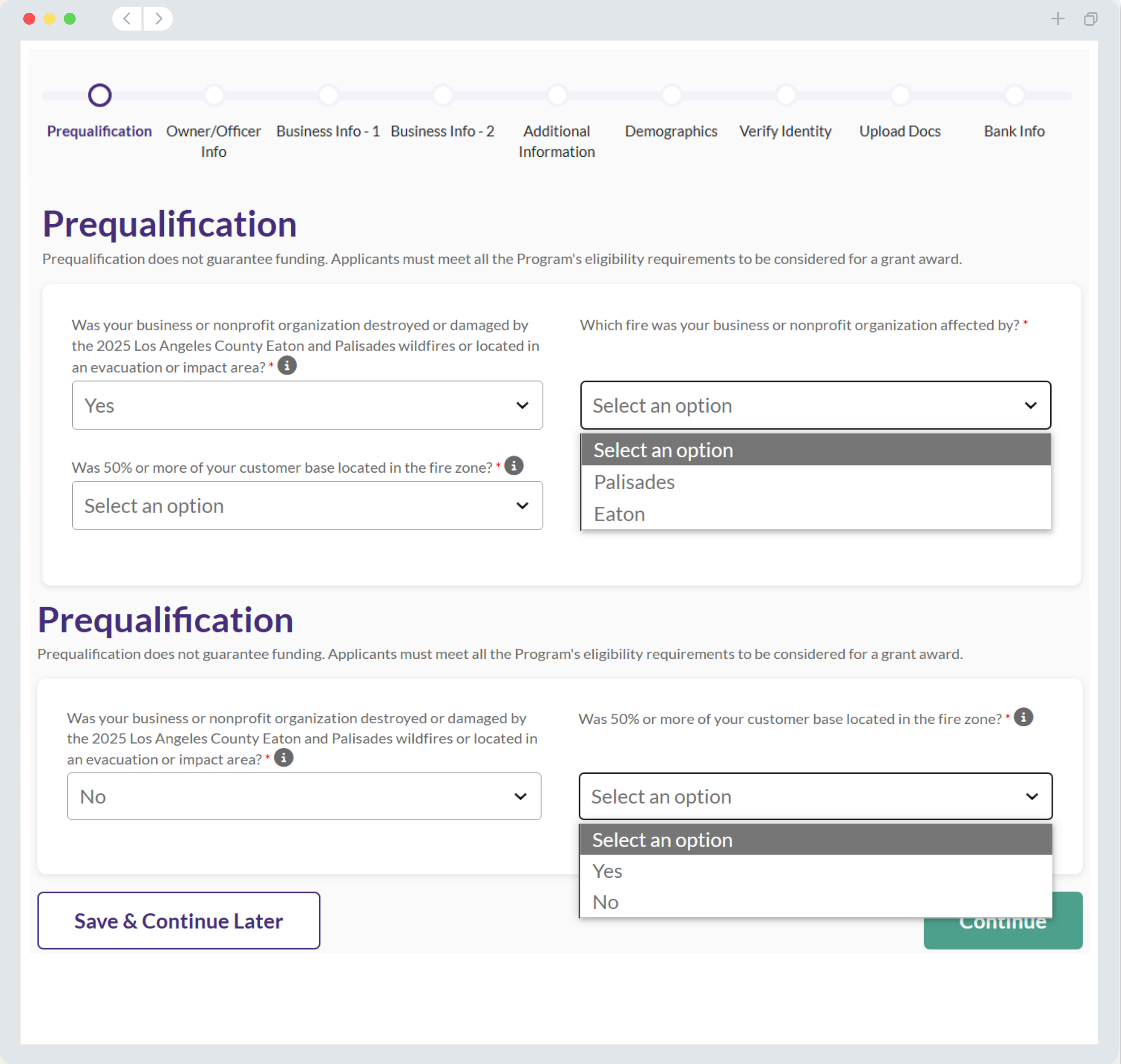
Prequalification

Prequalification does not guarantee funding. Applicants must meet all the Program's eligibility requirements to be considered for a grant award.

1. Was your business or nonprofit organization destroyed or damaged by the 2025 Los Angeles County Eaton and Palisades wildfires or located in an evacuation area?[1]
   - Yes
     - Which fire was your business or nonprofit organization affected by?
       - Palisades
       - Eaton
   - No
     - Was 50% or more of your customer base located in the fire zone?[2]
       - Yes
       - No

[1] Eaton and Palisades Wildfire Disaster Impact & Evacuation Areas: 90049, 90263, 90265, 90272, 90290, 91001, 91023, 91024, 91011, 91104, 91107

[2] The group of customers to whom your business or nonprofit organization provides goods or services



Owner/Officer Information

The owner or officer identified as an authorized signer in this section will receive communication from Lendistry via email and phone to provide updates and/or request additional information for the application. Unresponsiveness from this individual may result in the application being withdrawn and/or declined from the Program.

1. Owner/Officer Legal First Name

2. Owner/Officer Legal Last Name

3. Owner/Officer Email

4. Owner/Officer Residential Address Line 1 & 2 (This must be a physical address. P.O. boxes and virtual addresses will not be accepted for this application.)

5. Owner/Officer Residential City

6. Owner/Officer Residential State

7. Owner/Officer Residential Zip Code

8. Is the mailing address of the Owner/Officer different than the residential address?
    - Owner/Officer Mailing Address Line 1 & 2

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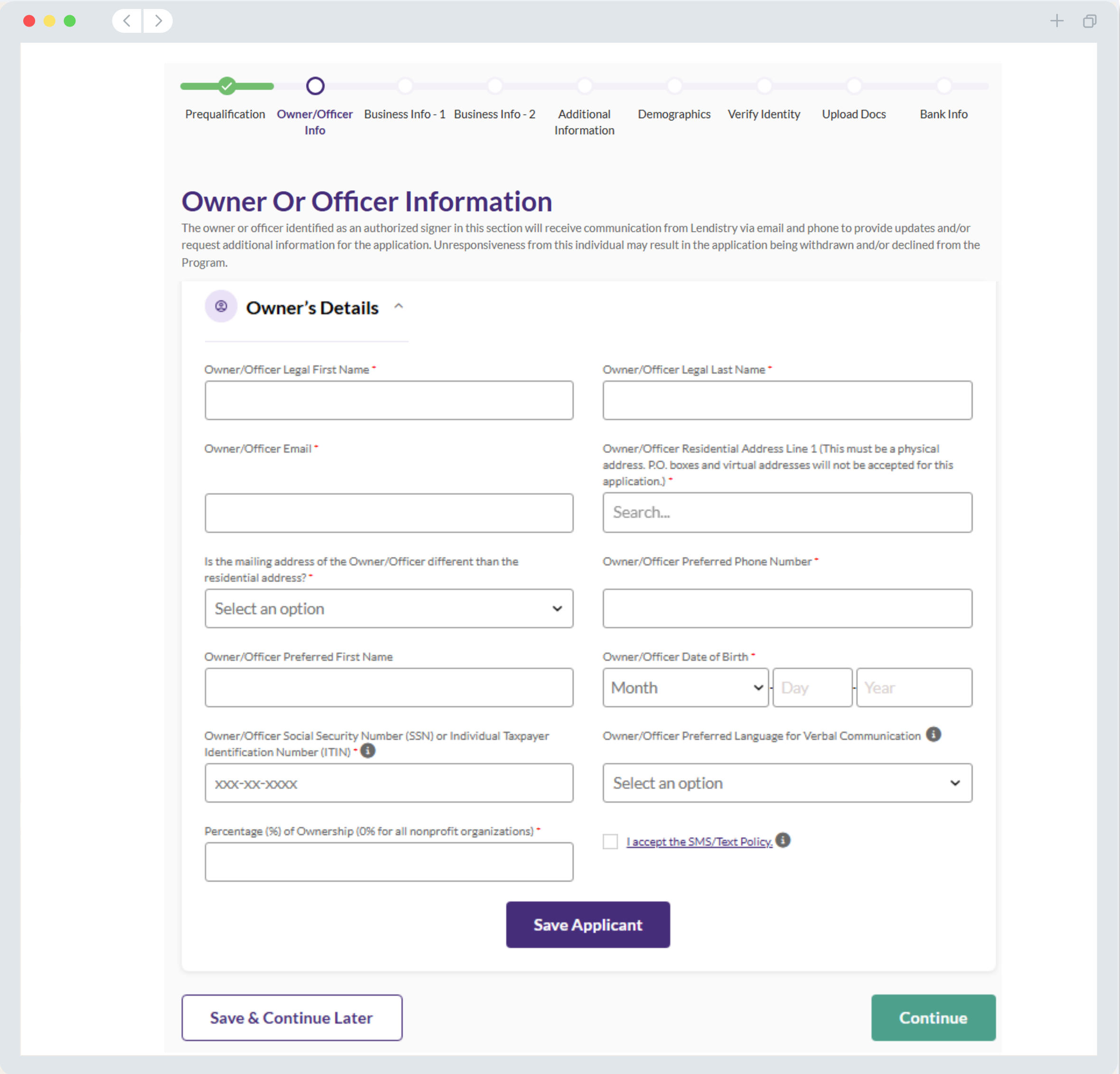
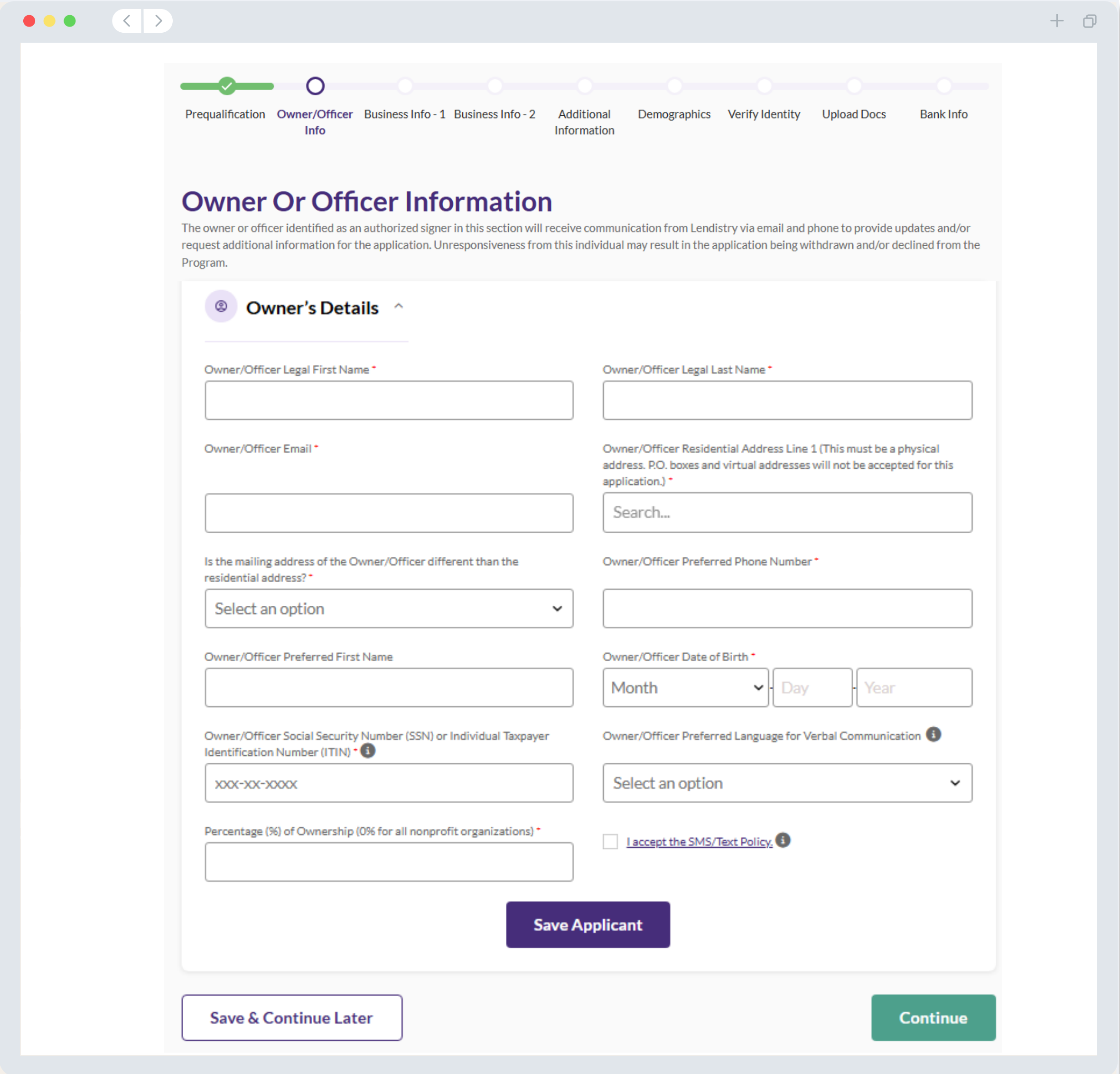


Owner/Officer Information

The owner or officer identified as an authorized signer in this section will receive communication from Lendistry via email and phone to provide updates and/or request additional information for the application. Unresponsiveness from this individual may result in the application being withdrawn and/or declined from the Program.

9. Owner/Officer Preferred Phone Number
10. Owner/Officer Preferred First Name (Optional)
11. Owner/Officer Date of Birth
12. Owner/Officer Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN)[1]
13. Owner/Officer Preferred Language for Verbal Communication[2]
14. Percentage (%) of Ownership (0% for all nonprofit organizations)
15. I accept the SMS/Text policy[3]



[1] This information is needed to confirm that the Applicant is eligible to receive federal funds.
[2] Language assistance is available in Armenian, Chinese (Simplified), Chinese (Traditional), English, Spanish, and Tagalog through our Customer Experience Center. Written communication, such as email, is only available in English.
[3] Status updates for your grant application may be provided by SMS/text; to receive updates by SMS/text, please provide consent after reading the disclosure attached

LOS ANGELES AREA CHAMBER OF COMMERCE FOUNDATION

Business or Nonprofit Organization Information

The information provided in this section will be validated using, but not limited to, the required documents uploaded with the application. We will contact the owner or officer identified as the authorized signer in the previous section if additional information and/or documentation is needed. Unresponsiveness from this individual may result in the application being withdrawn and/or declined from the Program.

1. Legal Business/Nonprofit Organization Name

2. Doing Business As (DBA). Enter "N/A" if not applicable

3. Impacted Business Address Line 1 & 2 (This must be a physical address. P.O. boxes and virtual addresses will not be accepted for this application.)[1]

4. Is the business mailing address different than Impacted Business Address?[1]
   - No
   - Yes
     - Business Mailing Address Line 1 & 2

5. Business Phone Number

6. Are you a for-profit business or nonprofit organization?
   - For-Profit Business
   - Nonprofit Organization

[1]The impacted business address is the location that was directly impacted by the 2025 Los Angeles County Eaton and Palisades wildfires.

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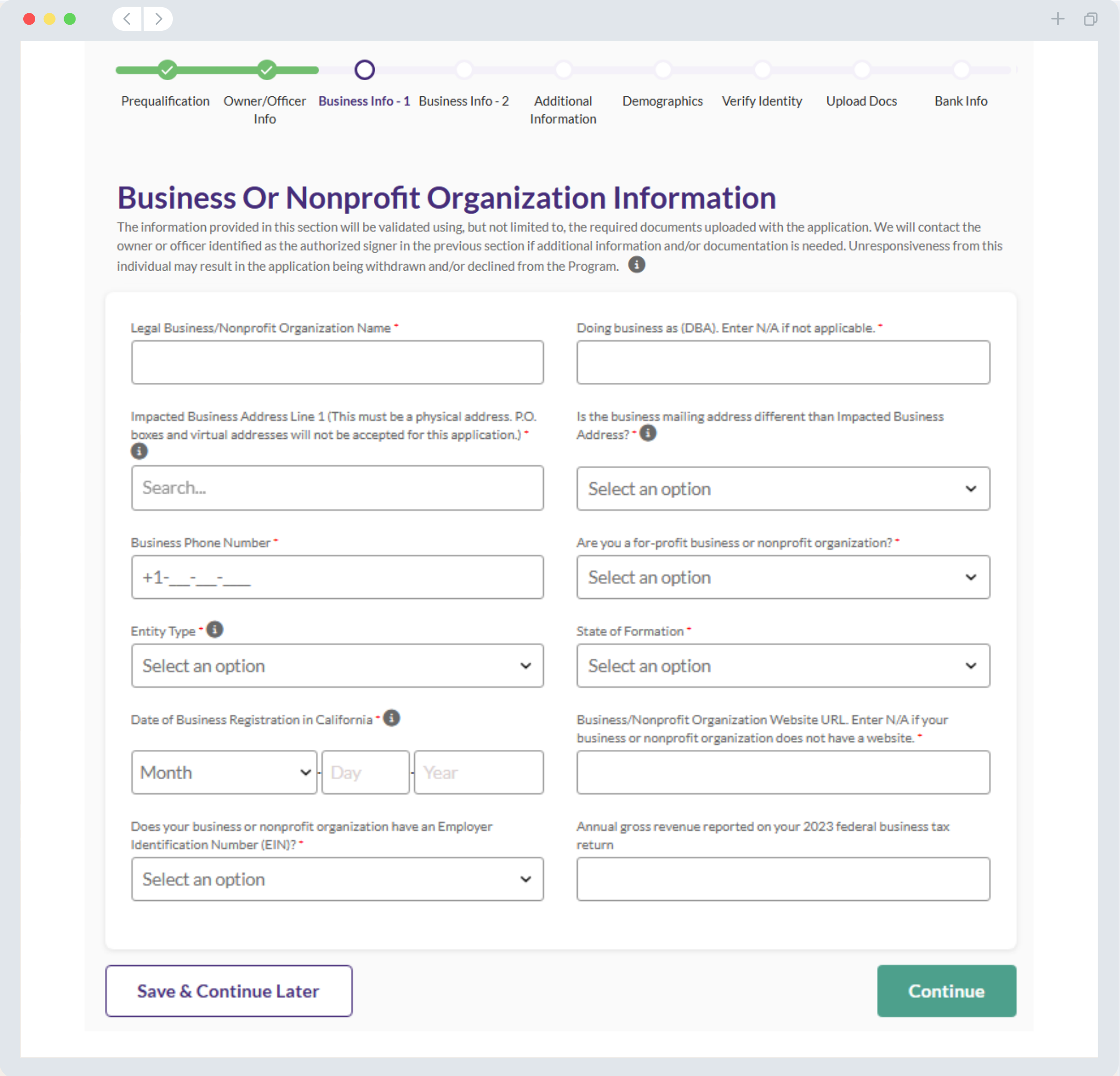

LOS ANGELES AREA CHAMBER OF COMMERCE FOUNDATION

Business or Nonprofit Organization Information

The information provided in this section will be validated using, but not limited to, the required documents uploaded with the application. We will contact the owner or officer identified as the authorized signer in the previous section if additional information and/or documentation is needed. Unresponsiveness from this individual may result in the application being withdrawn and/or declined from the Program.

7. Business Entity Type[1]
   - If applicant selects For-Profit Business:
     - Sole Proprietor
     - Independent Contractor
     - LLC
     - C-Corp
     - S-Corp
     - Partnership
     - Limited Liability Partnership
   - If applicant selects Nonprofit Organization
     - 501(c)(3)
     - Other

8. State of Formation

9. Date of Business Registration[2]

[1]Nonprofit organizations are required to be in good standing with the California Department of Justice's Registry of Charities and Fundraisers to apply for this Program

[2]Use the date your business or nonprofit organization was first registered with the California Secretary of State or licensed to do business in the applicable California city of county, or state entity

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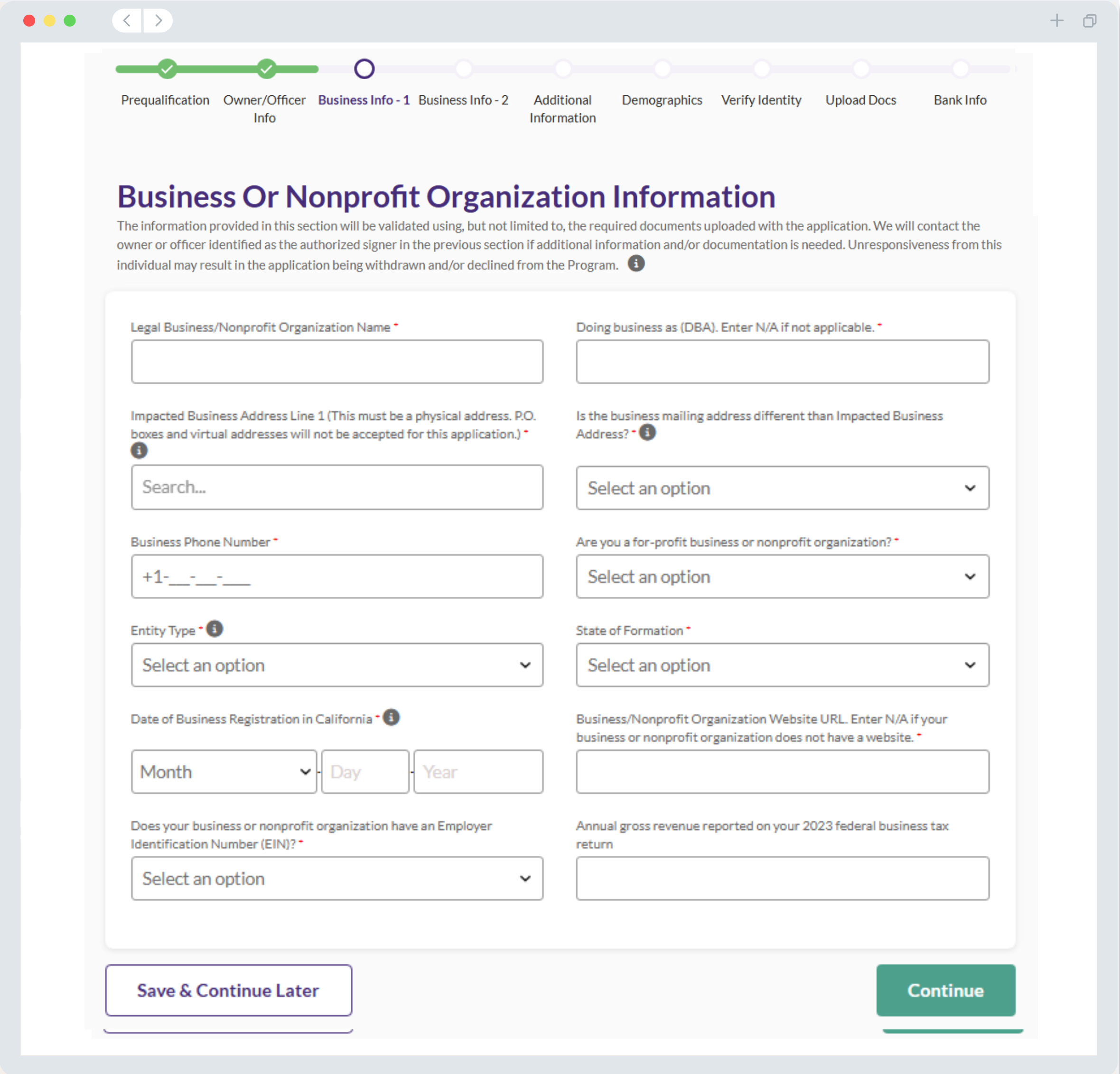


LOS ANGELES AREA CHAMBER OF COMMERCE FOUNDATION

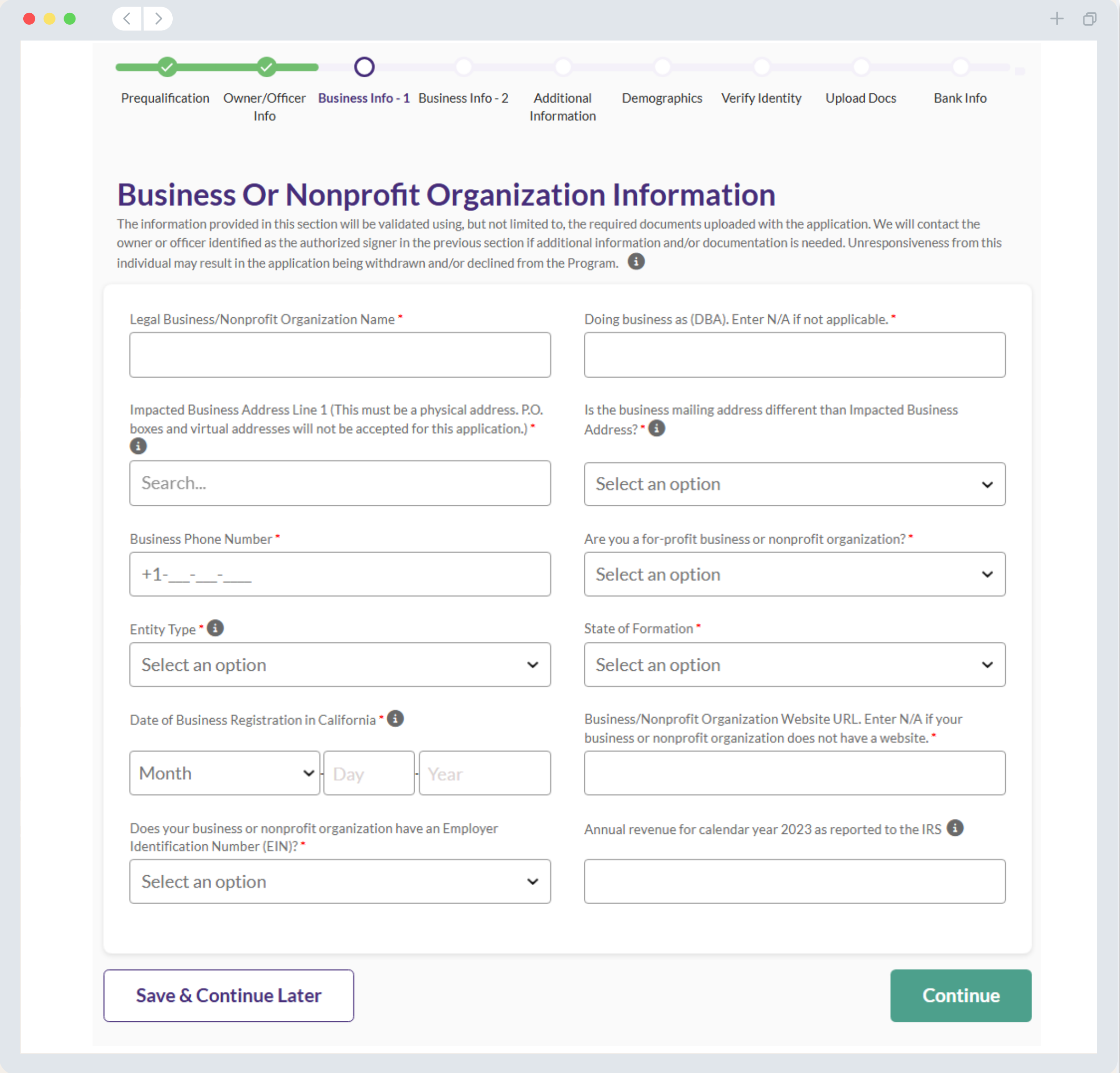
Business or Nonprofit Organization Information

The information provided in this section will be validated using, but not limited to, the required documents uploaded with the application. We will contact the owner or officer identified as the authorized signer in the previous section if additional information and/or documentation is needed. Unresponsiveness from this individual may result in the application being withdrawn and/or declined from the Program.

10. Business/Nonprofit Organization Website URL. Enter "N/A" if your business or nonprofit organization does not have a website.

11. Does your business or nonprofit organization have an Employer Identification Number (EIN)?
    - Yes
        - Employer Identification Number (EIN)[1]
    - No
        - Tax Identification Number (SSN/ITIN)[2]

12. Annual gross revenue for calendar year 2023 as reported to the IRS[3]
    - Applicant can input any amount



[1] The Employer Identification Number (EIN) confirms the Applicant is eligible to receive federal funds
[2] This information is needed to confirm that the Applicant is eligible to receive federal funds
[3] Business Tax Returns for for-profit businesses or Form 990 for nonprofit organizations.

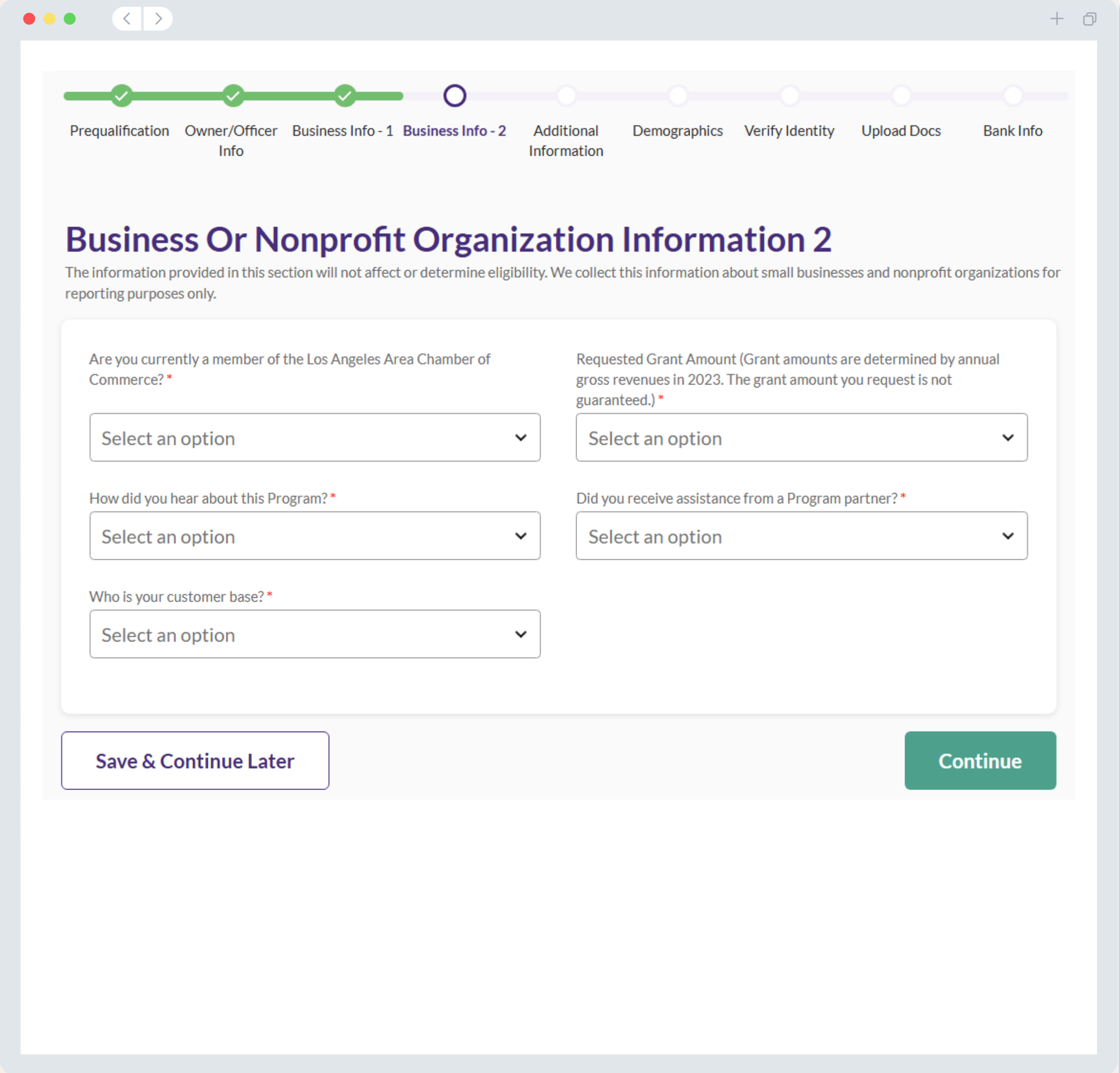
LOS ANGELES AREA CHAMBER OF COMMERCE FOUNDATION

Business Or Nonprofit Organization Information 2

The information provided in this section will not affect or determine eligibility. We collect this information about small businesses and nonprofit organizations for reporting purposes only.

1. Are you currently a member of the Los Angeles Area Chamber of Commerce
   - Yes
   - No

2. Requested Grant Amount (Grant amounts are determined by annual gross revenues in 2023. The grant amount you request is not guaranteed.)
   - $10,000
   - $15,000
   - $25,000



LOS ANGELES AREA CHAMBER OF COMMERCE FOUNDATION

Business Or Nonprofit Organization Information 2

The information provided in this section will not affect or determine eligibility. We collect this information about small businesses and nonprofit organizations for reporting purposes only.

3. How did you hear about this Program?
    - Program Website
    - Lendistry Website
    - Los Angeles Area Chamber of Commerce Website
    - Social Media (Facebook, Instagram, LinkedIn, X, TikTok, Youtube, etc.)
    - The News- TV, newspaper, online
    - Word of Mouth (family, friend, etc.)
    - Workplace
    - School
    - Radio or Podcast
    - Government Resource Website
    - In-Person Event
    - Email
    - TV/Commercial
    - Search engine (Google, Bing, etc.)
    - Other
    - N/A

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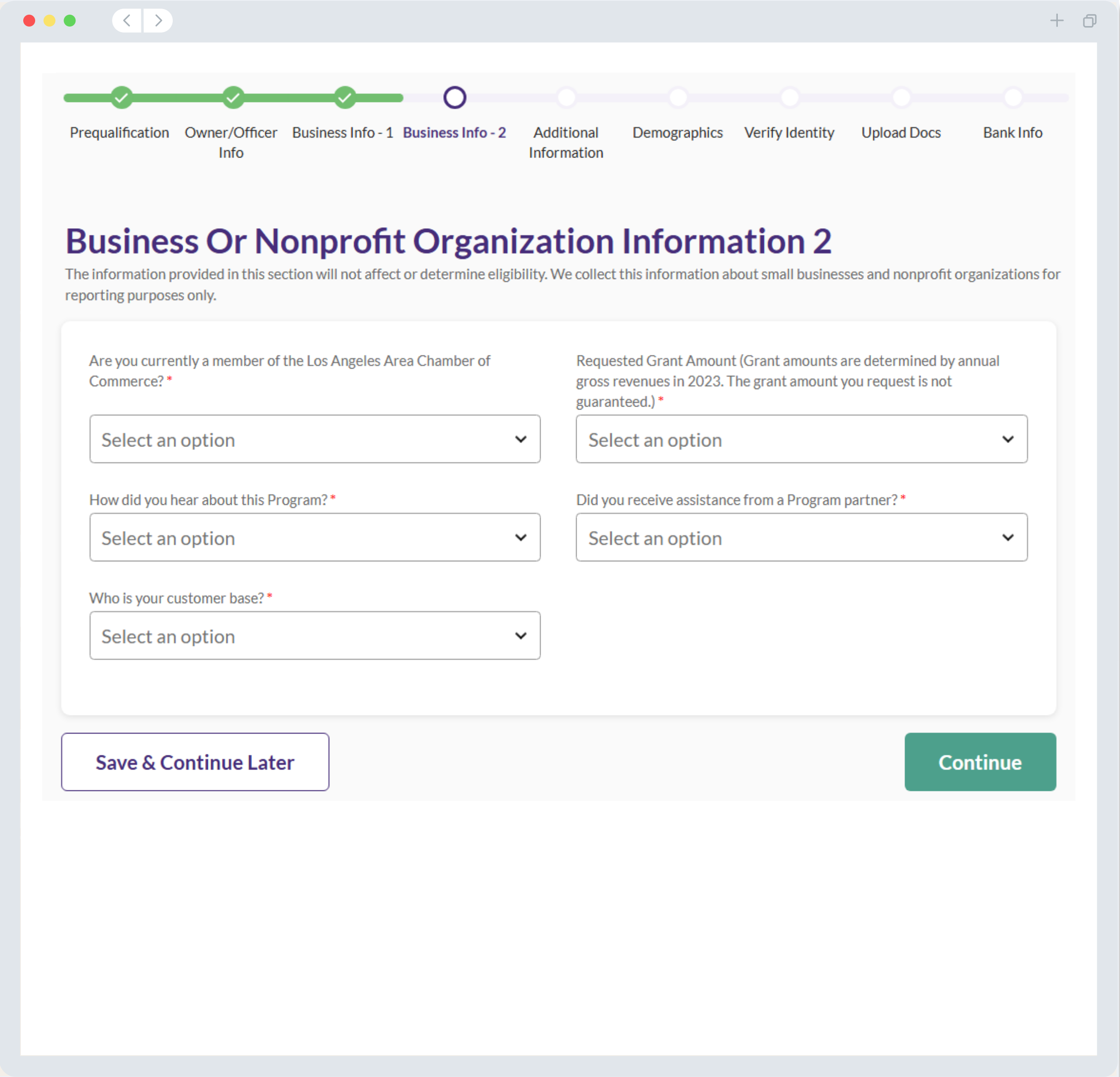


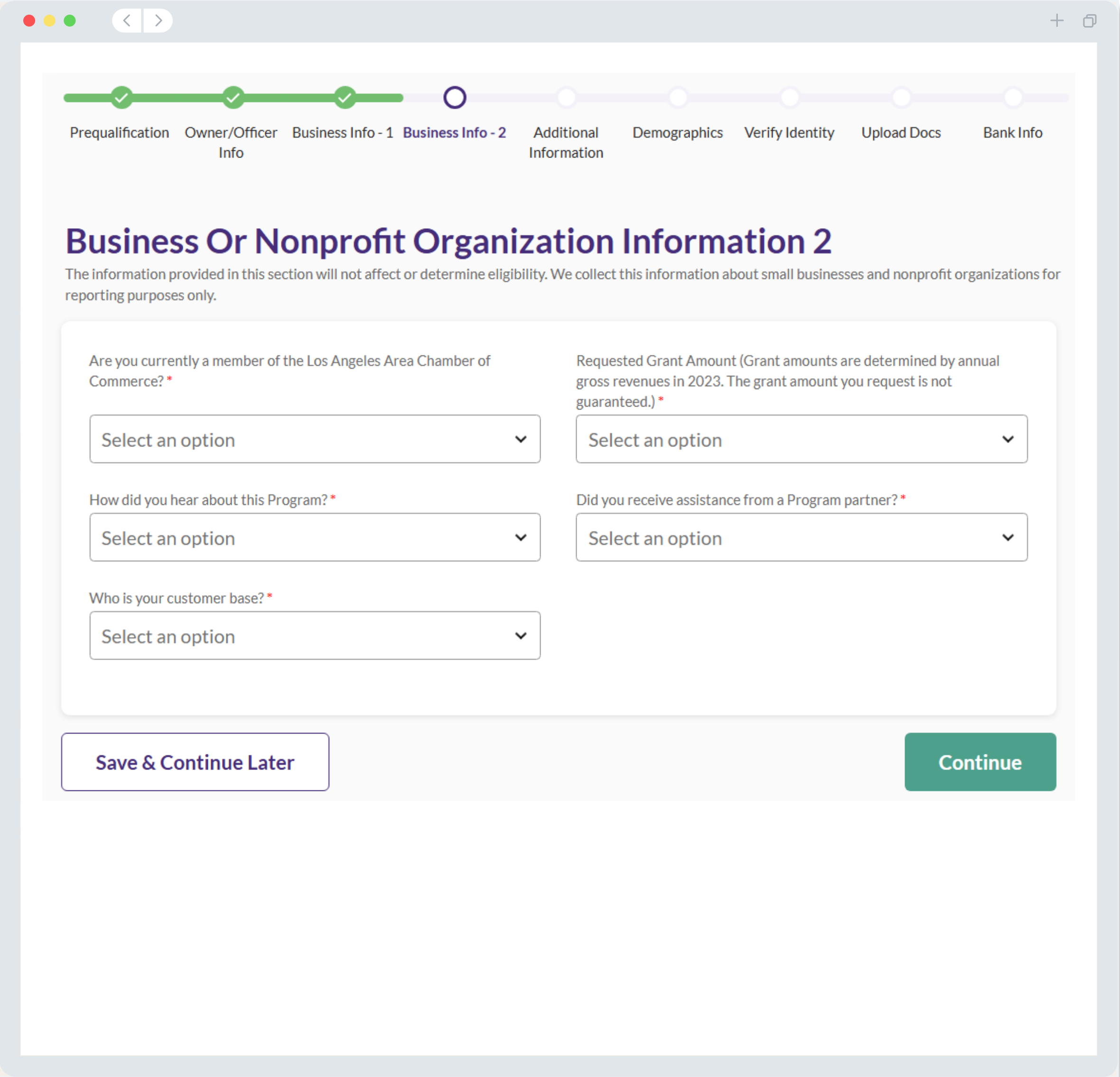
LOS ANGELES AREA CHAMBER OF COMMERCE FOUNDATION

Business Or Nonprofit Organization Information 2

The information provided in this section will not affect or determine eligibility. We collect this information about small businesses and nonprofit organizations for reporting purposes only.

4. Did you receive assistance from a Program partner?
   - I did not use a partner
   - Asian Business Association of LA (ABALA)
   - California Black Chamber of Commerce
   - California Association for Micro Enterprise Opportunity (CAMEO_
   - California Hispanic Chamber of Commerce
   - LA SBDC
   - The Center by Lendistry
   - Vermont Slauson EDC
   - Other

5. Who is your customer base?
   - Business-to-Business
   - Business-to-Customer
   - Both
   - Unsure



Additional Information

Additional Information is needed to determine eligibility

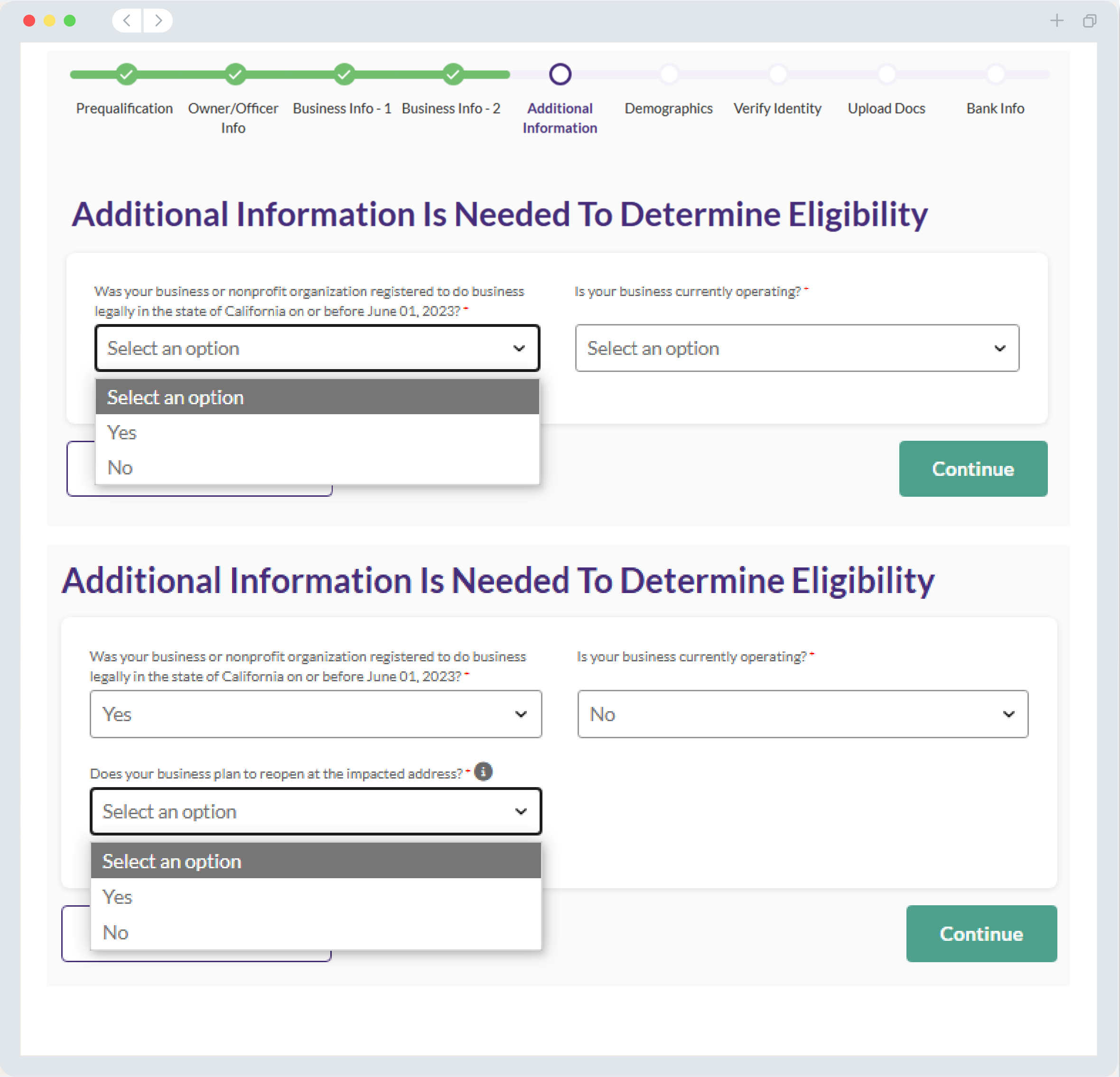
1. Was your business or nonprofit organization registered to do business legally in the state of California on or before June 01, 2023?
    - Yes
    - No

2. Is your business currently open and operating?
    - Yes
    - No

3. Does your business plan to reopen at the impacted address?[1]
    - Yes
    - No

4. If the business will not reopen at the impacted address, does your business plan to reopen in the affected area?
    - Yes, Palisades
    - Yes, Eaton
    - No, there is no plan to reopen the business
    - No, the business is planning to relocate to a new area outside of the Palisades or Eaton fire area

[1] The impacted business address is the location that was directly impacted by the 2025 Los Angeles County Eaton and Palisades wildfires.



Demographics

The information provided in this section will not determine eligibility. We collect this data for analytical purposes only.

1. Veteran-Owned?
   - Yes
   - No
   - Decline to answer

2. Women-Owned?
   - Yes
   - No
   - Decline to answer

3. Disabled-Owned?
   - Yes
   - No
   - Decline to answer

4. LGBTQIA+ Owned?
   - Yes
   - No
   - Decline to answer

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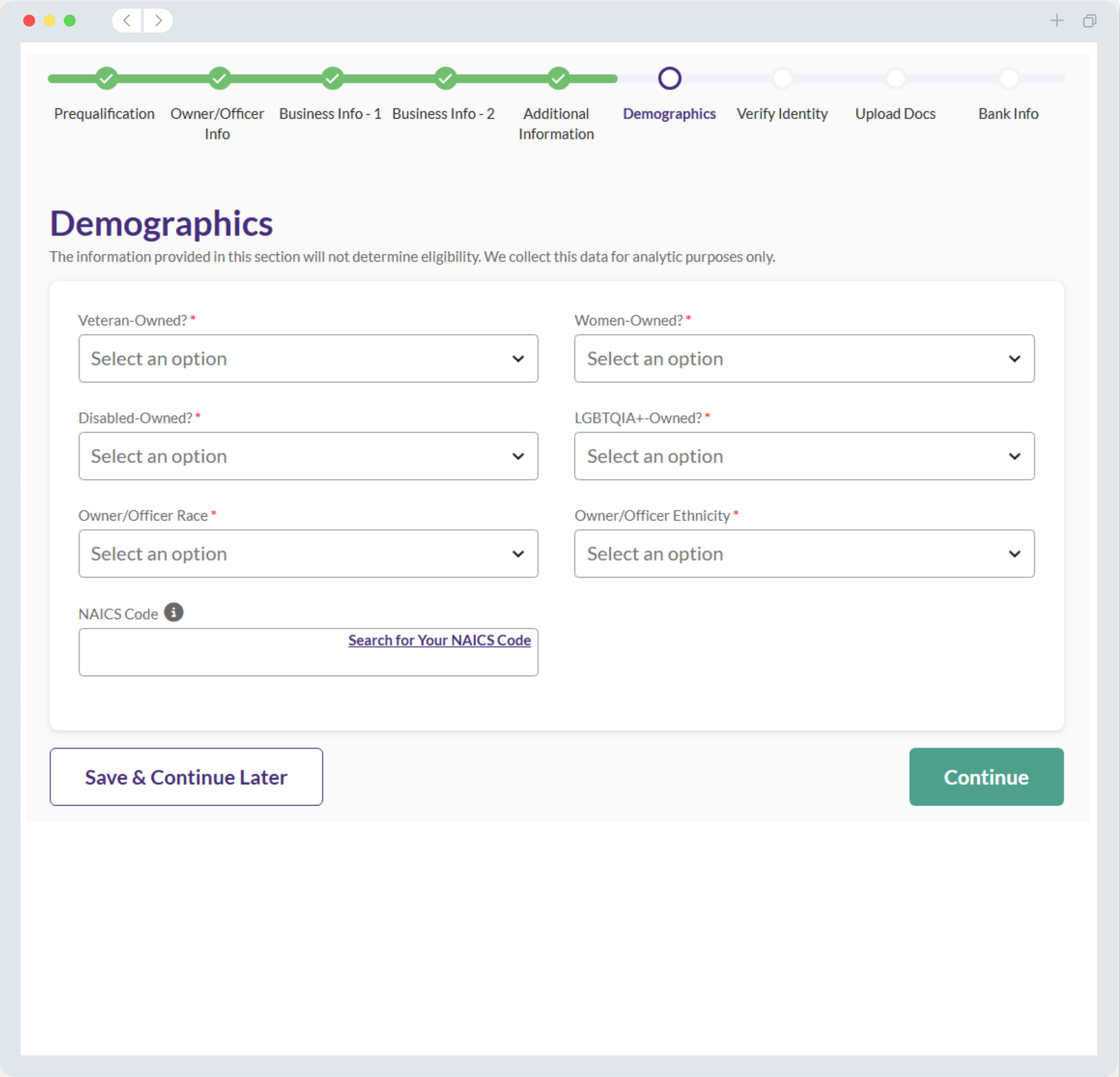


Demographics

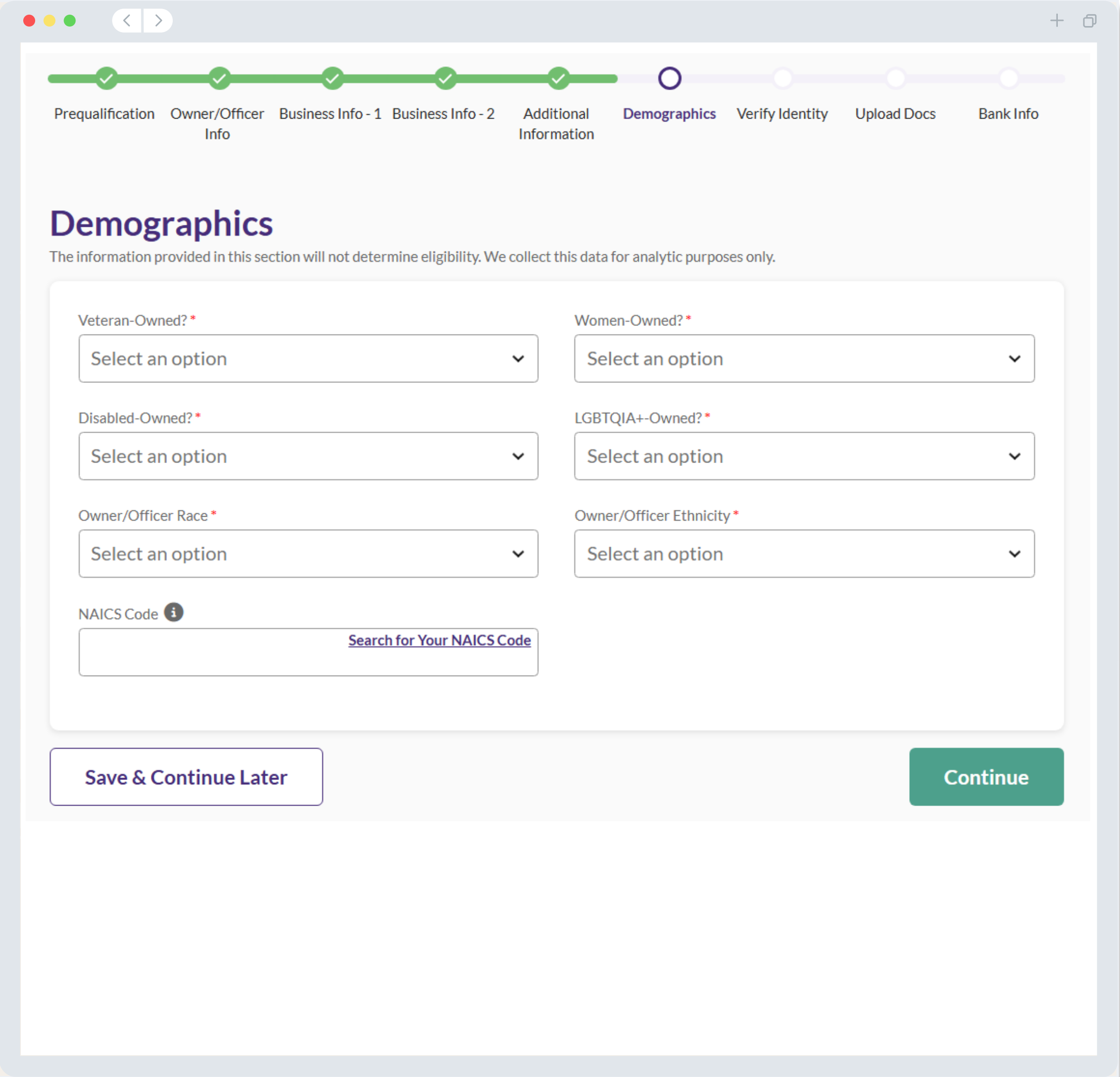
The information provided in this section will not determine eligibility. We collect this data for analytical purposes only.

5. Owner/Officer Race
   - American Indian or Alaska Native
   - Asian
   - Black or African American
   - Native Hawaiian or Other Pacific Islander
   - White
   - Other
   - Multi-Racial
   - Decline to Answer

6. Owner/Officer Ethnicity
   - Hispanic or Latino
   - Non-Hispanic or Latino
   - Decline to Answer

7. NAICS Code[1]
   - Search for Your NAICS Code

[1] The NAICS Code System is used by Federal Statistical Agencies to collect, analyze, and publish statistical data related to the U.S. Economy. NAICS is a Self-Assigned System; no one assigns you a NAICS Code. What this means is a company selects the code that best depicts their primary business activity and then uses it when asked for their code. Your historic NAICS appears on your business tax return.



Identity Verification with Persona

In this section, you will need to verify your identity using Persona by uploading or taking a picture of your valid government-issued ID.

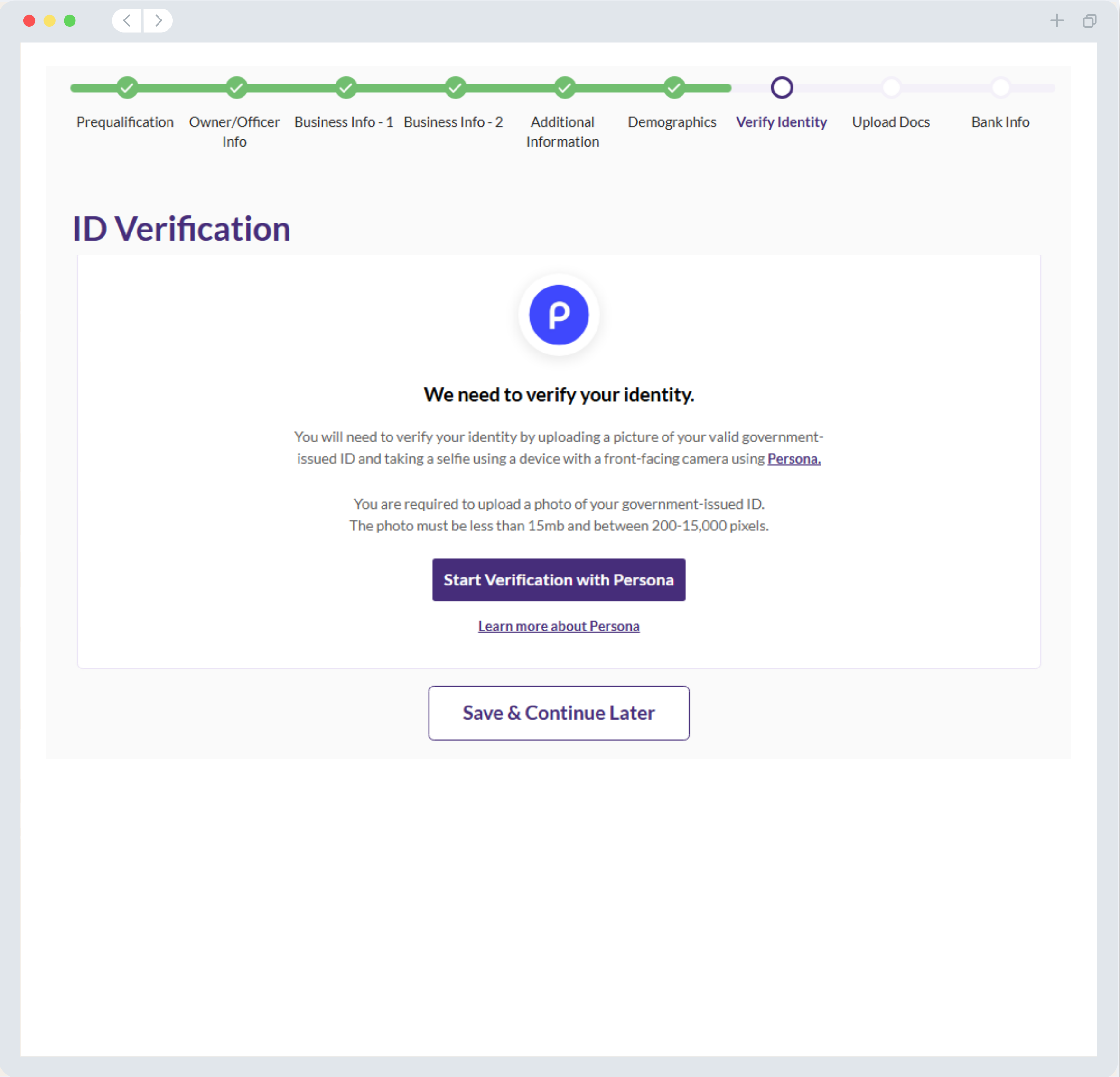
Acceptable forms of government-issued ID include:

- Driver's License
- State ID or Foreign Matricula Card
- U.S. Passport or Foreign Passport
- Tribal ID

You will also need to scan your face on a device with a front-facing camera. Review slides 18-20 for best practices to successfully complete Persona.

What is Persona?

Persona is a third-party platform utilized by Lendistry in its fraud prevention and mitigation process. The Persona platform enables Lendistry to verify an individual's identity and protect against identity spoofing by automatically comparing the individual's selfie to their ID portrait with a 3-point composite and biometric liveness check.

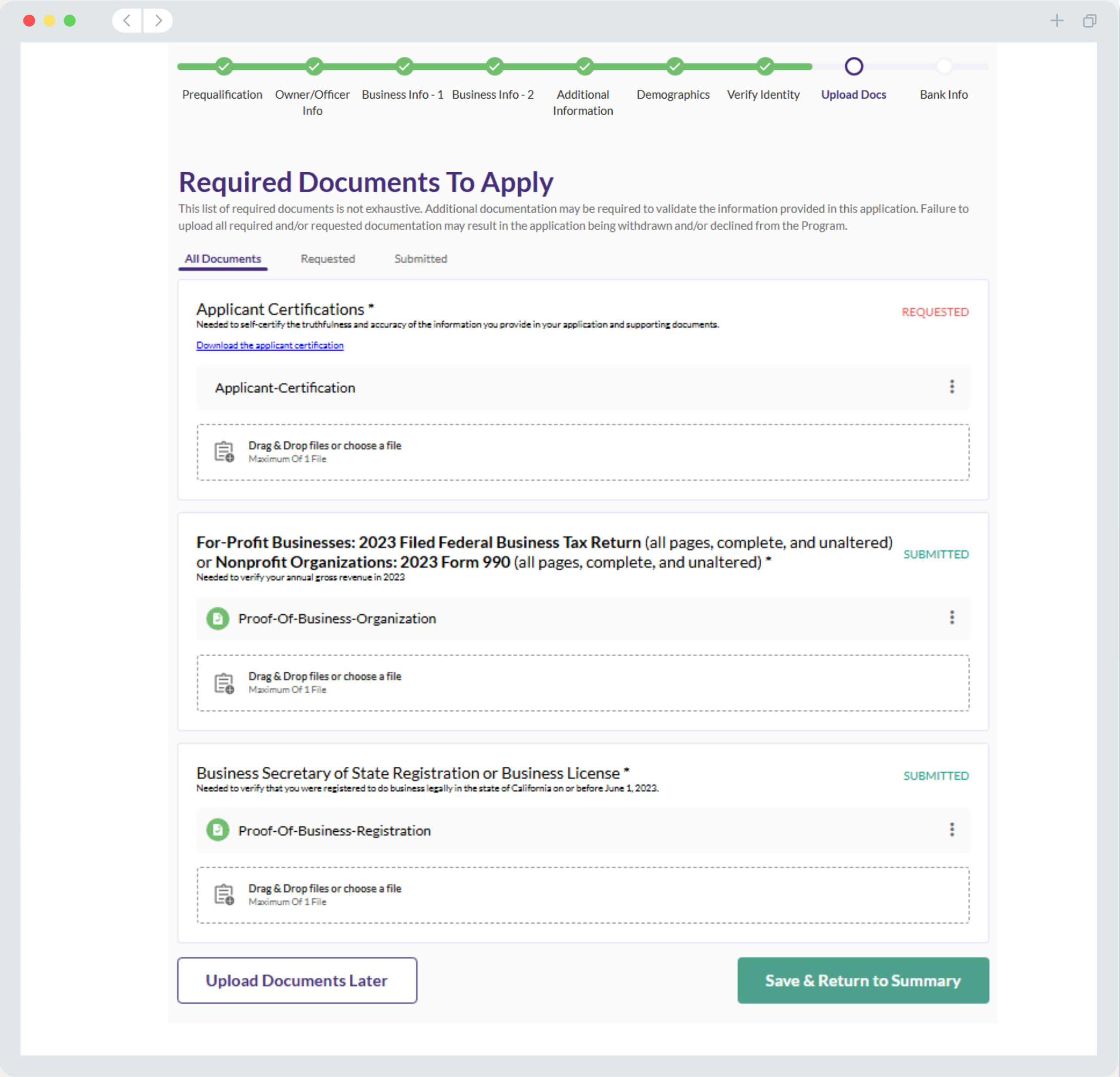


LOS ANGELES AREA
CHAMBER OF COMMERCE
FOUNDATION

Required Documents to Apply

This list of required documents is not exhaustive. Additional documentation may be required to validate the information provided in this application. Failure to upload all required and/or requested documentation may result in the application being withdrawn and/or declined from the Program.

[**Click Here to Review the Required Documents**]



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LOS ANGELES AREA CHAMBER OF COMMERCE FOUNDATION

Required Documents to Apply

This list of required documents is not exhaustive. Additional documentation may be required to validate the information provided in this application. Failure to upload all required and/or requested documentation may result in the application being withdrawn and/or declined from the Program.

Step 1

Select the upload icon to locate the document file on your device or drag and drop the file onto the icon.

Step 2

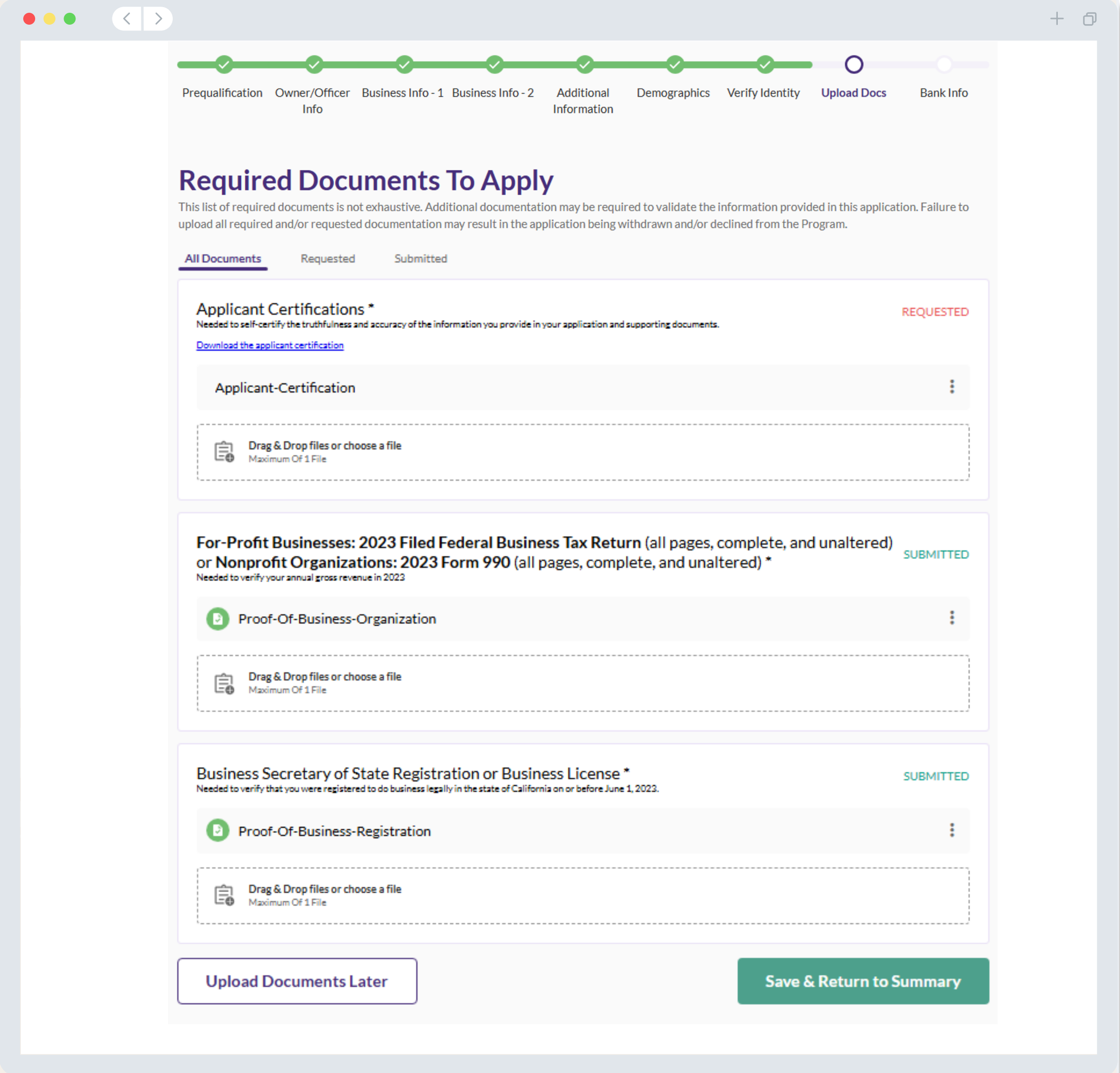
If your file requires a password to be viewed, click on the three dots and select **"Set Password"** to enter the password. You can also click on the three dots to view, replace, or delete the file.

Step 3

Once your file has been uploaded, its status will change from **REQUESTED** to **SUBMITTED**.

Step 4

Repeat the steps above until all required documents have been uploaded.



Banking Information

Plaid is a quick and seamless way for you to provide what we need to verify your banking information. It replaces the need to scan and upload documents, making it easier for you, and allows us to provide you with a decision faster.

Why is your banking information needed?

Lendistry uses Plaid, a third-party technology service provider to verify your bank account and set up ACH transfers by connecting accounts from any bank or credit union in the U.S. to an app like the Application Portal. **Plaid uses encryption and other security measures to protect your data, does not share your personal information without your permission and does not sell or rent it to unauthorized third parties without your consent.**

This method of bank verification is preferred but will not always work if your banking institution is not available through the provider. If an applicant does not have an online banking setup, or their bank account cannot be verified through Plaid, you can manually enter your account information. See page 45.

Important Note: The bank account must be registered under the legal business or nonprofit organization name listed in this application EXCEPT for Sole Proprietors, Single-Member Limited Liability Companies (LLC), and Independent Contractors.

Sole Proprietors, Single-Member limited Liability Companies (LLC), and Independent Contractors may use a personal bank account, but it must be registered under the Applicant name listed in this application.

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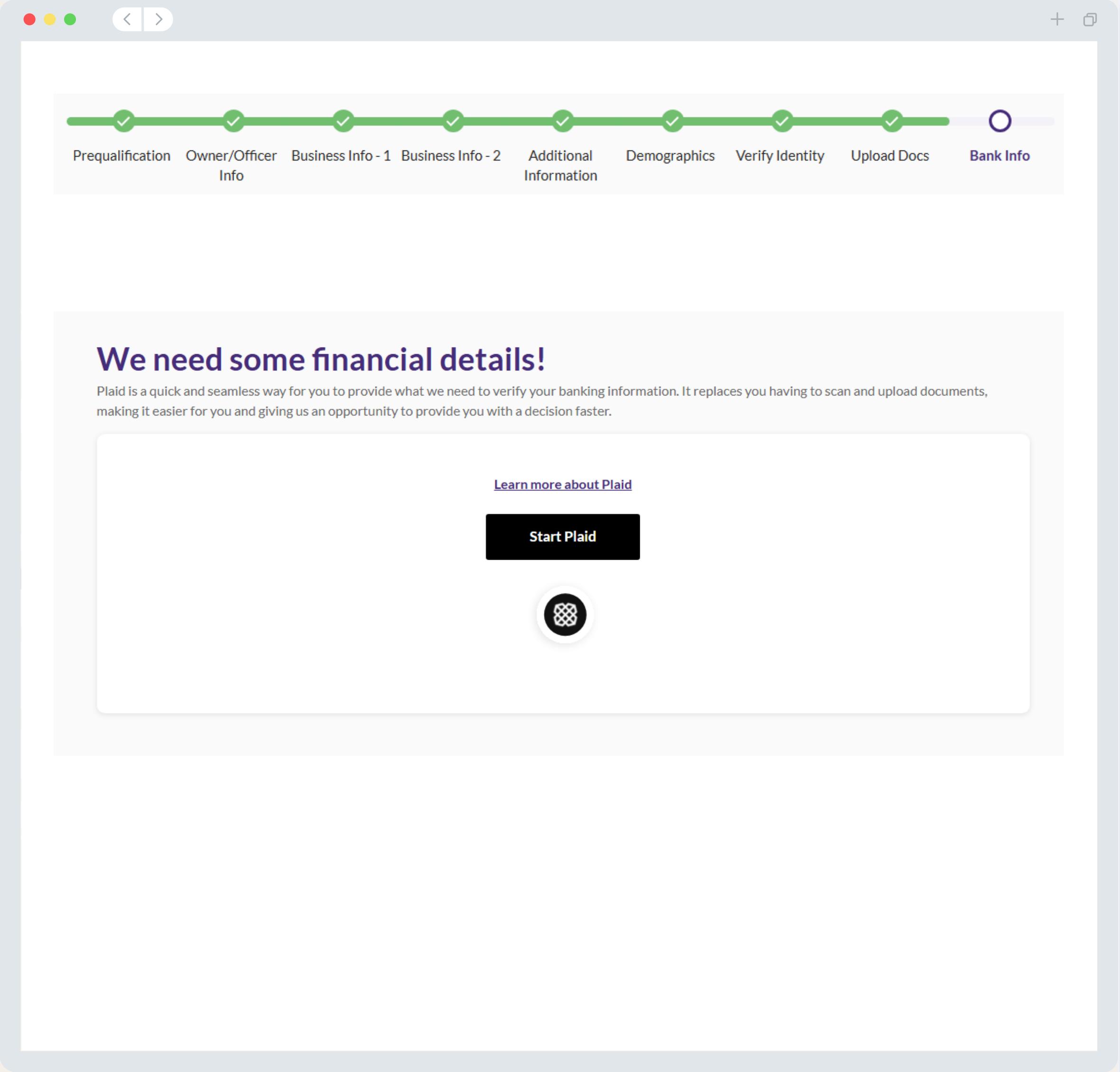
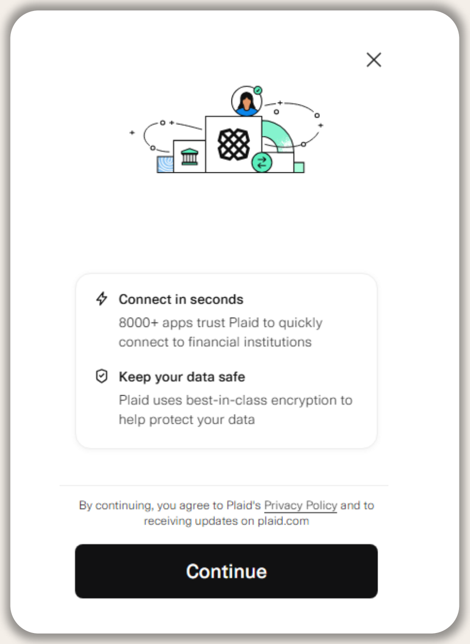


Section 8: Bank Information - Plaid

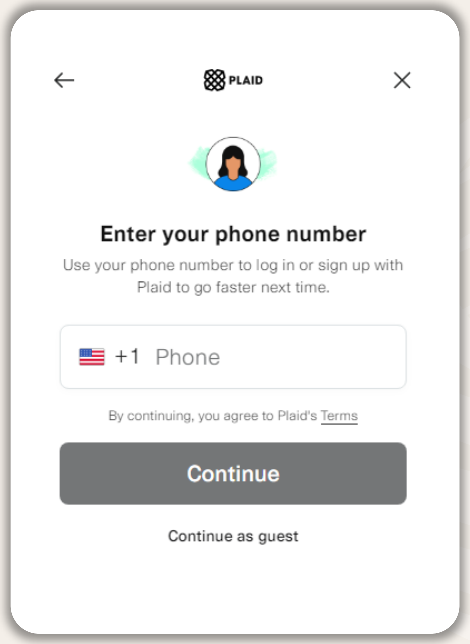
LOS ANGELES AREA CHAMBER OF COMMERCE FOUNDATION

1



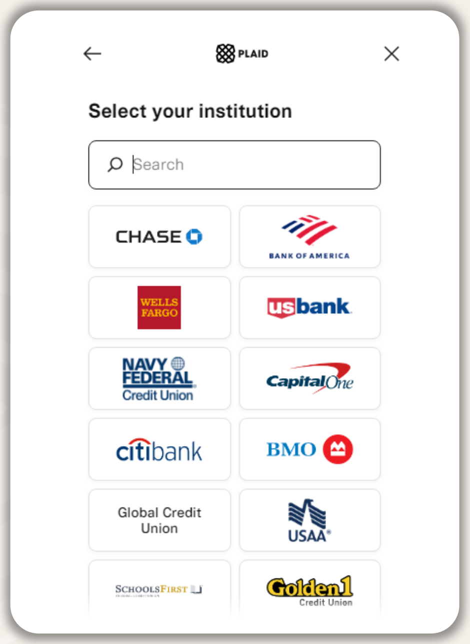
Continue to Plaid.

2



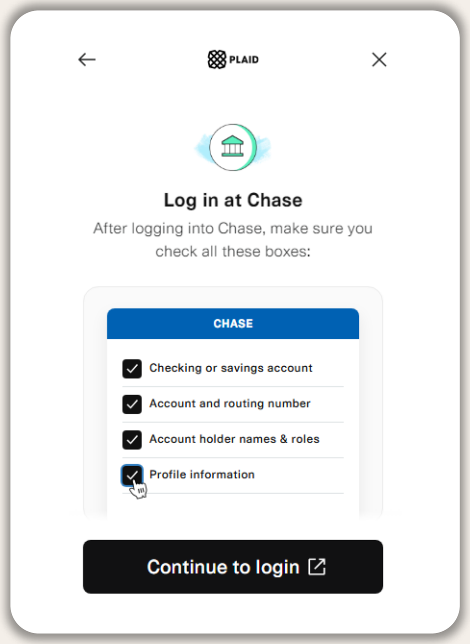
If you have an existing Plaid account, enter the number you registered with it. If you do not have an account, continue as guest.

3



Select your banking institution.

4



Continue to log into your account.

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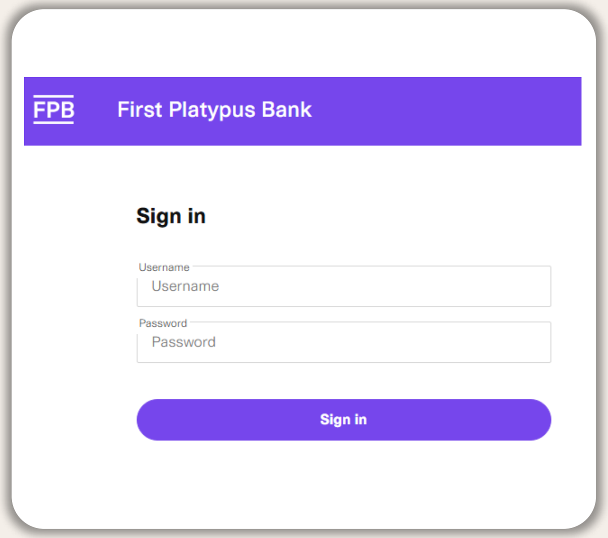
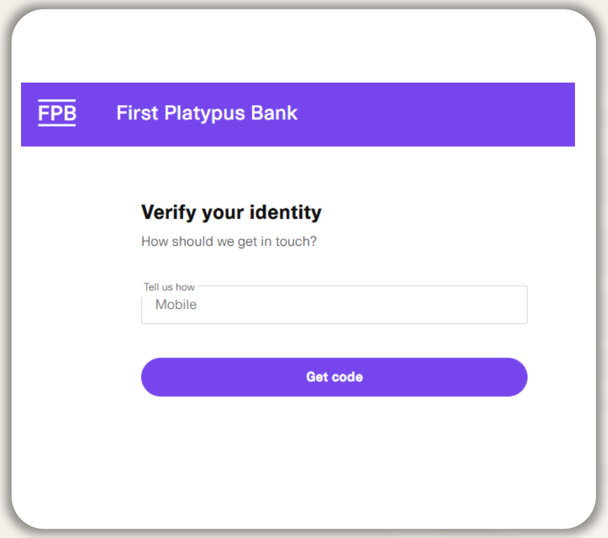
LOS ANGELES AREA CHAMBER OF COMMERCE FOUNDATION

5



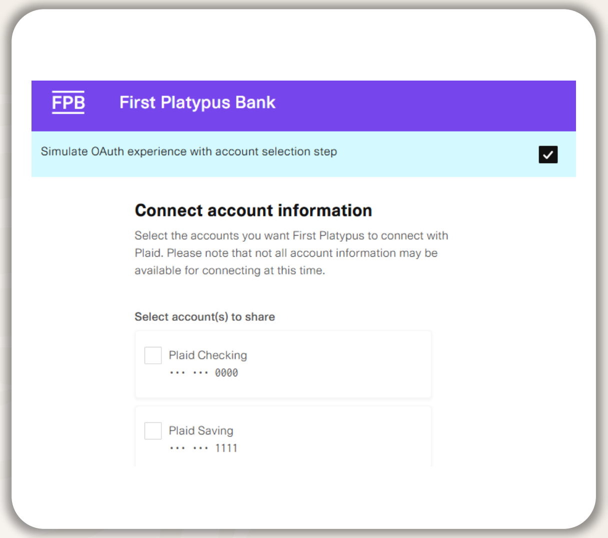
Log into your banking institution.

6



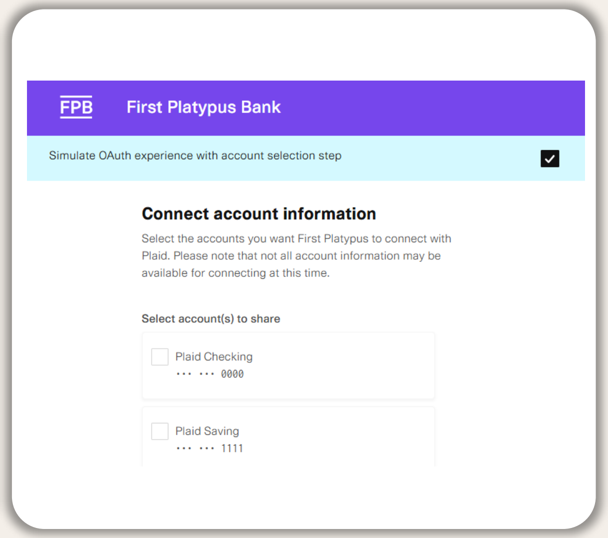
Verify your identity.

7



Select the account you want to receive grant funds via ACH

8



Read Plaid's Terms and Conditions, and then connect your account information to the Application Portal

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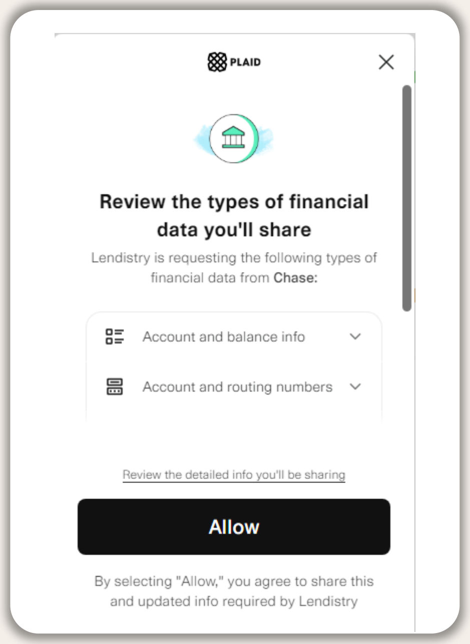
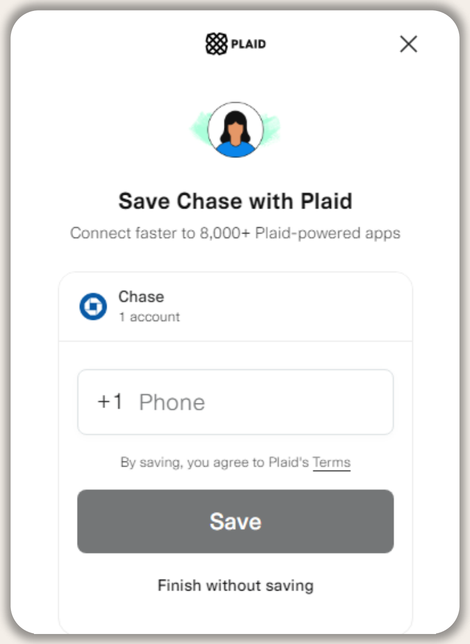
LOS ANGELES AREA
CHAMBER OF COMMERCE
FOUNDATION

9



Review and confirm the type of data you will share.

10



Enter your mobile number if you want to save your account with Plaid. Otherwise, finish without saving.

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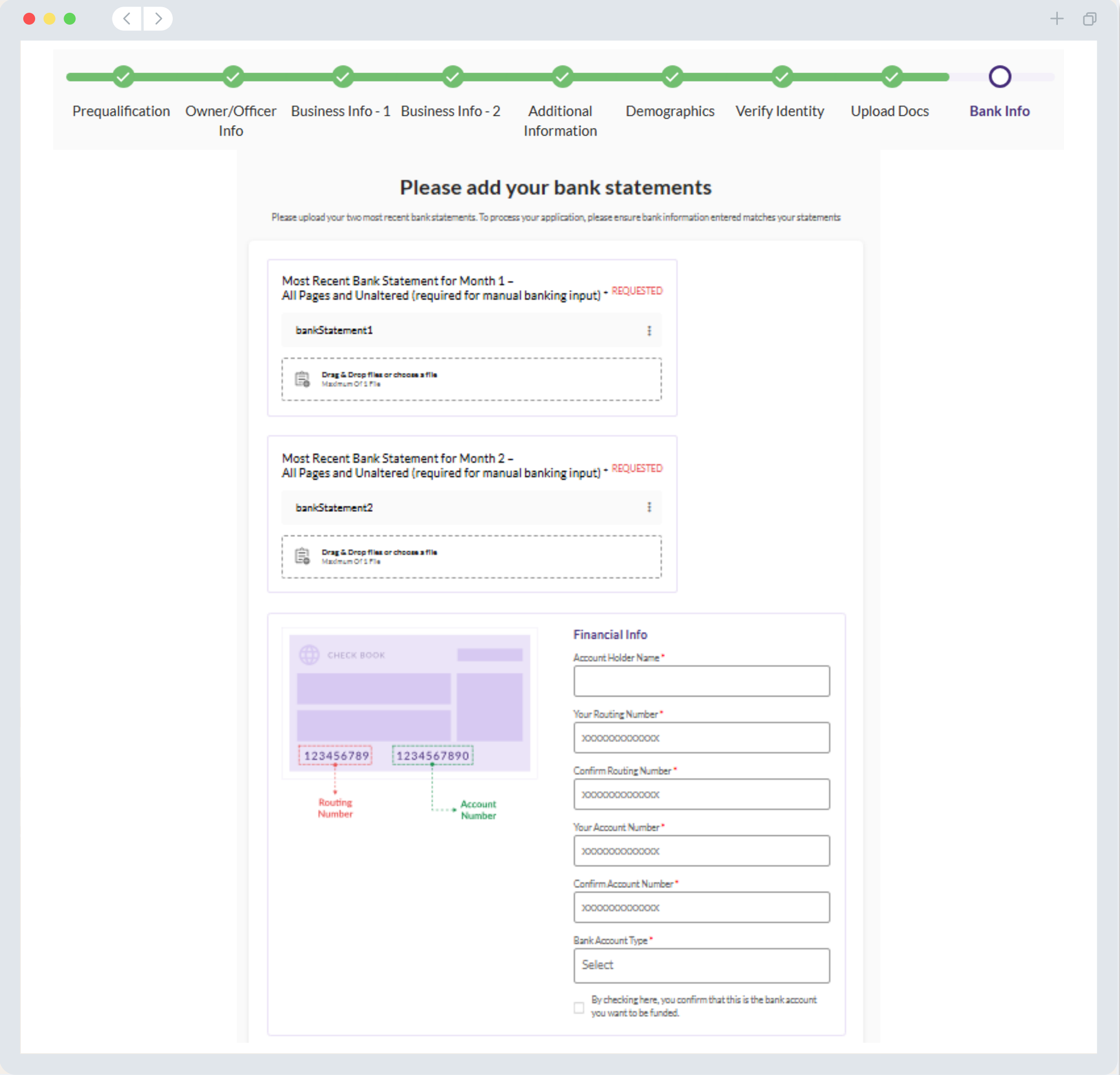
Section 8: Bank Information – Alternate Method

Alternative Method for Inputting Bank Information

If an applicant does not have an online banking setup, or their bank account cannot be verified through Plaid, you can manually enter your account information. To do so, you will need to upload your two most recent bank statements into the Application Portal along with the Financial Information about the account.

You can locate your account and routing number at the bottom of a check. The routing number is the first set of numbers, and the account number is the second set of numbers.

If you do not have a physical check, most financial institutions provide the account and routing numbers under the account information. Contact your financial institution for assistance in locating these numbers.



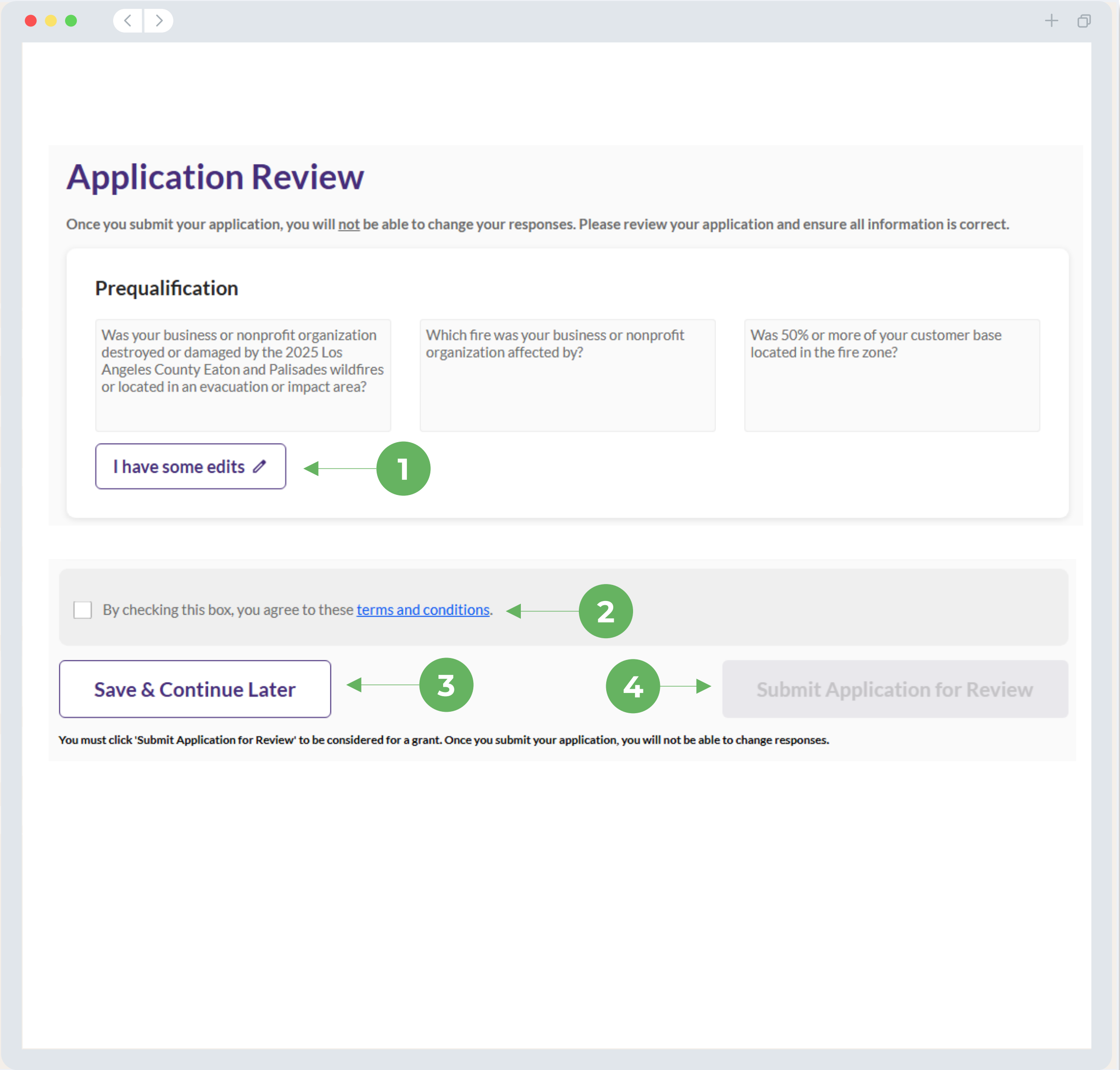
LOS ANGELES AREA
CHAMBER OF COMMERCE
FOUNDATION

Application Review

Please review your application before submitting it to ensure all responses are accurate. **Once you submit your application, you will NOT be able to make edits.**

1. To edit the responses on your application, click on "**I have some edits**".
2. Check the box to attest and authorize the following:
   - By checking this box, you agree to these terms and conditions.
3. If you need more time to review or complete your application, click on "**Save & Continue Later**".
4. If your application is ready for submission, click on "**Submit Application for Review**".

You must submit your application by the due date. Applications that are incomplete or not submitted, including required documentation, by the deadline will **not** be considered for a grant.



Application Submission

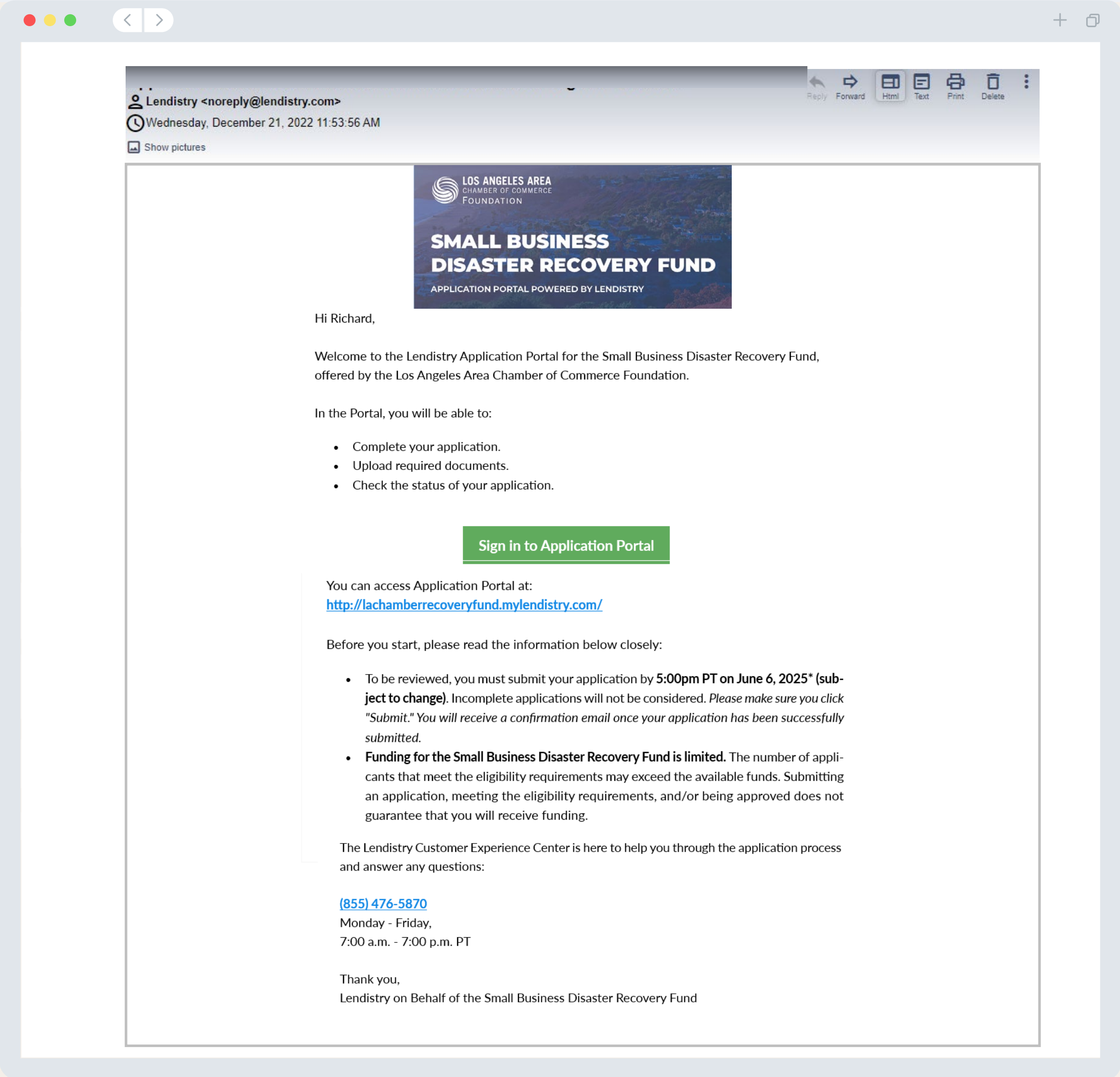
You will receive a confirmation email from noreply@lendistry.com to confirm your application was submitted successfully.

If you did not receive a confirmation email after submitting your application:

- Check your spam folder for emails from noreply@lendistry.com and add the email address to your email account's safe sender list.
- Sign into the Application Portal and make sure you clicked on "Submit Application for Review" (see page 46 for reference).

Lendistry may contact you via email or phone if additional information and/or documentation is needed to review your application.

You must respond to all requests to keep your application in the review process.



Lendistry <noreply@lendistry.com>
Wednesday, December 21, 2022 11:53:56 AM
Show pictures

LOS ANGELES AREA CHAMBER OF COMMERCE FOUNDATION
SMALL BUSINESS DISASTER RECOVERY FUND
APPLICATION PORTAL POWERED BY LENDISTRY

Hi Richard,

Welcome to the Lendistry Application Portal for the Small Business Disaster Recovery Fund, offered by the Los Angeles Area Chamber of Commerce Foundation.

In the Portal, you will be able to:

- Complete your application.
- Upload required documents.
- Check the status of your application.

Sign in to Application Portal

You can access Application Portal at:
http://lachamberrecoveryfund.mylendistry.com/

Before you start, please read the information below closely:

- To be reviewed, you must submit your application by **5:00pm PT on June 6, 2025* (subject to change)**. Incomplete applications will not be considered. *Please make sure you click "Submit." You will receive a confirmation email once your application has been successfully submitted.*
- **Funding for the Small Business Disaster Recovery Fund is limited.** The number of applicants that meet the eligibility requirements may exceed the available funds. Submitting an application, meeting the eligibility requirements, and/or being approved does not guarantee that you will receive funding.

The Lendistry Customer Experience Center is here to help you through the application process and answer any questions:

(855) 476-5870
Monday - Friday,
7:00 a.m. - 7:00 p.m. PT

Thank you,
Lendistry on Behalf of the Small Business Disaster Recovery Fund

The Review Process

SMALL BUSINESS
DISASTER RECOVERY FUND

APPLICATION PORTAL POWERED BY LENDISTRY

LOS ANGELES AREA
CHAMBER OF COMMERCE
FOUNDATION

How will I know if I was awarded a grant?

The application process for this Program contains multiple stages of validation. Your small business or nonprofit organization must first meet the Program's minimum eligibility requirements to be considered for a grant.

The Small Business Disaster Recovery Fund may attempt to contact you multiple times via email and/or phone if additional information and/or documentation(s) is needed to validate your application. An application may be declined if such requests are not completed.

Once your small business or nonprofit organization is determined to be eligible for this Program, its application will go through a final validation stage during which the accuracy and truthfulness of the information and documentation you provided are validated.

Important Note: Funding for the Small Business Disaster Recovery Fund is limited. It is possible that the number of applicants that meet the eligibility requirements will exceed the available funds. **Submitting an application, meeting the eligibility requirements, and/or being approved does not guarantee that you will receive funding.**

Once your application is fully validated, you will receive an email from Lendistry to notify you if you have been approved or declined for grant funding.

How do I check the status of my application?

You can check the status of your application at any time by signing into Application Portal using the username, password, and mobile number that you registered. Once signed in, the status will appear on the dashboard.

Sign into the Application Portal here:
https://LAChamberRecoveryFund.mylendistry.com/auth/sign-in

My documents and bank information have been fully validated, and I have been approved for funding. When will I receive funding?

Once your application has been fully validated and approved for grant funding, your Grantee Agreement and W-9 form will become available to you as a **DocuSign document** in Application Portal. Sign in and follow the instructions from DocuSign to initial, sign, and date both documents.

Sign into Application Portal here:
https://LAChamberRecoveryFund.mylendistry.com/auth/sign-in

Important Note: Your funds will not be released until your Grantee Agreement and W-9 are signed. Awardees who do not execute both of these documents may have their award revoked, Agreement voided, and/or application declined from the Program.

Application Status

Status	What it Means	Action Required by Applicant
Incomplete	Your application is incomplete or has not been submitted.	Submit application by the due date. Incomplete or unsubmitted applications will not be reviewed or considered for a grant. You will receive a confirmation email if your application was submitted.
Application Submitted	You have successfully submitted your application. Check your email for confirmation. If you do not receive this email, contact our dedicated Customer Experience Center.	No further action is required by the Applicant. Lendistry will reach out to the Applicant once it is determined if they are eligible or ineligible for a grant.
Application submitted, but additional documents required.	You have submitted an application, but additional information and/or documentation is needed to validate the information you provided..	Sign into the Application Portal and upload the information and/or documentation that were requested. Your application cannot be processed until this is complete.
Application under review for minimum eligibility requirements.	Your application and documentation have been processed. Your application is now under review for eligibility.	No further action is required by the Applicant. Lendistry will reach out to the Applicant once it is determined if they are eligible or ineligible for a grant.
Your application is INELIGIBLE because it does not meet the program's minimum eligibility requirements.	Your application did not meet the Program's minimum eligibility requirements and will not be considered for a grant award.	Applicants will be notified via email if they are ineligible for this grant Program. If there was an error in the information and/or documentation the Applicant provided on the application, contact our dedicated Customer Experience Center within five (5) business days of receiving this email. Please note that this will not guarantee eligibility. Additional information and/or documentation may be requested to further validate an application. If we do not hear from the Applicant within this timeframe, their application will remain ineligible, and their file will be closed.
Your application meets the Program's minimum eligibility requirements and will move to the next validation stage.	Your application meets the Program's minimum eligibility requirements and will go through validation to determine if you are approved or declined for a grant award.	No further action is required by the Applicant. Lendistry will reach out to the Applicant only if additional information and/or documentation(s) are needed to validate their application.

Continued next page.

Application Status

Status	What it Means	Action Required by Applicant
Additional documents are needed in order for your application to continue through the validation stage.	Additional documents or information are needed to fully validate your application.	Upload all requested information and/or documentation into the Application Portal. Applications will not be validated until all requests are completed.
Application Declined	Your application has been declined for a grant award.	Applicants will be notified via email if they are ineligible for this grant Program. If there was an error in the information and/or documentation(s) the Applicant provided on the application, contact our dedicated Customer Experience Center within five (5) business days of receiving this email. Please note that this will not guarantee eligibility. Additional information and/or documentation may be requested to further validate an application. If we do not hear from the Applicant within this timeframe, their application will remain declined, and their file will be closed.
Application Approved	Your application has been approved for a grant award.	If an Applicant is approved for funding, their Grantee Agreement and W-9 will be available as a DocuSign document in the Application Portal. Approved Applicants will need to follow the instructions from DocuSign to initial, sign, and date both documents.
Application Approved, Grants Docs Pending	Your Award Disbursement Agreement and W-9 are available as a DocuSign document in the Application Portal.	Sign into the Application Portal and follow the instructions from DocuSign to initial, sign, and date both documents. Important Note: Your funds will not be released until your Grantee Agreement is signed. Awardees who do not execute their Grantee Agreement may have their award revoked, Agreement voided, and/or application declined from the Program .
Grant Docs Received	We have received your fully executed Grantee Agreement. Your banking information will go through one last validation before funding. You will receive funds via ACH.	No further action is required by the Applicant. Lendistry will reach out to you reach out to you if there are issues setting up an ACH transfer to your bank account.
Grant Funded	You have been fully funded for your eligible grant award.	No further action is required by the Applicant. Their file is now closed.

How to Troubleshoot Your Account

SMALL BUSINESS
DISASTER RECOVERY FUND

APPLICATION PORTAL POWERED BY LENDISTRY

LOS ANGELES AREA
CHAMBER OF COMMERCE
FOUNDATION

Email Cannot Be Found

What should you do if your email address cannot be found in Application Portal?

If your email address cannot be found in the Application Portal, you may not have an account, or you may be using the incorrect email address to sign in.

1. To start an application, you are required to create an account for the Application Portal by registering a valid email address and mobile phone number (See page 23 for reference). If you have not created an account, please do so by clicking **"Don't have an account? Sign up!"**.

2. If you already have an account but your email address cannot be found, you may have used the incorrect email to sign in. Please make sure you have entered it correctly. If this problem persists, please contact our dedicated Customer Experience Center at 855-476-5870.

   To retrieve your email address from our Customer Experience Center, you may be required to verify certain information, which may include but is not limited to your full name, date of birth, and the last four digits of your Social Security Number or Tax Identification Number.

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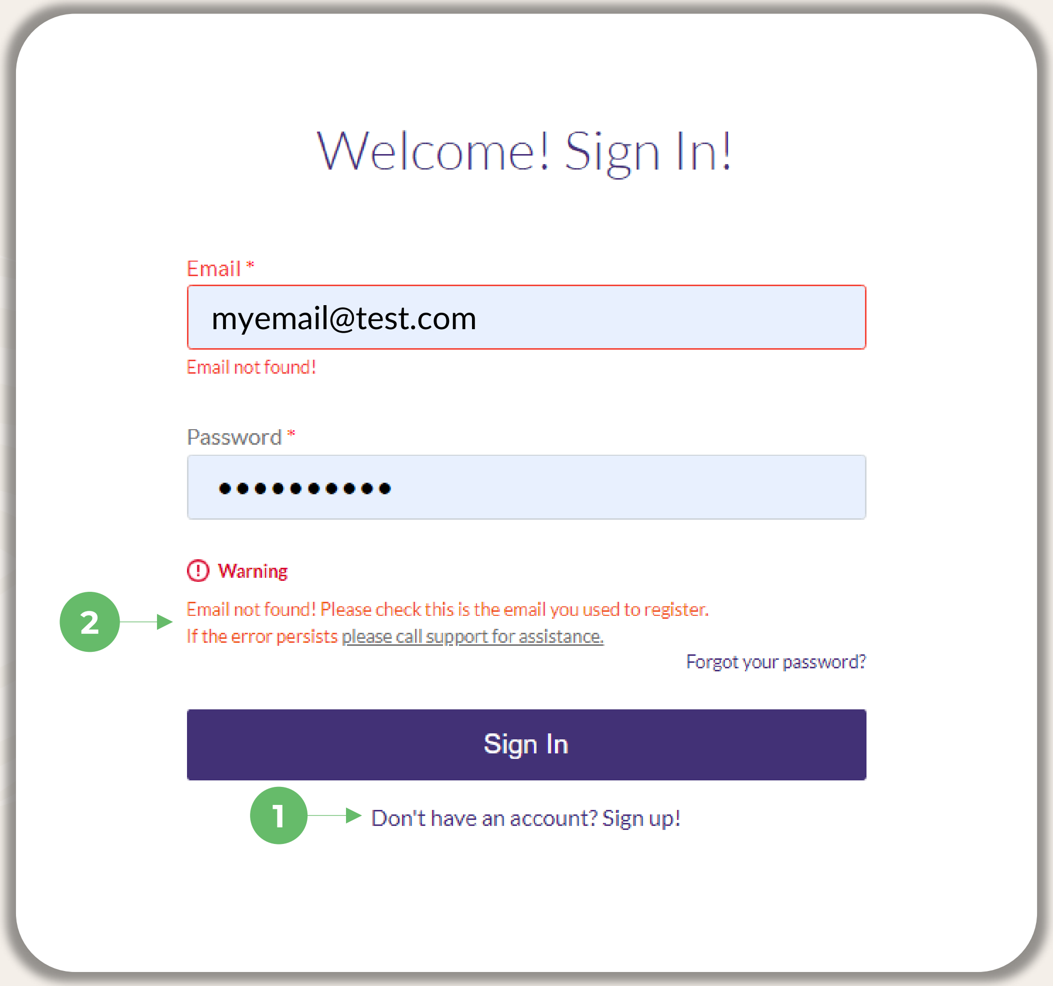

Incorrect Password

What should you do if your password is incorrect?

If the password you entered is incorrect, please check the spelling and try again. You have five attempts to use the correct password before your account is locked.

We strongly recommend that you reset your password immediately after your second failed attempt.

How to Reset Your Password:

1. Click on "Forgot your password?"
2. Enter the email address registered to your account.
3. A six-digit confirmation code will be sent to the mobile phone number you registered. Enter the code to confirm your account.
4. Enter and confirm your new password.

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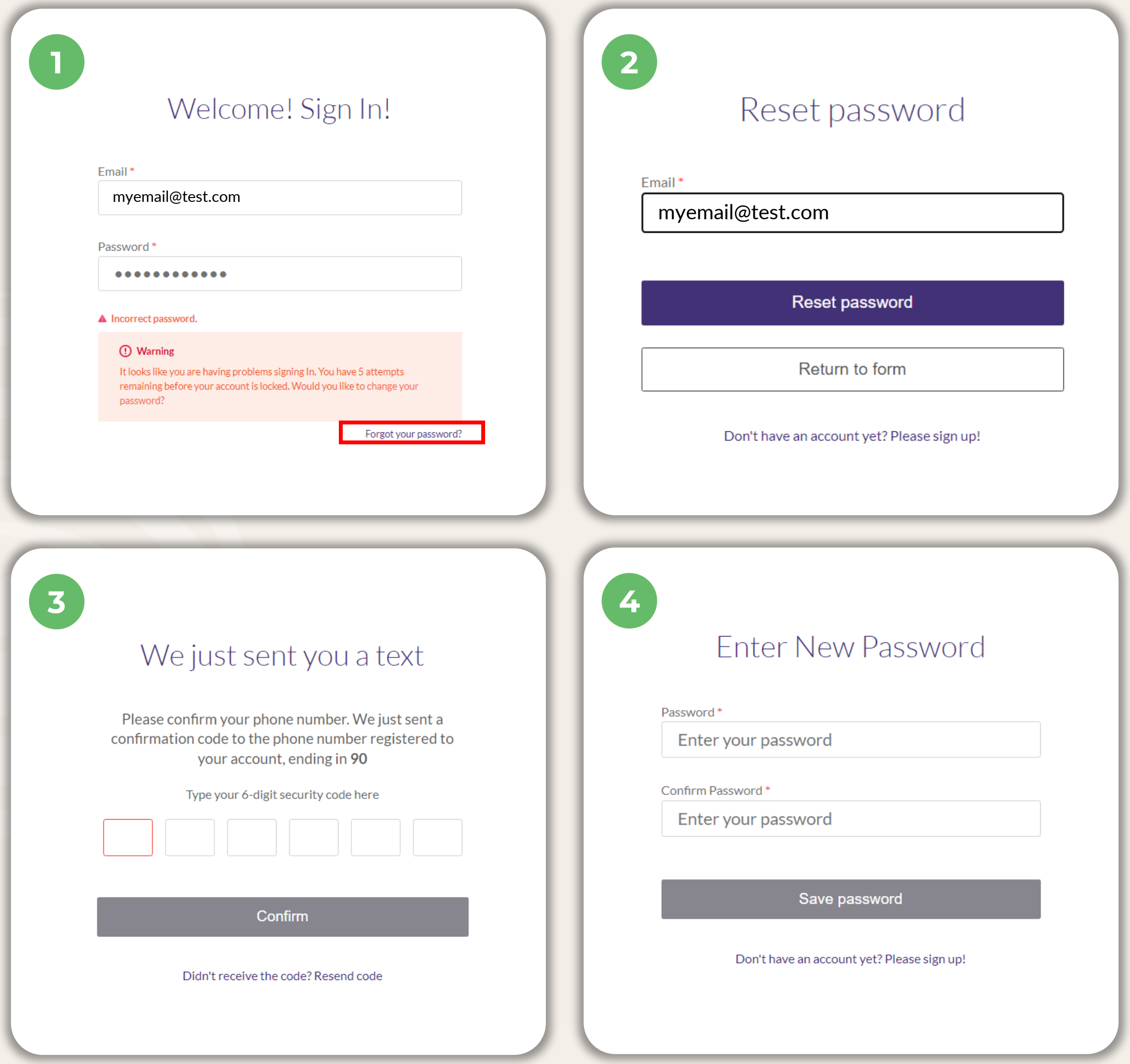

Your Account is Locked

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FOUNDATION

What should you do if your account is locked?

Your account will be locked after five failed attempts to sign in. You can unlock your account by answering your security questions.

How to Unlock Your Account

1. Select "Click here to unlock your account."

2. Enter the first name, last name, email address, and mobile phone number registered to your account. This information must be entered correctly for you to proceed. If you need assistance verifying your account information, please contact our dedicated Customer Experience Center at 855-476-5870.

3. A six-digit confirmation code will be sent to the mobile phone number you registered. Enter the code to confirm your account.

4. Answer the security questions correctly to unlock your account. If you are unable to provide the correct answers, please contact our dedicated Customer Experience Center to reset your security questions.

   To reset the security questions, you may be required to verify certain information, which may include but is not limited to your full name, date of birth, and the last four digits of your Social Security Number or Tax Identification Number.

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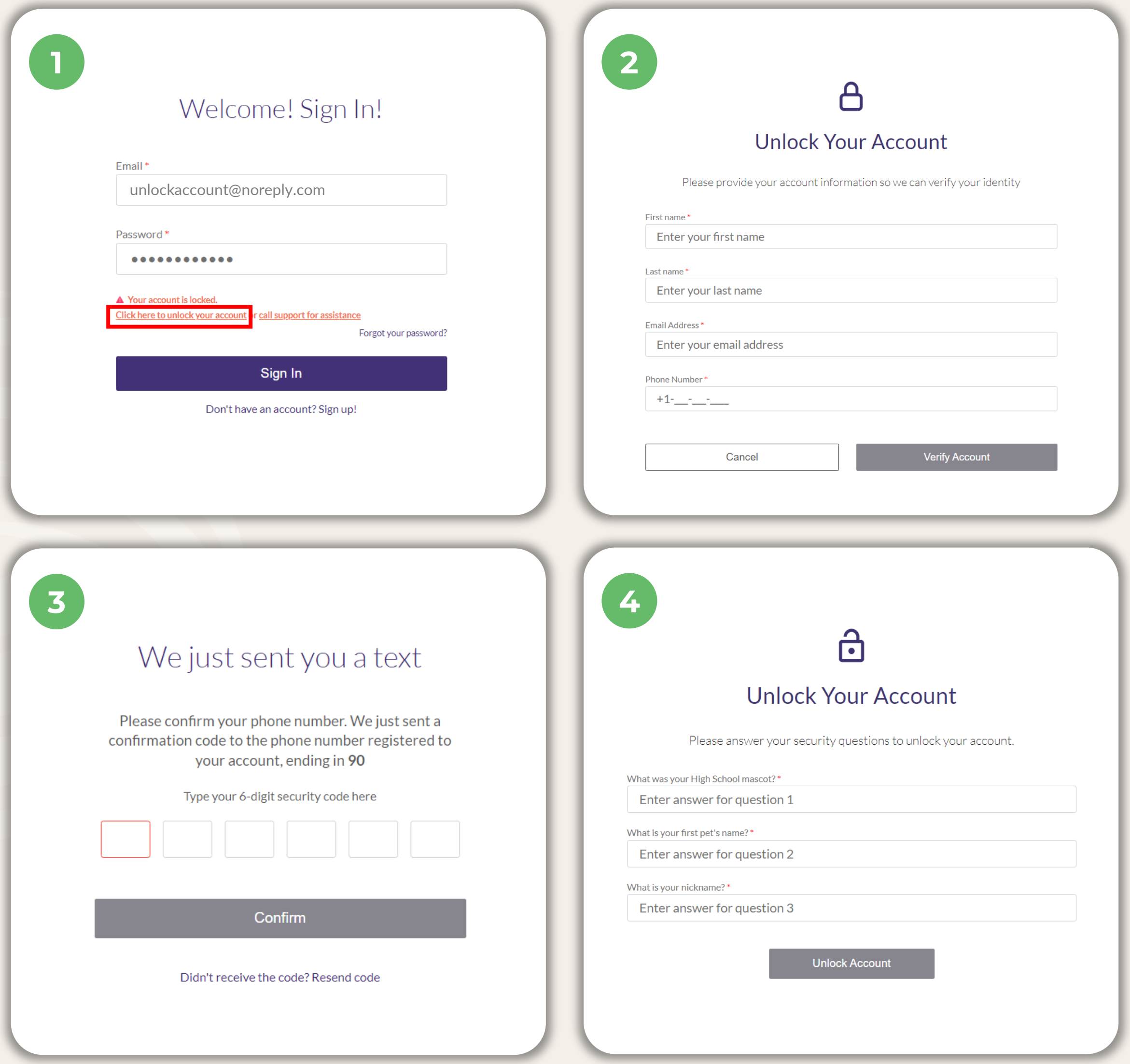

Your Account is Locked

LOS ANGELES AREA
CHAMBER OF COMMERCE
FOUNDATION

How to Unlock Your Account

5. Once your security questions have been answered correctly, you will be emailed a link to unlock your account.

6. Click on the link to unlock your account.

7. After you unlock your account, you will have the option to sign into the Application Portal using your existing password or reset it. We recommend resetting your password after unlocking your account.

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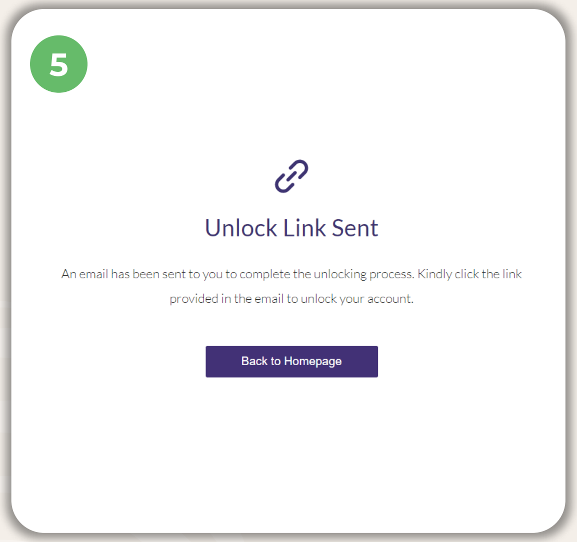

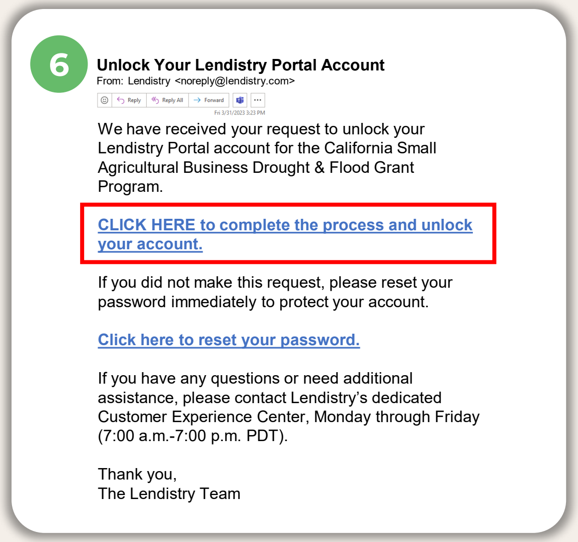

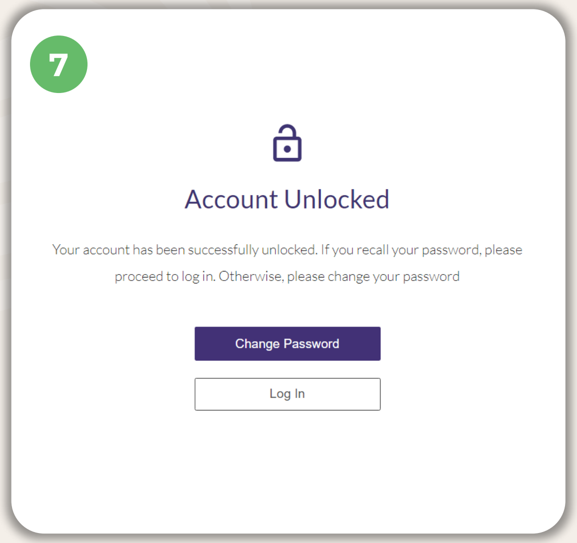

Customer Experience Center

855-476-5870
Monday - Friday
7:00 a.m. - 7:00 p.m. PT
Closed on all federal holidays.

Quick Links

Program Overview
Required Documentation
How to Complete the Applicant Certifications
Tips for Applying
How to Start an Application
The Application Process
The Review Process
How to Troubleshoot Your Account

SMALL BUSINESS
DISASTER RECOVERY FUND
APPLICATION PORTAL POWERED BY LENDISTRY

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