

State of California  
Department of Insurance

**CALIFORNIA ORGANIZED INVESTMENT NETWORK**

**Community Development  
Financial Institution Certificate**

*This is to certify that*

**Small Business Development  
Corporation of Orange County**

*Organized under the laws of California, subject to its Articles of Incorporation or other fundamental organizational documents, has been approved by California Organized Investment Network (COIN). This approval is based on the information and documentation contained in the application of Small Business Development Corporation of Orange County. Including, but not limited to, Small Business Development Corporation of Orange County's representation that its organization intends to lend or invest in urban, rural, or reservation-based communities in this State, and is hereby certified as a Community Development Financial Institution pursuant to California Revenue and Taxation Code Sections 17053.57, 23657, or 12209.*

*This certificate is expressly conditioned upon the holder hereof now and hereafter being in full compliance with all, and not in violation of any, of the applicable laws and lawful requirements made under authority of the laws of the State of California as long as such laws or requirements are in effect and applicable, and as such laws and requirements now are, or may hereafter be changed or amended. Continuation of certification as a CDFI is contingent on annual renewal and continuing to meet the legal definition of a CDFI which is contained in the R&TC statutes. COIN reserves the right to request information reasonably needed to confirm continuing eligibility for certification.*



In witness whereof, and in commemoration of the certification of said entity on September 20, 2022, I have hereunto set my hand and caused this official seal to be affixed on this 20<sup>th</sup> day of September 2022.

*Sukh Randhawa*

Sukh Randhawa  
Chief Investment Officer  
California Organized Investment Network