



RE: Small Business Emergency Assistance Loan Program
AFFORDABLE KITCHEN & BATHS LLC - CV19L348

Dear Mr. Gurczynski:

We received your appeal for the rejection of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my job was to review your appeal and decide whether there was a valid reason to reject your application or whether there is a reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 7/20/2020 and reviewed the information from your application. Based upon my review, I have decided that your application was properly rejected. You are not eligible for a loan under the Small Business Emergency Assistance Loan Program because Program specifications required the submission of a:

- Standardized Personal Financial Statement (PFS) for each owner having a 10% or more ownership interest in the applicant. An acceptable PFS for one or more partners was not submitted.
- Application required the submission of business formation documents. Acceptable or complete documentation was not submitted.
- Program specifications required the submission of documentation to support the applicant's proposed uses for the loan request. Acceptable documentation was not submitted or the proposed uses were ineligible.

This determination is based upon the documentation provided by you at the time of application. As part of my review, I re-reviewed your application and the submitted documentation and these documents were not submitted, which you confirmed in your appeal.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Jacob Genovay
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
All Pro Basketball Academy Limited Liability Company - CV19L3164

Dear Mr. D'Alessandro:

We received your appeal for the rejection of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my job was to review your appeal and decide whether there was a valid reason to reject your application or whether there is a reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 8/25/2020 and reviewed the information from your application. Based upon my review, I have decided that your application was properly rejected. You are not eligible for a loan under the Small Business Emergency Assistance Loan Program because:

- Program specifications required the submission of a standardized Personal Financial Statement (PFS) for each owner having a 10% or more ownership interest in the applicant. An acceptable PFS for one or more partners was not submitted.
- Program specifications required the submission of documentation to support the applicant's proposed uses for the loan request. Acceptable documentation was not submitted or the proposed uses were ineligible.

This determination is based upon the documentation provided by you at the time of application. As part of my review, I re-reviewed your application and the submitted documentation and these documents were not sufficient to reverse the decision.

A Personal Financial Statement was submitted, but it was not completed. The documentation submitted to support the loan request was not acceptable as the lease was not executed and the utilities information provided was a screen shot without reference to time frame or customer.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Darryl Spence
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
Angry Chick – CV19L1361

Dear Mr. Choi:

We received your appeal from the rejection of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my role was to review your appeal and relevant documentation to determine whether there was a valid reason to reject your application or whether there is reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 7/20/2020 and reviewed the information from your application. Based upon my review, I have decided that your appeal should be granted because while you did not provide the information requested at the time of application, you were able to provide clarifying information with your appeal. Your application will now be reviewed for all other eligibility criteria and you will receive notification when that review is complete.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online “Eligibility Wizard” at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State’s COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Kyle Robinson
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
Apple Plaza Cleaners - CV19L408

Dear Yong Yoon:

We received your appeal from the rejection of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my role was to review your appeal and relevant documentation to determine whether there was a valid reason to reject your application or whether there is reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 7/20/2020 and reviewed the information from your application. Based upon my review, I have decided that your appeal should be granted because while you did not provide the information requested at the time of application, you adequately explained the reasons you were unable to submit the requested documentation at the time of application and provided clarifying documentation. Your application will now be reviewed for all other eligibility criteria and you will receive notification when that review is complete.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Kyle Robinson

Hearing Officer

Approved by: */s/ Kim Ehrlich*

Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
Ashley Soccer Camp, Inc. - CV19L149

Dear Mr. Hammond:

We received your appeal for the rejection of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my job was to review your appeal and decide whether there was a valid reason to reject your application or whether there is a reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 7/20/2020 and reviewed the information from your application. Based upon my review, I have decided that your application was properly rejected. You are not eligible for a loan under the Small Business Emergency Assistance Loan Program because:

- Program specifications required the submission of a standardized Personal Financial Statement (PFS) for each owner having a 10% or more ownership interest in the applicant. An acceptable PFS for one or more partners was not submitted.
- Program specifications required the submission of documentation to support the applicant's proposed uses for the loan request. Acceptable documentation was not submitted or the proposed uses were ineligible.

This determination is based upon the documentation provided by you at the time of application. As part of my review, I re-reviewed your application and the submitted documentation and these documents were not sufficient to reverse the decision.

While personal financial statements were provided, they were not in the required, standardized format, and therefore not sufficient to overcome the rejection.

Documentation provided to support the amount of the loan was determined to be ineligible for the following reasons: the lease agreement provided as support for the loan amount is not in the same name as the applicant; the expenses provided for year end 2019 are outside the eligible timeframe from March 9, 2020-September 30, 2020; personal mortgages are an ineligible use. The IPFS corporation invoice is a valid expense, however all other uses provided are ineligible. As a result, I am unable to overturn the rejection.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online “Eligibility Wizard” at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State’s COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Kyle Robinson
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
Beon Nails LLC - CV19L2236

Dear Mr. Vu:

We received your appeal for the rejection of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my job was to review your appeal and decide whether there was a valid reason to reject your application or whether there is a reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 8/29/2020 and reviewed the information from your application. Based upon my review, I have decided that your application was properly rejected. You are not eligible for a loan under the Small Business Emergency Assistance Loan Program because:

- Program specifications required the submission of a standardized Personal Financial Statement (PFS) for each owner having a 10% or more ownership interest in the applicant. An acceptable PFS for one or more partners was not submitted.
- Program specifications required the submission of documentation to support the applicant's proposed uses for the loan request. Acceptable documentation was not submitted or the proposed uses were ineligible.
- Program specifications required the submission of Personal Federal tax returns for three (3) consecutive years for each owner having a 10% or more ownership interest in the applicant. Federal tax returns for 2016 for one or more partners was not submitted.

This determination is based upon the documentation provided by you at the time of application. As part of my review, I re-reviewed your application and the submitted documentation and these documents were not submitted, which you confirmed in your appeal.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Darryl Spence
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
Bergen 13, LLC - CV19L264

Dear Mr. Ito:

We received your appeal from the rejection of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my role was to review your appeal and relevant documentation to determine whether there was a valid reason to reject your application or whether there is reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 8/20/2020 and reviewed the information from your application. Based upon my review, I have decided that your appeal should be granted because you provided sufficient information in your appeal to clarify the inconsistent information in your application. Your application will now be reviewed for all other eligibility criteria and you will receive notification when that review is complete.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Darryl Spence
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
Clarence Jackson Skills Academy- CV19L1340

Dear Mr. Jackson:

We received your appeal for the declination of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my job was to review your appeal and decide whether there was a valid reason to decline your application or whether there is a reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 8/14/2020 and reviewed the information from your application. Based upon my review, I have decided that your application was properly declined. You are not eligible for a loan under the Small Business Emergency Assistance Loan Program because:

- Program specifications require that at least one owner, with 10% or more ownership interest in the applicant, have a minimum FICO (credit score) of at least 600 to be considered eligible. FICO scores did not meet the credit score requirement.

This determination is based upon your credit score at the time initial application review. Your score at that time was below the minimum score required to be considered eligible.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Kyle Robinson
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
Cricmax LLC- CV19L370

Dear Mr. Patel:

We received your appeal for the rejection of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my job was to review your appeal and decide whether there was a valid reason to reject your application or whether there is a reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 7/20/2020 and reviewed the information from your application. Based upon my review, I have decided that your application was properly rejected. You are not eligible for a loan under the Small Business Emergency Assistance Loan Program because:

- Program specifications required the submission of a standardized Personal Financial Statement (PFS) for each owner having a 10% or more ownership interest in the applicant. An acceptable PFS for one or more partners was not submitted.

This determination is based upon the documentation provided by you at the time of application and follow up correspondence with EDA staff. As part of my review, I re-reviewed your application and the submitted documentation, as well as the correspondence with EDA staff and these documents were not sufficient to reverse the decision.

While personal financial statements were provided, they were not in the required, standardized format, nor within the required timeframe and therefore not sufficient to overcome the rejection.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Kyle Robinson
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
Destiny Homes - CV19L421

Dear Ms. Engelman:

We received your appeal from the rejection of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my role was to review your appeal and relevant documentation to determine whether there was a valid reason to reject your application or whether there is reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 7/20/2020 and reviewed the information from your application. Based upon my review, I have decided that your appeal should be granted because while you did not provide the information requested, you adequately explained the reasons you were unable to submit the requested documentation at the time of application. Your application will now be reviewed for all other eligibility criteria and you will receive notification when that review is complete.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Kyle Robinson
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
Divine Escape LLC - CV19L1518

Dear Mr. Reddy:

We received your appeal for the declination of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my job was to review your appeal and decide whether there was a valid reason to decline your application or whether there is a reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 8/26/2020 and reviewed the information from your application. Based upon my review, I have decided that your application was properly declined. You are not eligible for a loan under the Small Business Emergency Assistance Loan Program because:

- Program specifications required the submission of a standardized Personal Financial Statement (PFS) for each owner having a 10% or more ownership interest in the applicant. An acceptable PFS for one or more partners was not submitted.
- Applicant provided inconsistent and/or inconclusive information, therefore NJEDA is unable to review application - application lists Veeren Reddy as 100% owner of Divine Escape, LLC and the business tax return lists the ownership as 51% Veeren Reddy and 49% Madhuri Reddy

This determination is based upon the documentation provided by you at the time of application. As part of my review, I re-reviewed your application and the submitted documentation. While I understand your explanation for why your application lists Veeren Reddy as a 100%, the EDA requires Personal Financial Statements for each owner having a 10% or more interest in the applicant and a PFS was not submitted for Madhuri Reddy. Therefore, your loan was properly declined.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Darryl Spence
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
Evesham Eye Associates, Inc- CV19L1559

Dear Mr. Staab:

We received your appeal from the rejection of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my role was to review your appeal and relevant documentation to determine whether there was a valid reason to reject your application or whether there is reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 9/21/2020 and reviewed the information from your application. Based upon my review, I have decided that your appeal should be granted. Your application will now be reviewed for all other eligibility criteria and you will receive notification when that review is complete.

This decision, approved by the undersigned Vice President – Business Operations, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online “Eligibility Wizard” at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State’s COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Kyle Robinson
Hearing Officer

Approved by: */s/ Susan M. Mania*
Vice President – Business Operations



RE: Small Business Emergency Assistance Loan Program
EXPRESS AUTO HAULERS LLC- CV19L2829

Dear Mr. Bigu:

We received your appeal for the rejection of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my job was to review your appeal and decide whether there was a valid reason to reject your application or whether there is a reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 7/20/2020 and reviewed the information from your application. Based upon my review, I have decided that your application was properly rejected. You are not eligible for a loan under the Small Business Emergency Assistance Loan Program because:

- Program specifications required the submission of a standardized Personal Financial Statement (PFS) for each owner having a 10% or more ownership interest in the applicant. An acceptable PFS for one or more partners was not submitted.
- Program specifications required the submission of Corporate Federal tax returns or Financial Statements for three (3) consecutive years, where applicable, for the applicant. Acceptable documentation for 2016 was not submitted.
- Program specifications required the submission of Personal Federal tax returns for three (3) consecutive years for each owner having a 10% or more ownership interest in the applicant. Federal tax returns for 2016 for one or more partners was not submitted.

This determination is based upon the documentation provided by you at the time of application. As part of my review, I re-reviewed your application and the submitted documentation and these documents were not submitted.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Kyle Robinson
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
HMRX Holdings LLC - CV19L1407

Dear Applicant:

We received your appeal for the declination of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my job was to review your appeal and decide whether there was a valid reason to decline your application or whether there is a reason to reverse that decision. You were originally declined a loan under the Small Business Emergency Assistance Loan Program because:

- Program specifications require that an applicant be registered to do business in New Jersey and be current on obligations with the NJ Department of Labor and/or NJ Division of Taxation. The applicant has been identified as having outstanding obligations with the NJ Department of Labor and has been deemed ineligible for the program.

However, it appears that our letter identified the incorrect reason for your decline. Because of this error, you will receive shortly a revised declination letter from the NJEDA. The revised letter will include instructions to appeal that decline should you decide to do so.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Darryl Spence
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
ICOOL LLC - CV19L141

Dear Mr. Johnson:

We received your appeal for the rejection of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my job was to review your appeal and decide whether there was a valid reason to reject your application or whether there is a reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 7/22/2020 and reviewed the information from your application. Based upon my review, I have decided that your application was properly rejected. You are not eligible for a loan under the Small Business Emergency Assistance Loan Program because:

- Program specifications required the submission of a standardized Personal Financial Statement (PFS) for each owner having a 10% or more ownership interest in the applicant. An acceptable PFS for one or more partners was not submitted.
- Program specifications required the submission of Personal Federal tax returns for three (3) consecutive years for each owner having a 10% or more ownership interest in the applicant. Federal tax returns for 2016, 2017 and 2018 for one or more partners was not submitted.
- Program specifications required the submission of Corporate Federal tax returns or Financial Statements for three (3) consecutive years, where applicable, for the applicant. Acceptable documentation for 2016, 2017 and 2018 was not submitted.
- Program specifications required the submission of documentation to support the applicant's proposed uses for the loan request. Acceptable documentation was not submitted or the proposed uses were ineligible.

This determination is based upon the documentation provided by you at the time of application. As part of my review, I re-reviewed your application and the submitted documentation and these documents were not submitted, which you confirmed in your appeal. During the appeal process, the EDA cannot accept new information or documentation. Therefore, we cannot reconsider your application at this time with the new partnership agreement, tax files, and ownership information you provided.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online “Eligibility Wizard” at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State’s COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Kyle Robinson
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
JKUM Services - CV19L1445

Dear Mr. Patel:

We received your appeal for the rejection of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my job was to review your appeal and decide whether there was a valid reason to reject your application or whether there is a reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 8/18/2020 and reviewed the information from your application. Based upon my review, I have decided that your application was properly rejected. You are not eligible for a loan under the Small Business Emergency Assistance Loan Program because:

- Program specifications required the submission of Corporate Federal tax returns or Financial Statements for three (3) consecutive years, where applicable, for the applicant. Acceptable documentation for 2018 was not submitted.
- Program specifications required the submission of Corporate Federal tax returns or Financial Statements for three (3) consecutive years, where applicable, for the applicant. Acceptable documentation for 2017 was not submitted.
- Program specifications required the submission of a standardized Personal Financial Statement (PFS) for each owner having a 10% or more ownership interest in the applicant. An acceptable PFS for one or more partners was not submitted.
- Program specifications required the submission of Corporate Federal tax returns or Financial Statements for three (3) consecutive years, where applicable, for the applicant. Acceptable documentation for 2016 was not submitted.
- Program specifications required the submission of Personal Federal tax returns for three (3) consecutive years for each owner having a 10% or more ownership interest in the applicant. Federal tax returns for 2017 for one or more partners was not submitted.
- Program specifications required the submission of Personal Federal tax returns for three (3) consecutive years for each owner having a 10% or more ownership interest in the applicant. Federal tax returns for 2016 for one or more partners was not submitted.
- Program specifications required the submission of Personal Federal tax returns for three (3) consecutive years for each owner having a 10% or more ownership interest in the applicant. Federal tax returns for 2018 for one or more partners was not submitted.

This determination is based upon the documentation provided by you at the time of application. As part of my review, I re-reviewed your application and the submitted documentation and these documents were not submitted, which you confirmed in your appeal.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses

impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub:
<https://cv.business.nj.gov>.

Sincerely,

/s/ Darryl Spence
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
KOLLEL KINYAN TORAH INC.- CV19L1101

Dear Applicant:

We received your appeal for the rejection of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my job was to review your appeal and decide whether there was a valid reason to reject your application or whether there is a reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 7/22/2020 and reviewed the information from your application. Based upon my review, I have decided that your application was properly rejected. You are not eligible for a loan under the Small Business Emergency Assistance Loan Program because:

- Program specifications required the submission of Corporate Federal tax returns or Financial Statements for three (3) consecutive years, where applicable, for the applicant. Acceptable documentation for 2019 was not submitted.
- Program specifications required the submission of documentation to support the applicant's proposed uses for the loan request. Acceptable documentation was not submitted or the proposed uses were ineligible.

This determination is based upon the documentation provided by you at the time of application. As part of my review, I re-reviewed your application and the submitted documentation and these documents were not sufficient to reverse the decision.

The use of funds provided was to support the loan were a mortgage associated with a construction project for a daycare. Unfortunately, costs associated with construction expenses are ineligible for the Program. As a result, I am unable to overturn the rejection.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Kyle Robinson
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
MGW HOLDINGS LLC - CV19L242

Dear Mr. Michaelis:

We received your appeal for the rejection of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my job was to review your appeal and decide whether there was a valid reason to reject your application or whether there is a reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 7/21/2020 and reviewed the information from your application. Based upon my review, I have decided that your application was properly rejected. You are not eligible for a loan under the Small Business Emergency Assistance Loan Program because:

- Program specifications required the submission of documentation to support the applicant's proposed uses for the loan request. Acceptable documentation was not submitted or the proposed uses were ineligible.

This determination is based upon the documentation provided by you at the time of application. As part of my review, I re-reviewed your application and the submitted documentation and found that the documents submitted were not sufficient to reverse the decision.

As support for the loan amount you provided leases for Urge Fitness, not for the borrower MGW Holdings LLC, therefore these costs cannot be used to support the uses of funds.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Kyle Robinson
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
N.E.E.D. ARCHITECTURE LLC- CV19L1159

Dear Mr. Kim:

We received your appeal for the declination of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my job was to review your appeal and decide whether there was a valid reason to decline your application or whether there is a reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 8/17/2020 and reviewed the information from your application. Based upon my review, I have decided that your application was properly declined. You are not eligible for a loan under the Small Business Emergency Assistance Loan Program because:

- Program requires that the applicant have a commercial location. Upon conducting a due diligence review, it has been determined that the location is ineligible for the program.

This determination is based upon the documentation provided by you at the time of application. As part of my review, I re-reviewed your application and the submitted documentation. Both your application and tax returns confirm that the address of N.E.E.D. Architecture is 14 High Street, Demarest NJ: Your home address. The address you provided with your appeal is unsupported by any documentation.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Darryl Spence
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
OM LIFE LLC.- CV19L368

Dear Anand Sukhadia:

We received your appeal for the rejection of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my job was to review your appeal and decide whether there was a valid reason to reject your application or whether there is a reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 7/21/2020 and reviewed the information from your application. Based upon my review, I have decided that your application was properly rejected. You are not eligible for a loan under the Small Business Emergency Assistance Loan Program because:

- Program specifications required the submission of a standardized Personal Financial Statement (PFS) for each owner having a 10% or more ownership interest in the applicant. An acceptable PFS for one or more partners was not submitted.
- Program specifications required the submission of Corporate Federal tax returns or Financial Statements for three (3) consecutive years, where applicable, for the applicant. Acceptable documentation for 2018 was not submitted.
- Program specifications required the submission of Corporate Federal tax returns or Financial Statements for three (3) consecutive years, where applicable, for the applicant. Acceptable documentation for 2016 was not submitted.
- Program specifications required the submission of Corporate Federal tax returns or Financial Statements for three (3) consecutive years, where applicable, for the applicant. Acceptable documentation for 2017 was not submitted.

This determination is based upon the documentation provided by you at the time of application. As part of my review, I re-reviewed your application and the submitted documentation and these documents were not sufficient to reverse the decision. The documentation above was not provided for an owner of the business (Ila Sukhadia).

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Kyle Robinson
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
Orthodontics Enterprises, LLC - CV19L917

Dear Applicant:

We received your appeal from the rejection of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my role was to review your appeal and relevant documentation to determine whether there was a valid reason to reject your application or whether there is reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 10/8/2020 and reviewed the information from your application. Based upon my review, I have decided that your appeal should be granted because you were able to submit evidence of tax clearance. Your application will now be reviewed for all other eligibility criteria and you will receive notification when that review is complete.

This decision, approved by the undersigned Vice President – Business Operations, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online “Eligibility Wizard” at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State’s COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/Darryl Spence
Hearing Officer

Approved by: */s/ Susan M. Mania*
Vice President – Business Operations



RE: Small Business Emergency Assistance Loan Program
Palsi Corp - CV19L142

Dear Mr. Palsi:

We received your appeal for the rejection of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my job was to review your appeal and decide whether there was a valid reason to reject your application or whether there is a reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 7/21/2020 and reviewed the information from your application. Based upon my review, I have decided that your application was properly rejected. You are not eligible for a loan under the Small Business Emergency Assistance Loan Program because Program specifications required the submission of:

- Business formation documents: Acceptable or complete documentation was not submitted.
- A standardized Personal Financial Statement (PFS) for each owner having a 10% or more ownership interest in the applicant: An acceptable PFS for one or more partners was not submitted.
- Documentation to support the applicant's proposed uses for the loan request: Acceptable documentation was not submitted or the proposed uses were ineligible.

This determination is based upon the documentation provided by you at the time of application. As part of my review, I re-reviewed your application and the submitted documentation. In your appeal, you confirmed that the documents listed above were not submitted.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Kyle Robinson
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
Paradise Nails at Succasuna - CV19L800

Dear Heekyoung Kang:

We received your appeal from the declination of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my role was to review your appeal and relevant documentation to determine whether there was a valid reason to decline your application or whether there is reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 8/14/2020 and reviewed the information from your application. In response to your appeal, I confirmed your status with the NJ Department of Labor and/or NJ Division of Taxation and determined there is a valid reason to overturn your decline and that your application can move forward. Your application will now be reviewed for all other eligibility criteria and you will receive notification when that review is complete.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Darryl Spence
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
PROJECT HARVEST LLC - CV19L460

Dear Ms. Han:

We received your appeal for the declination of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my job was to review your appeal and decide whether there was a valid reason to decline your application or whether there is a reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 8/14/2020 and reviewed the information from your application. Based upon my review, I have decided that your application was properly declined. You are not eligible for a loan under the Small Business Emergency Assistance Loan Program because:

- Program specifications require that an applicant have a global debt service coverage of 1.0. Applicant did not meet the requirement.

This determination is based upon the documentation provided by you at the time of application. As part of my review, I re-reviewed your application and the submitted documentation and the underwriting criteria. Unfortunately, your global debt service coverage ratio calculation, including both business income and personal cash-flow, does not provide sufficient cash-flow to service the debt.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Kyle Robinson
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
RODRIGUEZ 21ST AVENUE SERVICE CENTER, INC.- CV19L835

Dear Mr. Razzak:

We received your appeal from the rejection of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my role was to review your appeal and relevant documentation to determine whether there was a valid reason to reject your application or whether there is reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 7/20/2020 and reviewed the information from your application. Based upon my review, I have decided that your appeal should be granted because while you did not provide the information requested, what you did submit was enough to support your loan request with clarifying information. Your application will now be reviewed for all other eligibility criteria and you will receive notification when that review is complete.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Kyle Robinson
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
Ros Promotions LLC - CV19L549

Dear Applicant:

We received your appeal for the declination of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my job was to review your appeal and decide whether there was a valid reason to decline your application or whether there is a reason to reverse that decision. You were originally declined a loan under the Small Business Emergency Assistance Loan Program because:

- Program specifications require that an applicant be registered to do business in New Jersey and be current on obligations with the NJ Department of Labor and/or NJ Division of Taxation. The applicant has been identified as having outstanding obligations with the NJ Department of Labor and has been deemed ineligible for the program.

However, it appears that our letter identified the incorrect reason for your decline. Because of this error, you will receive shortly a revised declination letter from the NJEDA. The revised letter will include instructions to appeal that decline should you decide to do so.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Darryl Spence
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
Rush Fitness Gym LLC - CV19L1137

Dear Mr. D'Alessandro:

We received your appeal for the rejection of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my job was to review your appeal and decide whether there was a valid reason to reject your application or whether there is a reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 7/20/2020 and reviewed the information from your application. Based upon my review, I have decided that your application was properly rejected. You are not eligible for a loan under the Small Business Emergency Assistance Loan Program because Program specifications required the submission of documentation to support the applicant's proposed uses for the loan request. Acceptable documentation was not submitted or the proposed uses were ineligible.

This determination is based upon the documentation provided by you at the time of application. As part of my review, I re-reviewed your application and the submitted documentation. The documentation you submitted was ineligible because the lease supplied is in the name of All Pro Baseball Academy, which has no documented link to the applicant. The only other evidence supplied was a bank statement which does not provide sufficient documentation to support the request.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Jacob Genovay
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
SERIOUSLY FUN SPORCICS- CV19L1692

Dear Ms. Sporcic:

We received your appeal from the rejection of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my role was to review your appeal and relevant documentation to determine whether there was a valid reason to reject your application or whether there is reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 7/26/2020 and reviewed the information from your application. Based upon my review, I have decided that your appeal should be granted because while you did not provide the information requested, you adequately explained the reasons you were unable to submit the requested documentation at the time of application. Your application will now be reviewed for all other eligibility criteria and you will receive notification when that review is complete.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Kyle Robinson
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
Somerset Imports Inc - CV19L753

Dear Ms. Hilton:

We received your appeal from the rejection of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my role was to review your appeal and relevant documentation to determine whether there was a valid reason to reject your application or whether there is reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 7/21/2020 and reviewed the information from your application. Based upon my review, I have decided that your appeal should be granted because you did provide a personal financial statement when requested. Further, you provided enough documentation to support your loan amount that clarifying information can be requested. Your application will now be reviewed for all other eligibility criteria and you will receive notification when that review is complete.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Kyle Robinson
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
Talent First - CV19L711

Dear Applicant:

We received your appeal for the rejection of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my job was to review your appeal and decide whether there was a valid reason to reject your application or whether there is a reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 7/20/2020 and reviewed the information from your application. Based upon my review, I have decided that your application was properly rejected. You are not eligible for a loan under the Small Business Emergency Assistance Loan Program because:

- Program specifications required the submission of a standardized Personal Financial Statement (PFS) for each owner having a 10% or more ownership interest in the applicant. An acceptable PFS for one or more partners was not submitted.
- Program specifications required the submission of documentation to support the applicant's proposed uses for the loan request. Acceptable documentation was not submitted or the proposed uses were ineligible.
- Program specifications required the submission of Personal Federal tax returns for three (3) consecutive years for each owner having a 10% or more ownership interest in the applicant. Federal tax returns for 2016 for one or more partners was not submitted.

This determination is based upon the documentation provided by you at the time of application. As part of my review, I re-reviewed your application and the submitted documentation and these documents were not submitted, which you confirmed in your appeal.

The Personal Financial Statements were not provided in the standardized formatted. Tax returns for 2016 were not provided with the application, nor with the appeal. No detail, other than marketing material and a job description, which cannot be used to support a loan request, were provided as a use of funds.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Kyle Robinson

Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs



RE: Small Business Emergency Assistance Loan Program
Tender Lovin Grill - CV19L296

Dear Mr. Clarke:

We received your appeal from the rejection of your application for the Small Business Emergency Assistance Loan Program, created by board memorandum dated March 26, 2020.

As the Hearing Officer, my role was to review your appeal and relevant documentation to determine whether there was a valid reason to reject your application or whether there is reason to reverse that decision. As part of my review of your loan application and appeal, I have read your appeal email dated 7/20/2020 and reviewed the information from your application. Based upon my review, I have decided that your appeal should be granted because while you did not provide the information requested, you adequately explained the reasons you were unable to submit the requested documentation at the time of application. Your application will now be reviewed for all other eligibility criteria and you will receive notification when that review is complete.

This decision, approved by the undersigned Director of HUD Programs, constitutes the Final Administrative Decision of the Authority.

Please note that your business may be eligible for other financial assistance. You can access the online "Eligibility Wizard" at <https://assistance.business.nj.gov/>. Additional information for businesses impacted by the coronavirus outbreak is available on the State's COVID-19 Business Information Hub: <https://cv.business.nj.gov>.

Sincerely,

/s/ Kyle Robinson
Hearing Officer

Approved by: */s/ Kim Ehrlich*
Director, HUD Programs