MOUNTAIN COMMUNITY CAPITAL FUND

Claim Form

1. Name of Lender: Mountain BizCapital Inc.
2. Lender Loan #: 25930101
3. Original Amount of Enrolled Loan: $50,000.00
4. Date of Loan: 3/15/2022
5. Date of Delinquency: 12/15/2025
6. Outstanding Balance of Loan (Immediately prior to charge-off): $40,891.37
7. Eligible Losses Claim Details After Asset Liquidation:

Loan # 25930101

Interest Rate	4.00%
Per diem	$4.48
Principal:	$40,891.37
Accrued Interest (120 days):	$537.75
Professional Fees:	$0.00
Costs and Expenses:	$0.00
Minus Asset Liquidation:	$0.00
Total	$41,429.12
Eligible Losses (85%)	$35,214.75

Total Claim			
Loan #	25930101	$35,214.75	85%

8.0 Amount of Eligible Losses Paid by MCCF through Self-Help: **$35,214.75**

Authorize Signature: Kelly Foster

Name and Title (Printed): Kelly Foster , Asset Quality Manager

Date: 9/01/2026

MCC FUND USE ONLY

MCC FUND Claim Payment: _____

MCC FUND Program Authorization: _____ Date: _____

Finance and Administration: _____ Date: _____

Supplemental Information

Lender Loan Number	25930101
Lender/Bank	MBW
Loan Origination Date	3/15/2022
MCCF Guarantee Committment Status	Claim Pending
Active Loan Balance as of 07/31/2026	$40,891.37
Active Guaranty as of 7/31/2026	$34,757.66
Loan Payment Status	Terminated (WriteOff)
Delinquency as of 7/31/2026	Charged Off
Original Loan Amount ($)	$50,000.00
Original Guarantee ($)	$42,500.00
MCCF Refi?	No
MCCF Refinance Amount	$0.00
New MCCF Money Amount	$50,000.00
MCCF Fee Amount	$500.00
Committee Approval Required (Y/N)	No
Committee Approval Date	NA
Start Up at Loan Origination?	Yes
Considered Start Up as of 7/31/2026	No
Interest Rate	4.00%
Term (months)	87
Maturity Date	12/15/2029
Ethnicity/ Race	Asian
Gender	F
Women Business Enterprise	Yes
Jobs	6
Industry	Service
Includes NonMCCF Lender Debt Refinance?	No
Lender Debt Refinance Amount	$0.00
Charged Off Amount	$40,891.37
Charge Off Date	5/31/2026
NAICS	541990

Date: September 3,2026

To: Mountain Community Capital Committee

From: Mountain BizCapital Inc.
Kelly Foster, Asset Quality Manager

RE: Reason for Business Failure
25930101

Summary

Date of Loan: 03/15/2022
Loan Amount: $ 50,000.00
Charge Off: $ 40,891.37

Business Status

Closed

Liquidation

Service Industry and there are no assets to liquidate.

Use of Proceeds

Working capital

Litigation

Litigation would most likely not result in any meaningful recovery as there are no assets or real estate of record in the county the client resides. Client has also left the area which would make litigation more costly without any chance of meaningful recovery.

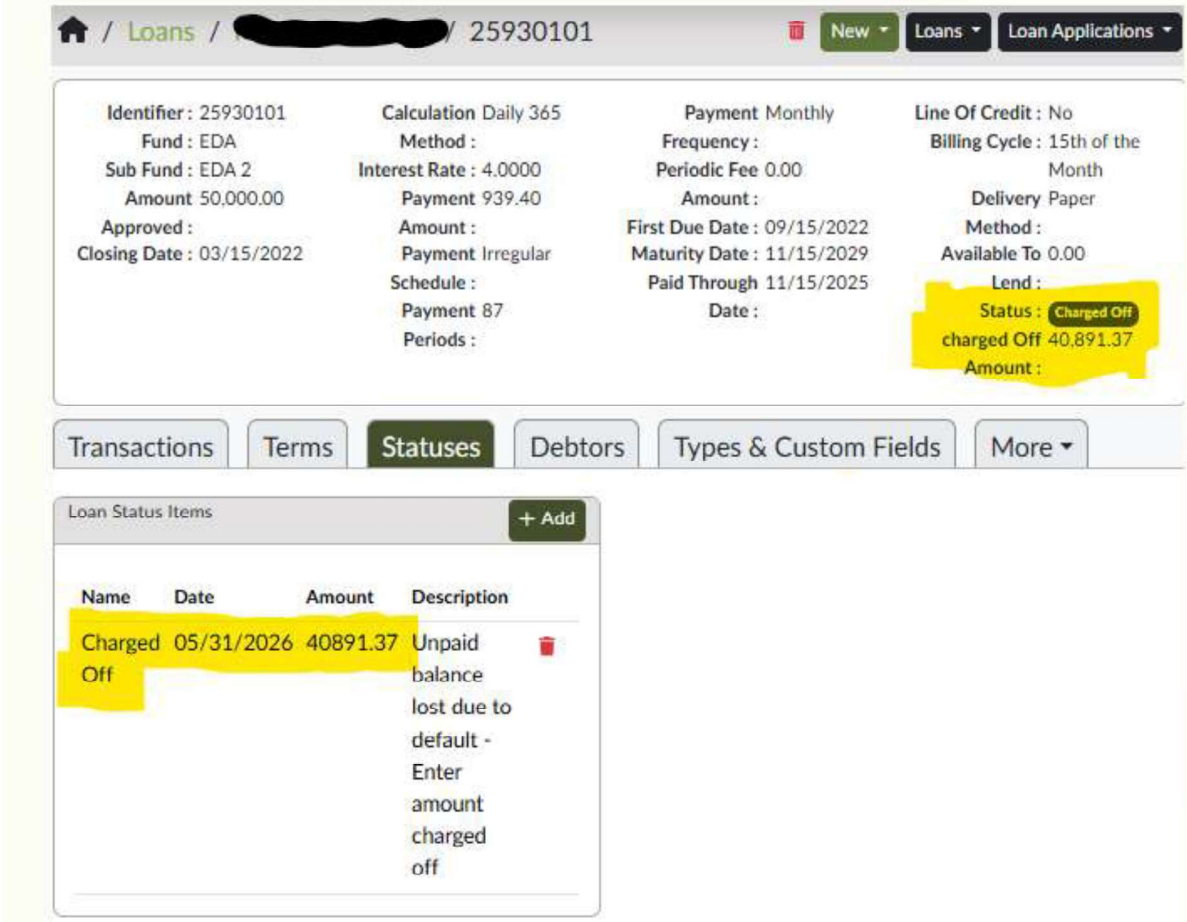
Reason for Business Failure

Service based business that relies on contracts. Contract did not come to fruition.

Coaching and Technical Assistance

Client was very engaged in both pre-loan and post-loan coaching and technical assistance. business began to experience financial struggles. In the end, the

client had to make the difficult decision to shutter the business and is considering bankruptcy.


/ Loans / [redacted] / 25930101
New
Loans
Loan Applications
Identifier : 25930101
Fund : EDA
Sub Fund : EDA 2
Amount Approved : 50,000.00
Closing Date : 03/15/2022
Calculation Method : Daily 365
Interest Rate : 4.0000
Payment Amount : 939.40
Payment Schedule : Irregular
Payment Periods : 87
Payment Frequency : Monthly
Periodic Fee Amount : 0.00
First Due Date : 09/15/2022
Maturity Date : 11/15/2029
Paid Through Date : 11/15/2025
Line Of Credit : No
Billing Cycle : 15th of the Month
Delivery Method : Paper
Available To Lend : 0.00
Status : Charged Off
charged Off Amount : 40,891.37
Transactions
Terms
Statuses
Debtors
Types & Custom Fields
More
Loan Status Items
+ Add
Name
Date
Amount
Description
Charged Off
05/31/2026
40891.37
Unpaid balance lost due to default - Enter amount charged off