



December 31, 2025

TO: REVOLVING LOAN FUND BOARD MEMBERS

Dear Board Members:

MEETING OF THE REVOLVING LOAN FUND BOARD OF DIRECTORS

Attached is your agenda for the Thursday, January 8, 2026 meeting of the Revolving Loan Fund Board.

The meeting will be held as follows:

Date: Thursday, January 8, 2026
Time: 2:00 p.m.
Place: Employment & Economic Development Department
Administrative Conference Room
6221 West Lane, Suite 105
Stockton, CA 95210

If you have any questions, please contact Nicole Snyder at 209-468-3615.

Sincerely,

A handwritten signature in black ink, appearing to read "P.S. Snyder". Above the signature, the word "Sincerely" is written in a smaller, printed font. To the right of the signature, the word "for" is written in a cursive script.
PATRICIA VIRGEN
EXECUTIVE DIRECTOR



AGENDA
REVOLVING LOAN FUND BOARD OF THE COUNTY OF SAN JOAQUIN

Date: January 8, 2026
Time: 2:00 p.m.
Place: Employment and Economic Development Department
6221 West Lane, Suite 105
Stockton, CA 95210

CALL TO ORDER

ROLL CALL

ANNOUNCEMENT

ALL ACTION ITEMS PRESENTED BY STAFF ARE NOT TO BE CONSIDERED BY ANYONE AS A LOAN COMMITMENT UNTIL ALL DOCUMENTS HAVE BEEN FULLY EXECUTED.

PUBLIC COMMENTS

APPROVAL OF MINUTES

Minutes of the October 20, 2025 RLF Board Special Meeting.

ACTION ITEMS

- A-1 Ratify and Approve Q4 Reports of the Revolving Loan Fund
- A-2 Recommendation to Declare in Default the Loan to Factory Certified Automotive LLC, a California Limited Liability Company, Benjamin Keeler, Guarantor
- A-3 Recommendation for RLF Business Cards for Board Members

INFORMATION ITEMS

- I-1 Scoring Sheet- QueenRuWigs, LLC, a California Limited Liability Company, Rudie Gray, Guarantor
- I-2 Status of Funded Loans as of November 30, 2025
- I-3 Status of Investment/Cash Accounts as of November 30, 2025
- I-4 RLF Loan Pipeline Update as of December 30, 2025

BOARD MEMBER COMMENTS

STAFF COMMENTS

ADJOURNMENT

The next RLF meeting is scheduled for Thursday, February 12, 2026 at 2pm.

*****PUBLIC COMMENT*****

Members of the public may address the San Joaquin County Revolving Loan Fund on items appearing on the agenda. The public may also address items of interest to the Revolving Loan Fund which are within the subject jurisdiction of the Board. However, the Revolving Loan Fund, in compliance with Government Code Section 54954.3(a) shall not take any action on any item not appearing on the agenda. Such items may be referred to staff or recommended for inclusion on a future agenda.

Speakers are asked to limit their total presentation to a maximum of five minutes.

*****AMERICANS WITH DISABILITIES ACT*****

In accordance with the Americans Disabilities Act, the San Joaquin County Revolving Loan Fund will make reasonable efforts to accommodate persons with qualified disabilities. If you require special accommodations, please contact us at 468-3615 at least one day prior to the meeting.