**Section 294.160 Criteria for Review of Loan Applications**

a) Applicants receiving a loan in previous loan application cycles will not be considered until one of the following conditions has been met:

1) all applicants that have never received a loan have been considered; or

2) the previous loan received by the applicant has been repaid.

b) Applicants that have not achieved compliance with Section 294.120(c) or that have submitted incomplete loan applications will not be considered.

c) If the applicant does not demonstrate sufficient annual revenue to allow the applicant to repay the loan under the terms required, the Office will not recommend, nor will the Authority approve, the application based on the lack of ability to repay.