

Loan Proposal Checklist

Please note that all items must contain an original signature and date. For each box checked below, please provide the requested information.

I. Forms

- Application for Business Loan, including the enclosed Business Profile and Management Profile, to be completed by each partner holding 20% or more Common Stock and/or key management personnel.

II. Business Financial Exhibits

- Fiscal year end business financial statements for prior three (3) years
- Business federal tax returns for three prior years, to include all supporting schedules and statements
- Interim business financial statement (year-to-date) — within 30 days of application date
- Business Debt Schedule (form enclosed), as of the same date as the interim financial statement
- Aging of accounts receivable & accounts payable (corresponding to dates of interim financial statements)
- Business Plan (for new business)
- Month-to-month projections covering any interim period until year end plus two full fiscal years including the assumptions that the projections were based upon, and a pro forma business balance sheet on new businesses.

III. Personal Financial Exhibits

To be completed by each Partner, holder of 20% or more Common Stock and/or key management.

- Personal Financial Statement (form enclosed) for all owner(s) with 20% or more ownership interest
- Personal Cash Flow Statement (form enclosed)
- Personal Federal Tax returns for three prior years, to include all supporting schedules and statements
- Statement of Personal History (Form 912 enclosed)

IV. Miscellaneous (as applicable)

- Executed or Certified Copy of Buy/Sell Agreement
 - Copy of Franchise Agreement and Offering Circular
 - Copy of current lease or proposed lease on Facility to be occupied (including APN if available)
 - Copy of Contract/Bid for work to be done by Contractor, Construction Budget/Plans and Specifications
 - Copy of Real Estate Purchase Agreement
 - Legal Entity Documents:
 - **Sole Proprietorship** — Fictitious Name Statement or Assumed Name Certificate, as applicable
 - **Corporation** — Articles of Incorporation and Bylaws
 - **Partnerships** (General or Limited) — Partnership Agreement (with all exhibits)
 - **Limited Liability Company** — Articles of Organization Form (LLC-1) and Operating Agreement
 - **Trust** — Trust Agreement with all exhibits and amendments
 - Description of Collateral
 - Other _____
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