

This Loan Information Checklist (the “Checklist”) is provided as a guide to assist you in gathering the information which could be required in order to allow BankUnited, N.A. (the “Lender”) to make a **credit evaluation** of your loan request. This Checklist is intended for informational purposes only and is not necessarily indicative of *all* information that will be required to evaluate the request or, if successful, close the requested loan. Upon submission of the applicable information contained herein, the Lender may require additional information not included in the Checklist, within its discretion, before making a credit evaluation. A completed package, as determined by the Lender, in its sole and absolute discretion, will be necessary in order for the Lender to make a credit evaluation of your application. Turning in the requested materials does not guarantee a loan from the Lender nor should anything contained herein be relied upon as a commitment, solicitation, or future commitment to make this or a similar loan. If you have any questions about the forms or require assistance in completing them, please contact your Business Development Officer.

Applicant Company/Principal¹ Information:

<input type="checkbox"/>	1. Loan Information Form
<input type="checkbox"/>	2. Business History Form
<input type="checkbox"/>	3. Business Debt Schedule
<input type="checkbox"/>	4. Personal Financial Statement
<input type="checkbox"/>	5. Management Resume
<input type="checkbox"/>	6. Principal Information Form
<input type="checkbox"/>	7. Authorization to Release Information
<input type="checkbox"/>	8. Professional Advisors and Contact Information
<input type="checkbox"/>	9. For the business, provide the following: <ul style="list-style-type: none"> a. Financial Statements for three (3) prior years including Balance Sheets and Profit & Loss Statements, for Applicant Company & any Affiliates², as applicable. b. Federal Tax Returns for three (3) prior years including all statements and schedules for existing business & any Affiliates. <i>Please be sure these are signed by the appropriate individual(s).</i> In addition, IRS Form 4506-T may be required for the Applicant and/or seller, as applicable, in order to verify the submitted federal tax returns. c. Interim Profit & Loss, Business Debt Schedule, and Balance Sheet – Within 90 days for business being: 1) acquired, 2) existing/expanded, and 3) Affiliates. <i>In addition, please include a comparable interim statement from the prior year.</i> d. Aging of Accounts Receivable and Accounts Payable Summary corresponding to dates of interim financial statements. Please attach current internally generated A/R and A/P aging, including inventory detail, as applicable. (Include for Affiliates as well.) e. Bank Statements for the most recent (1) month of supporting bank statements for all checking, savings and investment accounts as disclosed on the business balance sheet for any amount that is greater than \$50,000. f. Business Formation Documents: <ul style="list-style-type: none"> i. Filed Articles of Incorporation/Organization ii. Signed Bylaws/Operating Agreement iii. IRS Form SS4
<input type="checkbox"/>	10. For the Principals, provide the following: <ul style="list-style-type: none"> a. Personal Federal Tax Returns for three (3) prior years including all statements and schedules. <i>Please be sure these are signed by the appropriate individual(s).</i> In addition, IRS Form 4506-T may be required in order to verify the submitted federal tax returns. b. Written Explanation of any derogatory credit items. If you know of any derogatory items that may appear on your personal credit report, please include a written explanation along with any supporting documentation. c. Immigration Documents, as necessary. Copy of front and back of USCIS-issued documentation (Legal Permanent Resident card, etc.) and as necessary, USCIS Form G-845 and statement of authorization.

¹ As used herein the term “Principal” means each individual who alone or together with his/her spouse (including minor children) owns 20% or more of the Applicant Company.

² As used herein, the term “Affiliate” is primarily defined as one entity or business concern that controls or has the power to control the other, or a third party (or parties) that control(s) or has the power to control both. For example, affiliation may exist through common ownership, management (including through a management agreement), or when there is an identity of interest between close relatives with identical or substantially identical business interests. Please attach a separate sheet, as necessary.

	d. Bank Statements for the most recent (1) month of supporting bank statements for all checking, savings and investment accounts as disclosed on the Personal Financial Statement for any amount that is greater than \$50,000.
If your loan request involves <u>commercial real estate</u> you will also need to provide:	
<input type="checkbox"/>	1. For an acquisition – Asset Purchase Agreement/Purchase Contract/Buy-Sell Agreement complete with signatures, exhibits and addenda.
<input type="checkbox"/>	2. For new construction – Provide copy of the construction contract (a draft is acceptable) and a copy of the plans & specifications for the proposed project. If your project is in the early stages of development, please provide a preliminary cost analysis.
<input type="checkbox"/>	3. For the refinance of commercial debt – Provide a copy of the note(s), settlement statement(s), and security instrument(s) on the real estate to be refinanced.
If your loan request involves a <u>business acquisition</u> you will also need to provide:	
<input type="checkbox"/>	1. A copy of the proposed Asset Purchase Agreement/Purchase Contract/Buy-Sell Agreement complete with allocation of monies, signatures, exhibits, and addenda.
<input type="checkbox"/>	2. Federal Tax Returns on Seller's Business for three (3) prior years including all statements and schedules. Please be sure these are signed by the appropriate individual(s). In addition, IRS Form 4506-T shall be required in order to verify the seller's federal tax returns submitted to Lender.
<input type="checkbox"/>	3. Business Financial Statements on Seller's Business – complete Balance Sheet(s) and Profit & Loss statement of business to be acquired for the most recent last three fiscal years, as applicable.
<input type="checkbox"/>	4. Interim Profit & Loss, and Balance Sheet on Seller's Business – complete Balance sheets and Profit & Loss statement of business to be acquired, current within 90 days.
<input type="checkbox"/>	5. Business Plan and 2 years of Business Projections. Include a description of management, feasibility analysis, assumptions, site evaluation, and demographics. Note that the first year of projections must be monthly.
If your loan request involves <u>hotel/hospitality</u> you will also need to provide:	
<input type="checkbox"/>	1. Smith Travel Research Report (aka STAR Report) – with details about the hotel's occupancy rates, average daily rates, REVPAR, etc.; current within 60 days. Must include data on subject hotel as well as competitors.
<input type="checkbox"/>	2. Quality Assurance Report (QAR) from Franchisor – please provide most recent QAR on subject location including condition report on interior and exterior.
If your loan request involves a <u>gas station/c-store</u> you will also need to provide:	
<input type="checkbox"/>	1. Gallonage reports – for the last 3 years.
<input type="checkbox"/>	2. C-Store (inside sales) Reports – for the last 3 years.
<input type="checkbox"/>	3. Fuel Supply Agreement – complete copies of all existing or proposed fuel supply agreements.
Depending on the specifics of your loan request, you may also need to provide:	
<input type="checkbox"/>	1. If your request involves a franchised business: Copy of Proposed Franchise/Brand/Dealer/Jobber Agreement or Letter of Approval from Franchisor
<input type="checkbox"/>	2. If your request involves a franchised business: Franchise Disclosure Document (formerly UFOC) - provide a copy of the most current version of these documents
<input type="checkbox"/>	3. If your request involves equipment or new inventory financing: Purchase Orders, Invoices or Quotes – with specific details about the equipment
<input type="checkbox"/>	4. If your business is newly formed or expanding or your request is projection-based: 2 years of Business Projections and Business Plan. Include a description of management, feasibility analysis, a narrative of your assumptions, site evaluation, and demographics. Note that the first year of projections must be monthly.
<input type="checkbox"/>	5. If your request involves leased space: Lease(s) – provide copies of all existing or proposed leases or LOIs
<input type="checkbox"/>	6. If your request involves construction: Provide copy of the construction contract (a draft is acceptable) and a copy of the plans & specifications for the proposed project. If your project is in the early stages of development, please provide a preliminary cost analysis.
<input type="checkbox"/>	7. If your request involves the refinance of commercial (non-real estate) debt: Provide a copy of the note(s), settlement statement(s), and security instrument(s) to be refinanced
<input type="checkbox"/>	8. If your request involves a management company: Copy of Proposed Management Agreement

Although not required at this time, the following form will eventually be required as per the below. We strongly recommend that you provide it as soon as practical:

- | | |
|--------------------------|---|
| <input type="checkbox"/> | <p>1. Borrower Information Form (SBA Form 1919) To be completed by the following: For a sole proprietorship, the sole proprietor; for a partnership, all general partners and all limited partners owning 20% or more of the equity of the firm; for a corporation, all owners of 20% or more of the corporation and each officer and director; for limited liability companies (LLCs), all members owning 20% or more of the company, each officer, director, and managing member; for a trust, each trustee; any Key Employee³; and any other person who is guaranteeing the loan, if required by SBA. Both spouses must complete the form when the combined ownership interest between spouses and minor children is 20% or more. <i>(Form available from your Business Development Officer).</i></p> |
|--------------------------|---|

Notice to applicants: If your application for business credit is denied, you have the right to a written statement of the specific reason for denial. To obtain a statement, please contact *BankUnited, N.A., Attn: Small Business Finance, 7815 NW 148th Street, Miami Lakes, FL 33016, 1-877-779-2265* within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning the creditor is: Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, D.C. 20006. Any further inquiries or questions regarding this Authorization should be directed to: BankUnited, N.A., Attn: Small Business Finance 7815 NW 148th Street Miami Lakes, FL 33016

³ As used herein, the term "Key Employee" is primarily defined as an employee who manages daily operations (e.g., overseeing a department or division, not a clerical staff position) of the business.

APPLICANT COMPANY

Legal Business Name: _____

d/b/a name (if applicable): _____

Principal Place of Business: _____

City: _____ State: _____ Zip: _____

Primary Contact: _____ Email: _____

Business Phone: _____ Fax: _____

Cell: _____

Type of Entity: Sole Proprietorship General Partnership Professional Association
 Limited Partnership Corporation (Please specify: S Corp, C Corp, LLC)

Date Incorporated/Established: _____ State of Incorporation: _____

of Employees: Existing: _____ After this financing: _____

Employer Tax I.D.: _____

Website: _____

PROPOSED PROPERTY – if different from current business address

Address: _____

City: _____ State: _____ Zip: _____

County: _____

OWNERSHIP INTEREST - List all proprietors, partners, officers, directors, members, and stockholders in the business. 100% OWNERSHIP MUST BE SHOWN. Please use a separate sheet if necessary.

Name	Title	SSN/EIN	Date of Birth	Ownership %

ADDITIONAL QUESTIONS – For the Applicant Company, please answer the following:

1. Does your business presently, or will it as a result of this loan, engage in export trade? ___ Yes ___ No
2. Are any business tax obligations, including payroll or real estate taxes past due? ___ Yes ___ No
3. Is the business, and/or any Affiliates (see definition below) presently involved in pending legal action? ___ Yes ___ No
4. Has the business and/or Affiliates ever obtained a direct or guaranteed loan from SBA or any other federal agency or been a guarantor on such a loan? ___ Yes ___ No
 - a. If yes, is any of the financing currently delinquent? ___ Yes ___ No
 - b. Did any of this financing ever default and cause a loss to the Federal Government? ___ Yes ___ No

ESTIMATED PROJECT COSTS

Land Purchase	\$ _____
Real Estate Purchase/New Building Construction	\$ _____
Construction Contingency/Overruns	\$ _____
Leasehold Improvements/Repairs	\$ _____
Equipment Purchase	\$ _____
Working Capital (including Accounts Payable & Inventory)	\$ _____
Business Acquisition (Circle one : Stock Purchase/Redemption or Asset Purchase)	\$ _____
Refinance Debt	\$ _____
Other: _____	\$ _____
Estimated Injection/Contribution from Company and/or Principal(s)	\$ _____

Source of Estimated Injection/Contribution (e.g., personal savings, 401(k) account, HELOC, gifted funds, seller note, etc.): (please list all that may apply): _____

Relative to the above Estimated Injection/Contribution, please provide the most recent 2 months bank statements reflecting the account from which funds will be drawn and put toward the project.

AFFILIATES - List below all Affiliates. As used herein, the term "Affiliate" is primarily defined as one entity or business concern that controls or has the power to control the other, or a third party (or parties) that control(s) or has the power to control both. For example, Affiliation may exist through common ownership, management (including through a management agreement), or when there is an identity of interest between close relatives with identical or substantially identical business interests. Please attach a separate sheet, as necessary.

Company Name: _____
 Individual Name: _____
 Address: _____
 City, State, Zip: _____

Company Name: _____
 Individual Name: _____
 Address: _____
 City, State, and Zip: _____

Phone: _____

Phone: _____

Percentage of Ownership: _____%

Percentage of Ownership: _____%

APPLICANT COMPANY'S NEED FOR CREDIT

1. With regard to highly liquid owners, as applicable, why is it impossible or impractical for the individual to utilize liquid assets in lieu of bank financing?

2. Does the Applicant Company have the reserves to fund the project without the bank loan? Why not? If yes, why is this impractical or impossible?

Describe the products/services offered* and what they do for the customer. Please provide any company brochures or literature you have.

What geographic/demographic areas does the business* service? Who are its customers and where are they located, how big is the market and what is your current and desired future market share?

Does any customer represent greater than 10% of the sales? YES NO

If "Yes", please provide detail about the customer including general information (sales volume, public/private, years in business, etc.) and how long you have been servicing this customer.

What are the primary competitors?

<i>Competitor</i>	<i>Location</i>	<i>Your Competitive Advantage</i>

Background & history of the business* and principals. Does anyone involved in loan request have relevant industry experience? What is the educational background of the proposed principals?

How will you market your product/services*? (Include information about distribution channels, suppliers **including concentrations**, seasonal swings, etc.)

Describe your vision for the company over the next 2-3 years... 8-10 years? (i.e., growth plans, changes in customer base, future capital expenditures, current capacity vs. future, management structure. Please also describe your management succession plan should you or a key employee die, become disabled and/or unable to work.)

**Note: if proposed project involves a business acquisition, please complete each demarcated question for seller's existing business model/practices and distinguish your own, as applicable. The foregoing questions may also be addressed in the Applicant Company's Business Summary report prepared by broker and/or business development officer.*

Company Name: _____ As of: _____

This schedule should list loans, contracts and notes payable, not accounts payable or accrued liabilities. It should correspond to your interim balance sheet. If no debt, fill out the top portion and write "NONE" in the section below and sign it at the bottom.

Creditor Name & Address	Original Date	Original Amount	Present Balance	Interest Rate	Monthly Payment	Maturity Date	Collateral/Security	Current Status?
Totals:								



**PERSONAL FINANCIAL STATEMENT
 7(a) / 504 LOANS AND SURETY BONDS**

U.S. SMALL BUSINESS ADMINISTRATION

As of _____, _____

SBA uses the information required by this Form 413 as one of a number of data sources in analyzing the repayment ability and creditworthiness of an application for an SBA guaranteed 7(a) or 504 loan or, with respect to a surety bond, to assist in recovery in the event that the contractor defaults on the contract. Submission of this information is required as part of your application for assistance. Failure to provide the information would impact the agency's decision on your application.

Complete this form for: (1) each proprietor; (2) general partner; (3) managing member of a limited liability company (LLC); (4) each owner of 20% or more of the equity of the Applicant (including the assets of the owner's spouse and any minor children); and (5) any person providing a guaranty on the loan

Return completed form to:

For 7(a) loans: the Lender processing the application for SBA guaranty

For 504 loans: the Certified Development Company (CDC) processing the application for SBA guaranty

For Surety Bonds: the Surety Company or Agent processing the application for surety bond guaranty

Name	Business Phone
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Home Address	Home Phone
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City, State, & Zip Code

Business Name of Applicant

ASSETS	(Omit Cents)	LIABILITIES	(Omit Cents)
Cash on Hand & in banks.....	\$ _____	Accounts Payable.....	\$ _____
Savings Accounts.....	\$ _____	Notes Payable to Banks and Others.....	\$ _____
IRA or Other Retirement Account.....	\$ _____	(Describe in Section 2)	
(Describe in Section 5)		Installment Account (Auto).....	\$ _____
Accounts & Notes Receivable.....	\$ _____	Mo. Payments \$ _____	
(Describe in Section 5)		Installment Account (Other).....	\$ _____
Life Insurance – Cash Surrender Value Only.....	\$ _____	Mo. Payments \$ _____	
(Describe in Section 8)		Loan(s) Against Life Insurance.....	\$ _____
Stocks and Bonds.....	\$ _____	Mortgages on Real Estate.....	\$ _____
(Describe in Section 3)		(Describe in Section 4)	
Real Estate.....	\$ _____	Unpaid Taxes.....	\$ _____
(Describe in Section 4)		(Describe in Section 6)	
Automobiles.....	\$ _____	Other Liabilities.....	\$ _____
(Describe in Section 5, and include		(Describe in Section 7)	
Year/Make/Model)		Total Liabilities.....	\$ _____
Other Personal Property.....	\$ _____	Net Worth.....	\$ _____
(Describe in Section 5)			
Other Assets.....	\$ _____		
(Describe in Section 5)			
Total	\$ _____	Total	\$ _____
		*Must equal total in assets column.	

Section 1. Source of Income.	Contingent Liabilities
Salary.....	\$ _____
Net Investment Income.....	\$ _____
Real Estate Income.....	\$ _____
Other Income (Describe below)*.....	\$ _____
	As Endorser or Co-Maker.....
	\$ _____
	Legal Claims & Judgments.....
	\$ _____
	Provision for Federal Income Tax.....
	\$ _____
	Other Special Debt.....
	\$ _____

Description of Other Income in Section 1.

*Alimony or child support payments should not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Section 2. Notes Payable to Banks and Others. (Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)

Names and Addresses of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed Type of Collateral

Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)

Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 4. Real Estate Owned. (List each parcel separately. Use attachment if necessary. Each attachment must be identified as a part of this statement and signed.)

	Property A	Property B	Property C
Type of Real Estate (e.g. Primary Residence, Other Residence, Rental Property, Land, etc.)			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name & Address of Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment per Month/Year			
Status of Mortgage			

Section 5. Other Personal Property and Other Assets. (Describe, and, if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and, if delinquent, describe delinquency.)

Section 6. Unpaid Taxes. (Describe in detail as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

Section 7. Other Liabilities. (Describe in detail.)

Section 8. Life Insurance Held. (Give face amount and cash surrender value of policies – name of insurance company and Beneficiaries.)

I authorize the SBA/Lender/Surety Company to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness.

CERTIFICATION: (to be completed by each person submitting the information requested on this form and the spouse of any 20% or more owner when spousal assets are included)

By signing this form, I certify under penalty of criminal prosecution that all information on this form and any additional supporting information submitted with this form is true and complete to the best of my knowledge. I understand that SBA or its participating Lenders or Certified Development Companies or Surety Companies will rely on this information when making decisions regarding an application for a loan or a surety bond. I further certify that I have read the attached statements required by law and executive order.

Signature _____

Date _____

Print Name _____

Social Security No. _____

Signature _____

Date _____

Print Name _____

Social Security No. _____

NOTICE TO LOAN AND SURETY BOND APPLICANTS: CRIMINAL PENALTIES AND ADMINISTRATIVE REMEDIES FOR FALSE STATEMENTS:

Knowingly making a false statement on this form is a violation of Federal law and could result in criminal prosecution, significant civil penalties, and a denial of your loan or surety bond application. A false statement is punishable under 18 U.S.C. §§ 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. § 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a Federally-insured institution, a false statement is punishable under 18 U.S.C. § 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000. Additionally, false statements can lead to treble damages and civil penalties under the False Claims Act, 31 U.S.C. § 3729, and other administrative remedies including suspension and debarment.

PLEASE NOTE: According to the Paperwork Reduction Act, you are not required to respond to this request for information unless it displays a valid OMB Control Number. The estimated average burden hours for the completion of this form is 1.5 hours per response. If you have questions or comments concerning this estimate or any other aspect of this information collection, please contact: Director, Records Management Division, Small Business Administration, 409 Third Street SW, Washington, D.C. 20416, and SBA Desk Officer, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, D.C. 20503. PLEASE DO NOT SEND COMPLETED FORMS TO OMB.

PLEASE READ, DETACH, AND RETAIN FOR YOUR RECORDS
STATEMENTS REQUIRED BY LAW AND EXECUTIVE ORDER

SBA is required to withhold or limit financial assistance, to impose special conditions on approved loans, to provide special notices to applicants or borrowers and to require special reports and data from borrowers in order to comply with legislation passed by the Congress and Executive Orders issued by the President and by the provisions of various inter-agency agreements. SBA has issued regulations and procedures that implement these laws and executive orders. These are contained in Parts 112, 113, and 117 of Title 13 of the Code of Federal Regulations and in Standard Operating Procedures.

Privacy Act (5 U.S.C. 552a)

Any person can request to see or get copies of any personal information that SBA has in his or her file when that file is retrieved by individual identifiers such as name or social security numbers. Requests for information about another party may be denied unless SBA has the written permission of the individual to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act.

Under the provisions of the Privacy Act, you are not required to provide your social security number. Failure to provide your social security number may not affect any right, benefit or privilege to which you are entitled. Disclosures of name and other personal identifiers are, however, required for a benefit, as SBA requires an individual seeking assistance from SBA to provide it with sufficient information for it to make a character determination. In determining whether an individual is of good character, SBA considers the person's integrity, candor, and disposition toward criminal actions. Additionally, SBA is specifically authorized to verify your criminal history, or lack thereof, pursuant to section 7(a)(1)(B), 15 USC Section 636(a)(1)(B) of the Small Business Act (the Act). Further, for all forms of assistance, SBA is authorized to make all investigations necessary to ensure that a person has not engaged in acts that violate or will violate the Act or the Small Business Investment Act, 15 USC Sections 634(b)(11) and 687(b)(a), respectively. For these purposes, you are asked to voluntarily provide your social security number to assist SBA in making a character determination and to distinguish you from other individuals with the same or similar name or other personal identifier.

The Privacy Act authorizes SBA to make certain "routine uses" of information protected by that Act. One such routine use is the disclosure of information maintained in SBA's investigative files system of records when this information indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature. Specifically, SBA may refer the information to the appropriate agency, whether Federal, State, local or foreign, charged with responsibility for, or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. Another routine use is that SBA may disclose the information maintained in SBA's investigative files to other Federal agencies conducting background checks to the extent the information is relevant to the requesting agencies' function. In addition, another routine use is that SBA may transfer information related to a debt that a person is delinquent in paying to SBA in connection with its loan programs for publication on a computer database system maintained by the Department of Housing and Urban Development, or other Federal agency, to allow searches by participating Government agencies and approved private lenders, consistent with applicable law. SBA and its authorized lenders may also use this computer database system to perform a computer match to determine a loan applicant's credit status with participating agencies of the Federal Government. See Revision of Privacy Act System of Records, 74 F.R. 14890 (April 1, 2009) and 77 F.R. 61467 (October 9, 2012) for additional background and other routine uses, which may be amended from time to time.

Right to Financial Privacy Act of 1978 (12 U.S.C. 3401) -- This is notice to you as required by the Right to Financial Privacy Act of 1978, of SBA's access rights to financial records held by financial institutions that are or have been doing business with you or your business, including any financial institutions participating in a loan or loan guaranty. The law provides that SBA shall have a right of access to your financial records in connection with its consideration or administration of assistance to you in the form of a Government guaranteed loan. SBA is required to provide a certificate of its compliance with the Act to a financial institution in connection with its first request for access to your financial records, after which no further certification is required for subsequent accesses. The law also provides that SBA's access rights continue for the term of any approved loan guaranty agreement. No further notice to you of SBA's access rights is required during the term of any such agreement. The law also authorizes SBA to transfer to another Government authority any financial records included in an application for a loan, or concerning an approved loan or loan guaranty, as necessary to process, service or foreclose on a loan guaranty or collect on a defaulted loan guaranty.

Freedom of Information Act (5 U.S.C. 552)

This law provides, with some exceptions, that SBA must supply information reflected in agency files and records to a person requesting it. Information about approved loans that will be automatically released includes, among other things, statistics on our loan programs (individual borrowers are not identified in the statistics) and other information such as the names of the borrowers (and their officers, directors, stockholders or partners), the collateral pledged to secure the loan, the amount of the loan, its purpose in general terms and the maturity. Proprietary data on a borrower would not routinely be made available to third parties. All requests under this Act are to be addressed to the nearest SBA office and be identified as a Freedom of Information request.

Flood Disaster Protection Act (42 U.S.C. 4011) -- Regulations have been issued by the Federal Insurance Administration (FIA) and by SBA implementing this Act and its amendments. These regulations prohibit SBA from making certain loans in an FIA designated floodplain unless Federal Flood insurance is purchased as a condition of the loan. Failure to maintain the required level of flood insurance makes the applicant ineligible for any financial assistance from SBA, including disaster assistance.

Executive Orders -- Floodplain Management and Wetland Protection (42 F.R. 26951 and 42 F.R. 26961) -- SBA discourages settlement in or development of a floodplain or a wetland. This statement is to notify all SBA loan applicants that such actions are hazardous to both life and property and should be avoided. The additional cost of flood preventive construction must be considered in addition to the possible loss of all assets and investments due to a future flood.

Occupational Safety and Health Act (15 U.S.C. 651 et seq.) -- This legislation authorizes the Occupational Safety and Health Administration in the Department of Labor to require businesses to modify facilities and procedures to protect employees or pay penalty fees. Businesses can be forced to cease operations or be prevented from starting operations in a new facility. Therefore, SBA may require additional information from an applicant to determine whether the business will be in compliance with OSHA regulations and allowed to operate its facility after the loan is approved and disbursed. Signing this form as an applicant is certification that the OSHA requirements that apply to the applicant business have been determined and that the applicant, to the best of its knowledge, is in compliance. Furthermore, applicant certifies that it will remain in compliance during the life of the loan.

Civil Rights Legislation -- All businesses receiving SBA financial assistance must agree not to discriminate in any business practice, including employment practices and services to the public on the basis of categories cited in 13 C.F.R., Parts 112, 113, and 117 of SBA Regulations. This includes making their goods and services available to handicapped clients or customers. All business borrowers will be required to display the "Equal Employment Opportunity Poster" prescribed by SBA.

Equal Credit Opportunity Act (15 U.S.C. 1691) -- The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

Executive Order 11738 -- Environmental Protection (38 F.R. 251621) -- The Executive Order charges SBA with administering its loan programs in a manner that will result in effective enforcement of the Clean Air Act, the Federal Water Pollution Act and other environment protection legislation.

Debt Collection Act of 1982, Deficit Reduction Act of 1984 (31 U.S.C. 3701 et seq. and other titles) -- These laws require SBA to collect aggressively any loan payments which become delinquent. SBA must obtain your taxpayer identification number when you apply for a loan. If you receive a loan, and do not make payments as they come due, SBA may take one or more of the following actions: (1) report the status of your loan(s) to credit bureaus, (2) hire a collection agency to collect your loan, (3) offset your income tax refund or other amounts due to you from the Federal Government, (4) suspend or debar you or your company from doing business with the Federal Government, (5) refer your loan to the Department of Justice or other attorneys for litigation, (6) foreclose on collateral or take other action permitted in the loan instruments, or (7) if you default on an SBA loan and fail to fully reimburse SBA for any resulting loss, refer you to the computer database of delinquent Federal debtors maintained by the Department of Housing and Urban Development, or other Federal agency, which may disqualify you from receiving financial assistance from other Federal agencies. In addition, unless SBA is reimbursed in full for the loss, you will not be eligible for additional SBA financial assistance.

Immigration Reform and Control Act of 1986 (Pub. L. 99-603) -- If you are an alien who was in this country illegally since before January 1, 1982, you may have been granted lawful temporary resident status by the United States Immigration and Naturalization Service pursuant to the Immigration Reform and Control Act of 1986. For five years from the date you are granted such status, you are not eligible for financial assistance from the SBA in the form of a loan guaranty under Section 7(a) of the Small Business Act unless you are disabled or a Cuban or Haitian entrant. When you sign this document, you are making the certification that the Immigration Reform and Control Act of 1986 does not apply to you, or if it does apply, more than five years have elapsed since you have been granted lawful temporary resident status pursuant to such 1986 legislation.

Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821 et seq.) -- Borrowers using SBA funds for the construction or rehabilitation of a residential structure are prohibited from using lead-based paint (as defined in SBA regulations) on all interior surfaces, whether accessible or not, and exterior surfaces, such as stairs, decks, porches, railings, windows and doors, which are readily accessible to children under 7 years of age. A "residential structure" is any home, apartment, hotel, motel, orphanage, boarding school, dormitory, day care center, extended care facility, college or other school housing, hospital, group practice or community facility and all other residential or institutional structures where persons reside.

Executive Order 12549, Debarment and Suspension (2 CFR 180, adopted by reference in 2 CFR Part 2700 (SBA Debarment Regulations)) -- By submission of this loan application, you certify and acknowledge that neither you nor any Principals have within the past three years been: (a) debarred, suspended, declared ineligible from participating in, or voluntarily excluded from participation in a transaction by any Federal department or agency; (b) formally proposed for debarment, with a final determination still pending; (c) indicted, convicted, or had a civil judgment rendered against you for any of the offenses listed in the Regulations; or (d) delinquent on any amounts due and owing to the U.S. Government or its agencies or instrumentalities as of the date of execution of this certification.

If you are unable to certify and acknowledge (a) through (d), you must obtain and attach a written statement of exception from SBA permitting participation in this loan. You further certify that you have not and will not knowingly enter into any agreement in connection with the goods and/or services purchased with the proceeds of this loan with any individual or entity that has been debarred, suspended, declared ineligible from participating in, or voluntarily excluded from participation in a Transaction. All capitalized terms have the meanings set forth in 2 C.F.R. Part 180.

MANAGEMENT RESUME

Your Name:

 First Middle/Maiden Last

Present Home Address:

 Street Address City State Zip

From: _____ To: _____
 (insert dates at this location)

Immediate Past Address:

 Street Address City State Zip

From: _____ To: _____
 (insert dates at this location)

Home or Cell Phone #:

(____) _____ Business Phone #: (____) _____

Spouse's Name:

 First Middle/Maiden Last

 Social Security/LPR/Alien Card No. Date of Birth Place of Birth

Employment History (last 10 years):

to Employer: _____ Location _____
 Duties: _____

to Employer: _____ Location _____
 Duties: _____

to Employer: _____ Location _____
 Duties: _____

to Employer: _____ Location _____
 Duties: _____

Your Formal Education Consists Of:

High School: _____ Years: _____

College: _____ Degree: _____ Years: _____

Military History: Veteran: Branch: _____ Served: _____ to _____

PRINCIPAL INFORMATION FORM

Note: This Principal Information Form must be completed by each principal who alone or together with his/her spouse and minor children owns 20% or more of the Applicant Company and all proprietors, partners, officers, directors, members, managing members, trustors, and any person hired by the business to manage day-to-day operations ("Key Employees¹") of the business.

PERSONAL INFORMATION:

Full Legal Name: _____ Date of Birth: _____
 Title: _____ SSN or Alien Registration No.: _____
 Ownership Percentage of Applicant Company: _____ U.S. Citizen? : _____ Yes _____ No
 Place of Birth: _____ Email: _____

CHARACTER QUESTIONS – For the individual named above, please answer the following. Use a separate sheet as necessary

1. Are you, the business, and/or any Affiliates² presently involved in pending legal action?
2. Are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?
3. Have you been arrested in the last 6 months for any criminal offense?
4. For any criminal offense – other than a minor vehicle violation – have you ever: 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contendere; 4) been placed on pretrial diversion; or 5) been placed on any form of parole or probation (including probation before judgment)³?

_____ Yes	_____ No
_____ Yes	_____ No
_____ Yes	_____ No
_____ Yes	_____ No

PROPOSED COLLATERAL – please list collateral that you would like the bank to consider in making its credit decision

Notice as to residential property appraisals: We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You may pay for an additional appraisal for your own use at your own cost.

NOTICE REGARDING PACKAGING SERVICES

The undersigned acknowledges that neither s/he nor the company is required to employ an agent or representative (including the SBA Lender) to assist with this or any other application form.

The undersigned agrees to the above and hereby certifies that the foregoing information is true and accurate to the best of the undersigned's knowledge.

X _____

Printed Name: _____

¹ As used herein, the term "Key Employee" is primarily defined as an employee who manages daily operations (e.g., overseeing a department or division, not a clerical staff position) of the business.
² As used herein, the term "Affiliate" is primarily defined as one entity or business concern that controls or has the power to control the other, or a third party (or parties) that control(s) or has the power to control both. For example, Affiliation may exist through common ownership, management (including through a management agreement), or when there is an identity of interest between closer relatives with identical or substantially identical business interests.
³ Note that as used herein, the terms "parole" and "probation" also include deferred prosecution, conditional discharge, subject to an order of protection, and on a sex offender registry.

AUTHORIZATION TO OBTAIN AND RELEASE INFORMATION

I/We hereby authorize BankUnited, N.A. ("BankUnited"), its employees, agents, successors and/or assigns to obtain and share any and all information related to this transaction that they may require at any time, related to my/our/the Applicant Company's requested credit transaction with BankUnited or any of its affiliated and/or participating lenders. This may include but is not limited to otherwise confidential information such as inquiries through any &/or all credit reporting agencies, obtaining my/our personal credit history from a consumer reporting agency, and inquiries relating to employment history, bank accounts, and existing indebtedness, all as BankUnited may deem necessary, in its sole and absolute discretion. I/we authorize the release of all such information to and from BankUnited and/or any of its affiliated lenders and authorize the communication of the information, including notices required by law, via any available medium including but not limited to email, fax, mail, and telephone, to any entity or party they deem necessary. The foregoing may include but is not limited to the release of otherwise confidential information to third parties such as brokers, CPAs, title companies, third party vendors (credit reporting agencies, environmental and appraisal professionals, etc.), affiliated, potential or actual participating lenders, CDCs, attorneys retained by BankUnited or by me/us, and agencies or individuals contracted with, working with, in conjunction with or on behalf of BankUnited. Dissemination of my/our information related hereto shall not constitute a privacy violation and I/we do hereby agree to indemnify and hold harmless BankUnited, its employees, agents, successors and/or assigns from damages related to the dissemination of otherwise confidential information in accordance herewith. For questions or further information, please request a copy of the BankUnited Privacy Policy. If the application is successful, this Authorization shall operate as a continuing authorization when utilized to review the account on a continuing basis or for any extensions, renewals, or modifications thereof.

I/we certify the statements and information contained in all documentation provided pursuant to my/our request for credit are true and accurate as of the stated date(s) and any representations made pursuant to my/our application are being made for the purpose of either obtaining or guaranteeing a loan. I/we understand that false statements may result in forfeiture of benefits, termination of the proposed extension of credit from BankUnited and possible prosecution by the U.S. Attorney General (reference 18 U.S.C. 1001).

I/We hereby acknowledge that all loan approvals will be in writing and subject to the terms and conditions set forth in a commitment letter signed by an officer of BankUnited.

Principal #1

Signature

Print Full Legal Name

Social Security Number

Street Address

City, State & Zip Code

Date of Birth

Principal #2

Signature

Print Full Legal Name

Social Security Number

Street Address

City, State & Zip Code

Date of Birth

Notice to applicants: If your application for business credit is denied, you have the right to a written statement of the specific reason for denial. To obtain a statement, please contact BankUnited, N.A., Attn: Small Business Finance 7815 NW 148th Street, Miami Lakes, FL 33016, 1-877-779-2265 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning the creditor is: Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, D.C. 20006. Any further inquiries or questions regarding this Authorization should be directed to: BankUnited, N.A., Attn: Small Business Finance 7815 NW 148th Street Miami Lakes, FL 33016

INSURANCE INFORMATION

Hazard/Property Insurance

Company: _____ Phone: _____

Contact: _____

Life Insurance: Does the Applicant Company maintain life insurance on any owner or officer? If yes, provide details below.

Insured: _____ Beneficiary: _____ Amount: \$ _____

Insured: _____ Beneficiary: _____ Amount: \$ _____

BUSINESS & PROFESSIONAL ADVISORS

CPA

Company: _____ Phone: _____

Contact: _____ Email: _____

Attorney

Company: _____ Phone: _____

Contact: _____ Email: _____

Franchise

Company: _____ Phone: _____

Contact: _____ Email: _____

Title Company

Company: _____ Phone: _____

Contact: _____ Email: _____

General Contractor – *as applicable, for construction loan requests*

Company: _____ Phone: _____

Contact: _____ Email: _____

VERIFICATION OF COMPANY'S CONTACT INFORMATION

Mailing address verification and authorization to contact using the information below

Please verify the mailing address for your payment notices and future correspondence, if application is successful, by completing the information below:

Name: _____ Phone & Fax: _____

Address: _____ City/State/Zip: _____

Contact: _____ Email: _____

By signing below, I hereby authorize BankUnited, N.A., its employees, agents, successors and/or assigns to communicate with me via any available medium including but not limited to the email, fax, mail, and telephone, set forth herein.

Signature: _____

If application is successful, to change your address after loan closing, please forward a written request to BankUnited, N.A., Attn: Small Business Finance, 8331 E. Walker Springs Lane, Suite 302, Knoxville, TN 37923. Your written request should include the following: loan name, loan number, new mailing address, phone number, fax number and signature of account owner.