

LOAN APPLICATION WORKBOOK

Introduction

The attached forms may be used for any of the small business loans offered by M5 Funding. By completing these documents and providing the information requested we may be able to determine the loan that is best suited to your needs.

Instructions

Many of the forms needed to consider your loan request are included. There are other documents that you must also provide. We have included a checklist that should lead you in the preparation of your application.

Application Checklist

The following checklist will help you identify the documents needed to process your loan request. All of these forms and documents are required. Some can be obtained with help from your accountant or attorney.

Forms enclosed – The following forms are enclosed. Complete these forms and sign and date where indicated. Make additional copies as needed.

- Loan Request Form:** This form will provide information necessary on your request.
- Summary of Project Costs:** Please identify the specific use of proceeds and the source of your Capital Injection
- Statement of Personal History** (SBA Form 912) Provide one for each owner of 20% or more.
- Schedule of Business Debt:** You should complete this form listing all business debt, including the debt to be paid off are assumed by the seller
- Schedule of Collateral:** Describe all collateral that may be offered
- History of Business or Business Plan:** A business Plan is preferred in a business purchase transaction or where significant growth is anticipated. This form may be used to tell us all about your business. You may use another form that provides the same information.
- Management Resume:** Please tell us about yourself, owners and key employees. You may use another form that provides the same information.
- Personal Financial Statement** Please provide one for each owner of 20% or more.
- Projected Income Statement** Required for new businesses or where substantial increases in revenues are expected
- Environmental Borrowers Questionnaire:** This form must be completed for any real estate offered as collateral. Make copies for additional properties if needed.
- Certification & Authorization:** Read this form and sign before submitting this application.
- Request for Copy or Transcript of Tax Form (Form 4506)** - This form is absolutely essential. It must be signed by the previous owner when this is a purchase transaction. **Be advised that the Bank is required to verify the tax returns.**
- Opening Balance Sheet** Required for new business

Additional documentation – These forms must accompany the application documents

- Personal Tax Returns**, including all schedules for last three years.
- Interim Financial Statement** Balance sheet and Income Statement dated within 60 days of application
- Business Tax Returns**, including all schedules for prior three years.
- Business Financial Statements**, for fiscal year ending last three years.
- Accounts Receivable** and **Accounts Payable Aging**. These should be as of the date of Interim Financial Statements.
- Company formation documents**, such as Articles of Incorporation, Partnership Agreements or other documentation of legal identity.
- Purchase Agreement with all Addenda**.

Special instructions

- **If you are an existing SBA borrower, please provide a copy of the prior SBA Authorization, loan Note, security agreement and/or Trust Deeds, and any business loan agreement.**
- **If this loan is to acquire an existing business, please provide:**
 - Business Tax Returns on the seller's business for prior three years and CPA-prepared Financial Statements where possible.
 - An Interim Balance Sheet and Income Statement (no older than 60 days) for the business
 - A schedule of all Business Debt to be assumed or paid off
 - A list of A/R, Inventory & A/P in aging format, dated as of the Interim Balance Sheet. (Totals should match the A/R and A/P accounts on the interim Balance Sheet.)
 - IRS Tax Verification Form 4506-T signed and dated by the Seller. *This is a required form.*
 - Copy of a signed Purchase Agreement with the total purchase price specified, and any amendments & loans carried back by the seller (keep in mind that the seller must agree not to accept payments unless specifically approved by the SBA)
 - List of assets acquired from the seller.
 - Completed *Projection of Income and Expenses Worksheet (provided)* for one year with assumptions identified.
- **If you own 20% or more of an affiliated company, please provide for each:**
 - A description of affiliates
 - The percent of ownership of affiliates
 - Interim Balance Sheet and Income Statement no older than 60 days
 - Schedule of all Business Debt
 - Business Tax Returns for prior three years

Please Remember: All forms MUST be signed and dated in ink, including any copies of originals.

LOAN APPLICATION

Loan Request Form

I/We intend to apply for (check one of the following): Joint Credit Individual Credit

Applicant Company Name _____ DBA _____

Address _____ Date Established _____

City _____ State _____ Zip _____ Tax ID # _____

Phone _____ Fax _____ Mobile _____ e-mail _____

Type of Entity (circle one): Corporation General Partnership Sole Proprietorship

Limited Liability Company Partnership Trust Other: _____

Number of Employees currently: _____ After This Loan: _____ Affiliates _____

Ownership of Applicant - List should total 100%

Name	Title	Address	% Owned	SSN or Tax ID

Co-signors and Guarantors

Name	Address	SSN or Tax ID

Affiliates: If the applicant company or any individual(s) listed in the ownership section above have any ownership interest in or control of any other company, please complete the following:

Name of Company	Name of Owner	% of Ownership

Professional Assistance & References

Accountant Name _____ Contact _____

Address _____ Phone _____

Bank Name _____ Contact _____

Address _____ Account Number _____

Type of Account _____

Other Reference _____ Contact _____

Address _____ Phone _____

Signature(s)

Date

Summary of Project Costs

Applicant _____

Please provide a complete itemization of your project costs.

Use of Proceeds	Amount
Construct a building	
Purchase land and building	
Make improvements, repairs or renovation	
Purchase machinery and/or equipment	
Purchase Inventory	
Provide Working capital or pay Accounts Payable	
Purchase all or part of existing business	
Payoff an existing SBA loan	
Pay off an existing bank loan (non-SBA associated)	
Pay other debt (non-SBA associated)	
Closing costs or other expenses	
Total Estimated Project Amount	\$

Please provide a complete itemization of your capital contribution and any other loan proceeds.

Source of Funds	Amount
Capital injection and/or down payment	
Seller financing	
Other financing (Identify source _____)	
Gift (Identify source _____)	
Other (Identify _____)	
Total Amount Contributed	

Total Project Costs less funds provided by Applicant.

Loan Amount Requested	
------------------------------	--

Signature(s) _____

Date _____

Schedule of Collateral

Applicant _____

Please list any and all collateral available to be used as Security for this loan.

Real Estate – Attach a copy of the Deed(s) containing a full description of the land, location (street address) and city where the deed(s) is recorded.

Table with 6 columns: Address & Description, FMV, LTV, LOAN Value, Amount Of Lien, Lendable Equity. Contains 3 empty rows.

If funds are used for the purchase of Real Estate: Under what name(s) do you wish to take title?

Personal Property – List all items of non-real estate including description and identifying/serial number where possible. Use additional sheet for more items.

Table with 6 columns: Manufacturer, Model & Serial Number, FMV, LTV, LOAN Value, Amount Of Lien, Lendable Equity. Contains 8 empty rows.

Signature(s) _____

Date _____

Schedule of Business Debt

Business Name _____ As of _____ (Date must match Interim Balance Sheet)

Please list all business debt, including installment loans, leases and lines of credit. You do not need to list accounts payable or accrued liabilities.

To Whom Payable (Name, Address & Account #)	Original Amount	Original Date	Current Balance*	Rate of Interest	Maturity Date	Monthly Payment	Collateral	Current/ Past Due
Acct #	\$		\$	%		\$		
Acct #	\$		\$	%		\$		
Acct #	\$		\$	%		\$		
Acct #	\$		\$	%		\$		
Acct #	\$		\$	%		\$		
Acct #	\$		\$	%		\$		
Acct #	\$		\$	%		\$		

* This balance should agree with the amount reported on your Interim Balance Sheet.

Signature _____

_____ Date Submitted

PLEASE REMEMBER TO DATE AND SIGN ALL DOCUMENTS

Description & History of Business

(Please provide us with information about your business. You may provide brochures, news clippings or other materials that explain more about your company, products or services.)

This business is principally engaged in:

- ___ Retail Trade ___ Wholesale trade ___ Services ___ Transportation ___ Construction
___ Manufacturer ___ Real Estate ___ Finance ___ Insurance
___ Other (describe)

The business was ___ started/ ___ purchased in ___ by ___

The business currently has ___ employees. If this loan is approved, the business will hire ___ additional employees.

The Products and/or Services offered by this business are ___

The products and/or services are purchased and/or used by ___

We advertise our product and/or service by ___

Our Principal Customers include ___ Our Primary Competitors are ___

The Advantages of our products and/or services are ___

Our plans for growth or expansion in the future include ___

Signature

Date

PLEASE REMEMBER TO DATE AND SIGN ALL DOCUMENTS

Management Resume

A resume should be provided for each Owner, Executive Officer and key Employee. Please use full names. You may include additional relevant information on a separate exhibit.

Name _____ SS# _____
 (First name, Middle initial, Maiden name, Last name)

Any other name(s) by which you have been known _____

Residence Address _____

City _____ State _____ Zip _____

Residence Phone (____) _____ Business Phone (____) _____ Fax (____) _____

Previous Address _____
 (Omit if over ten years ago)

City _____ State _____ Zip _____

Date of Birth _____ Place of Birth _____
 (MM/DD/YR) (City & State or Foreign Country)

Name of spouse _____ SS# _____
 (First name, Middle initial, Maiden name, Last name)

Education – Please identify any college or technical training that you have received.

Name	Location	From	To	Major	Degree or Certificate
/					

Work Experience – Please list your work experience for the previous 10 years.

Employer	Location	From	To	Primary Responsibilities
/				
/				

IMPORTANT!

Are you presently under indictment, on parole or probation? Yes ___ No ___

Have you ever been charged with and/or arrested for any criminal offense other than a minor motor vehicle violation? Yes ___ No ___

Have you ever been convicted, placed on pretrial diversion, or placed on any form of probation; including adjudication withheld pending probation, for any criminal offense other than a minor vehicle violation? Yes ___ No ___

Signature _____

Date _____

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PERSONAL FINANCIAL STATEMENT							
As of _____, 20 ____							
Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock, or (4) any person or entity providing a guaranty on the loan.							
Name			Business Phone				
Residence Address			Residence Phone				
City, State, & Zip Code							
Business Name of Applicant/Borrower							
ASSETS		(Omit Cents)		LIABILITIES		(Omit Cents)	
Cash on hands & in Banks.....	\$		Accounts Payable.....	\$			
Savings Accounts.....	\$		Notes Payable to Banks and Others.....	\$			
IRA or Other Retirement Account.....	\$		(Describe in Section 2)				
Accounts & Notes Receivable.....	\$		Installment Account (Auto).....	\$			
Life Insurance-Cash Surrender Value Only.....	\$		Mo. Payments	\$			
(Complete Section 8)			Installment Account (Other).....	\$			
Stocks and Bonds.....	\$		Mo. Payments	\$			
(Describe in Section 3)			Loan on Life Insurance.....	\$			
Real Estate.....	\$		Mortgages on Real Estate.....	\$			
(Describe in Section 4)			(Describe in Section 4)				
Automobile-Present Value.....	\$		Unpaid Taxes.....	\$			
Other Personal Property.....	\$		(Describe in Section 6)				
(Describe in Section 5)			Other Liabilities.....	\$			
Other Assets.....	\$		(Describe in Section 7)				
(Describe in Section 5)			Total Liabilities.....	\$			
Total			Net Worth.....	\$			
Total			Total	\$			
Section 1. Source of Income				Contingent Liabilities			
Salary.....	\$		As Endorser or Co-Maker.....	\$			
Net Investment Income.....	\$		Legal Claims & Judgments.....	\$			
Real Estate Income.....	\$		Provision for Federal Income Tax.....	\$			
Other Income (Describe below)*.....	\$		Other Special Debt.....	\$			
Description of Other Income in Section 1.							
*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.							
Section 2. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)							
Name and Address of Note holder(s)	Original Balance	Current Balance	Payment Amount	Frequency (Monthly, etc.)	How Secured or Endorsed Type of Collateral		

SBA Form 413 (2-94) Use 5-91 Edition until stock is exhausted. Ref: SOP 50-10 and 50-30

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Section 3.					
Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 4.			
(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 Property			
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. (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, rank, company and agent)

I authorize M5 Funding to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution. Each of the undersigned authorizes the Lender to answer questions about the Lender credit experience with the undersigned. In the event that the bank, within 30 days of receiving a complete application, declines to take action on your loan, the bank will notify you as to the reason(s) why. For commercial applicants, this notification will be provided orally unless written notification is requested.

Signature: _____ Date: _____ Social Security Number: _____

Signature: _____ Date: _____ Social Security Number: _____

LOAN APPLICATION

Opening Balance Sheet (For new business only)

For any new business, please complete the following starting Balance Sheet. Enter amounts as they will appear on the 1st day the business opens for operation, including the amount of financing requested.

Company Name _____

Assets	Amount	Liabilities	Amount
Cash	_____	Current portion – SBA Debt	_____
Inventory	_____	Current portion – Other Debt	_____
Other	_____	Other	_____
Current Assets		Current Liabilities	
Machinery & Equipment	_____	Net SBA Debt	_____
Furniture & Fixtures	_____	Net Other Debt	_____
Leasehold Improvements	_____	Long Term Debt	
Goodwill	_____		
Real Estate	_____	Capital Contribution	_____
Other	_____	Other Equity	_____
_____	_____	_____	_____
Fixed Assets	_____	Total Net Worth	_____
Total Assets	_____	Total Liabilities & Net Worth	_____

Schedule of Business Debt

To Whom Payable	Original Amount	Original Date	Interest Rate	Maturity Date	Monthly Payment	Collateral

I/we certify that the above information is valid and correct to the best of my/our knowledge.

Signature _____

Date _____

Projected Income Statement – 1st 12 Months (For start-up business only)

	1 st Month	2 nd Month	3 rd Month	4 th Month	5 th Months	6 th month
Estimated Sales & Revenues						
Estimated Sales & Revenues						
Less: Cost of Goods Sold						
Estimated Gross Profit						
Estimated Operating Expenses						
Compensation to Owners						
Other Salaries & Wages						
Accounting & Legal						
Advertising						
Automobile						
Bad Debts						
Insurance						
Interest						
Lease or Rent Payments						
Other Expense						
Outside Services						
Postage & Delivery						
Repairs & Maintenance						
Supplies & Office Expense						
Tax & Licenses						
Telephone						
Utilities						
Total Operating Expense						
Estimated Profit						
Less: Estimated Income Tax						
Estimated Net Profit						

Signature _____

Date Submitted _____

Projected Income Statement – 1st 12 Months (For start-up business only)

	7 th Month	8 th Month	9 th Month	10 th Month	11 th Months	12 th month	YTD
Estimated Sales & Revenues							
Estimated Sales & Revenues							
Less: Cost of Goods Sold							
Estimated Gross Profit							
Estimated Operating Expenses							
Compensation to Owners							
Other Salaries & Wages							
Accounting & Legal							
Advertising							
Automobile							
Bad Debts							
Insurance							
Interest							
Lease or Rent Payments							
Other Expense							
Outside Services							
Postage & Delivery							
Repairs & Maintenance							
Supplies & Office Expense							
Tax & Licenses							
Telephone							
Utilities							
Total Operating Expense							
Estimated Profit							
Less: Estimated Income Tax							
Estimated Net Profit							

Signature _____

Date Submitted _____

Projected Income Statement

For any new business, please complete the following Projected Income Statement. Please provide reasonable assumptions to support the amounts entered.

Company Name _____

Estimated Sales & Revenues	Year One	Year Two	Year Three
Estimated Sales & Revenues	\$ _____	\$ _____	\$ _____
Less: Cost of Goods Sold	_____	_____	_____
Estimated Gross Profit	\$ _____	\$ _____	\$ _____
Estimated Operating Expenses			
Compensation to Owners	\$ _____	\$ _____	\$ _____
Salaries & Wages	_____	_____	_____
Payroll Taxes & Benefits	_____	_____	_____
Accounting & Legal	_____	_____	_____
Advertising	_____	_____	_____
Automobile	_____	_____	_____
Bad Debts	_____	_____	_____
Insurance	_____	_____	_____
Interest	_____	_____	_____
Lease Payments	_____	_____	_____
Other Expense	_____	_____	_____
Outside Services	_____	_____	_____
Postage & Delivery	_____	_____	_____
Repairs & Maintenance	_____	_____	_____
Supplies & Office Expense	_____	_____	_____
Tax & Licenses	_____	_____	_____
Telephone	_____	_____	_____
Utilities	_____	_____	_____
Total Estimated Operating Expense	\$ _____	\$ _____	\$ _____
Estimated Profit	\$ _____	\$ _____	\$ _____
Less: Estimated Income Tax	_____	_____	_____
Estimated Net Profit	\$ _____	\$ _____	\$ _____

I/we certify that the above information is valid and correct to the best of my/our knowledge.

Signature

Date

ENVIRONMENTAL QUESTIONNAIRE

Instructions: Use the following guide to determine the likelihood that Contamination may be present at Property offered to secure an SBA guaranteed loan.

Lender or official representative has made at least one site visit to the Property and has made a good faith effort to conduct an interview with the current owner or operator of the property to determine the following:

What have been the past and present uses of the Property?

Explain: _____

What have been the past and present uses of Adjoining Properties?

Explain: _____

Are you aware of any environmentally sensitive issues?

Yes ____ No ____

Explain: _____

Has there been any past or present Hazardous Substances at the Property or Adjoining Properties?

Yes ____ No ____

Explain: _____

Has there been any storage, generation, treatment, emission or disposal of Hazardous Substances at the Property or Adjoining Properties?

Yes ____ No ____

Explain: _____

Do the businesses operating at the Property and Adjoining Properties possess permits to use, store, generate, treat, emit or dispose of Hazardous Substances?

Yes ____ No ____

Explain: _____

Is there evidence of contamination at the Property or Adjoining Properties?

Yes ____ No ____

Explain: _____

Are there potential sources of Contamination at the Property and Adjoining Properties? Yes ____ No ____

Explain: _____

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Does the borrower, seller or lender know of any past evidence of Contamination or sources of Contamination at the Property or Adjoining Properties? Yes ___ No ___

Explain: _____

Does the borrower, seller or lender know of any past, threatened or pending lawsuits or administrative proceedings concerning a Release or threatened Release at the Property or Adjoining Properties? Yes ___ No ___

Explain: _____

Has there been any regulatory action by any Governmental Entity for environmental conditions at the Property or Adjoining Properties? Yes ___ No ___

Explain: _____

Are there any previously performed environmental risk studies environmental documents pertaining to the Property? If so, please attach a copy of each study? Yes ___ No ___

Explain: _____

Are you aware of any lead paint, asbestos, or Polychlorinated Biphenyls ("PCBs") at the Property? Yes ___ No ___

Explain: _____

Recommendation: _____

Acknowledgement by the Borrower:

I acknowledge that the proposed property for this SBA guaranteed loan complies, to the best of my knowledge, to the pre-requisites outlined in Appendix 2 of the SBA SOP 50 10 5(B), as detailed above.

Borrower Signature

Dated

Lender Signature

Dated

Request for Copy of Tax Return

▶ Request may be rejected if the form is incomplete or illegible.

Tip. You may be able to get your tax return or return information from other sources. If you had your tax return completed by a paid preparer, they should be able to provide you a copy of the return. The IRS can provide a **Tax Return Transcript** for many returns free of charge. The transcript provides most of the line entries from the original tax return and usually contains the information that a third party (such as a mortgage company) requires. See **Form 4506-T, Request for Transcript of Tax Return**, or you can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Return or Account Transcript" or call 1-800-908-9946.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 If the tax return is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	

Caution. If the tax return is being mailed to a third party, ensure that you have filled in lines 6 and 7 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax return to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your return information, you can specify this limitation in your written agreement with the third party.

6 **Tax return requested.** Form 1040, 1120, 941, etc. and all attachments as originally submitted to the IRS, including Form(s) W-2, schedules, or amended returns. Copies of Forms 1040, 1040A, and 1040EZ are generally available for 7 years from filing before they are destroyed by law. Other returns may be available for a longer period of time. Enter only one return number. If you need more than one type of return, you must complete another Form 4506. ▶ _____

Note. If the copies must be certified for court or administrative proceedings, check here

7 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than eight years or periods, you must attach another Form 4506.

_____	_____	_____	_____
_____	_____	_____	_____

8 Fee. There is a \$50 fee for each return requested. Full payment must be included with your request or it will be rejected. Make your check or money order payable to "United States Treasury." Enter your SSN, ITIN, or EIN and "Form 4506 request" on your check or money order.	
a Cost for each return	\$ 50.00
b Number of returns requested on line 7	
c Total cost. Multiply line 8a by line 8b	\$
9 If we cannot find the tax return, we will refund the fee. If the refund should go to the third party listed on line 5, check here <input type="checkbox"/>	

Caution. Do not sign this form unless all applicable lines have been completed.
Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax return requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506 on behalf of the taxpayer. **Note.** For tax returns being sent to a third party, this form must be received within 120 days of the signature date.

Signature (see instructions)	Date
Title (if line 1a above is a corporation, partnership, estate, or trust)	
Spouse's signature	Date

Applicant Certification & Authorization

Name of Applicant: _____

Applicant hereby authorizes M5 Funding and/or assignee to pull credit reports on the individuals below as owners, directors or officers of the borrowing entity or related entities. In addition, applicant authorizes the release to Lender of all credit history and information required for the purpose of processing and evaluation Applicant's credit transaction. Applicant also permits Lender to release his or her credit information and otherwise exchange information regarding Applicant's credit transaction to various business professionals involved in Applicant's portion of the transaction including, but not limited to, commercial real estate brokers, real estate agents, accountants and attorneys as well as to any other entity Lender deems necessary for any reason related to Applicant's credit transaction.

Applicant certifies that this credit transaction is an "arm's length" transaction as defined by the U.S. Small Business Administration as follows:

"An arm's length transaction is between parties with adverse economic interest. Each party must be in a position to distinguish his or her economic interest from that the other party, and where they conflict, choose that interest that is to his or her individual benefit."

Applicant is aware that Lender is relying on the information provided by Applicant including, including but not limited to tax statements, financial reports, business records, environmental information, information described in exhibits or attachments to the Application and any other information provided for the evaluation and processing of Applicant's credit transaction to determine eligibility for this loan. If Applicant is found to have provided false information or failed to provide known information in this transaction, such action will be considered an adverse change to the loan and will result in the cancellation of the loan commitment, as well as other, additional action, where appropriate.

Applicant certifies under penalty of perjury under applicable state and federal laws that the foregoing, the Application and any information or documentation Applicant has provided is true and correct to the best of Applicant's knowledge and that the signature(s) placed below are the signature(s) that Applicant commonly uses in all of Applicant's business transactions.

Signature

Date

Signature

Date

Signature

Date

Signature

Date