

McDonald's Loan Program Application

I. Loan Information

Amount requested \$ Term: yrs

Requested funding date:

Requested Rate Structure (Fixed or Floating)?: Fixed Floating

PURPOSE:

- | | |
|--|---|
| <input type="checkbox"/> Purchase of New Store | <input type="checkbox"/> Major Remodel (including MRP) |
| <input type="checkbox"/> Purchase of an Existing Store from O/O | <input type="checkbox"/> EQ Revolver/Line of Credit with term-out feature for eqpt purchases (\$25,000/store) |
| <input type="checkbox"/> Purchase of an Existing Store from McOpCo | <input type="checkbox"/> Working Capital Line of Credit (limited to \$10,000/store) |
| <input type="checkbox"/> Relocate an Existing Store | <input type="checkbox"/> Exercise BFL Option |
| <input type="checkbox"/> Rebuild an Existing Store | <input type="checkbox"/> Refinance existing debt |
| <input type="checkbox"/> Refinancing of "Original NEP" Building and Sitework Costs | |

Auto Debit info (if desired):

Bank Name:

Checking Account #:

Routing/Transit #:

II. Business Structure Information

Business Name/Borrowing Entity:

Tax ID:

Mailing Address:

City:

State:

Zip Code:

Date You Became Owner Operator:

Type of Business (check appropriate category):

- | | | | |
|---|--|--|--|
| <input type="checkbox"/> Proprietorship | <input type="checkbox"/> Individual | <input type="checkbox"/> Corporation | <input type="checkbox"/> S-Corporation |
| <input type="checkbox"/> Partnership | <input type="checkbox"/> Limited Liability Partnership | <input type="checkbox"/> Limited Liability Corporation | |

State of Organization:

Business Accountant:

Date of last Business Review:

Eligible for Growth/Re-Write?



III. Franchisee Information

A. Majority Owner/Borrower/Guarantor Information

| | | |
|--|--------|----------------------------|
| Name: | | Title: |
| Physical Street Address: | | |
| City: | State: | Zip Code: |
| Phone Number: | | |
| Social Security Number: | | Date of Birth: / / |
| % Ownership: | | |
| McDonald's Related Awards & Leadership Positions (detail below): | | |

B. Additional Owner/Borrower/Guarantor Information (with ownership >25%)

| | | |
|--------------------------|--------|----------------|
| Name: | | Title: |
| Physical Street Address: | | |
| City: | State: | Zip Code: |
| Phone Number: | | |
| Social Security Number: | | Date of Birth: |
| % Ownership: | | |

IV. Debt Summary

All Outstanding Loans (or you may attach Debt Schedule if available):

| <u>Lender</u> | <u>Approx Loan Balance</u> | <u>Fixed or Floating</u> | <u>Monthly Payment</u> | <u>Maturity Date</u> | <u>Secured by National Store #</u> |
|---------------|----------------------------|--------------------------|------------------------|----------------------|------------------------------------|
| 1. | \$ | | \$ | / / | |
| 2. | \$ | | \$ | / / | |
| 3. | \$ | | \$ | / / | |
| 4. | \$ | | \$ | / / | |
| 5. | \$ | | \$ | / / | |



V. McDonald's Store(s) Information

If proceeds from the loan will be used to purchase, rebuild, relocate or construct a McDonald's store(s), please provide the below information:

| <u>National Store#</u> | <u>Address</u> | <u>Date Opened</u> | <u>Own/Lease Site?</u> | <u>Franchise Expiration Date</u> | <u>Lease Expiration (if (if leased site Month/year)</u> |
|------------------------|----------------|--------------------|------------------------|----------------------------------|---|
| | | / / | | / / | / / |
| | | / / | | / / | / / |
| | | / / | | / / | / / |
| | | / / | | / / | / / |

Other Store Locations Operated by This Entity:

| <u>National Store#</u> | <u>Address</u> | <u>Date Opened</u> | <u>Own/Lease Site?</u> | <u>Franchise Expiration Date</u> | <u>Lease Expiration (if (if leased site Month/year)</u> |
|------------------------|----------------|--------------------|------------------------|----------------------------------|---|
| | | / / | | / / | / / |
| | | / / | | / / | / / |
| | | / / | | / / | / / |
| | | / / | | / / | / / |

Loan Packet Checklist

- McDonald's Loan Application
- Personal Financial Statement (from each owner with >20% ownership)
- Most recent filed individual Tax Return, and last two year returns for loan requests >\$2MM (from each owner with >20% ownership)
- Consolidated Fiscal Year-End Balance Sheet and Profit and Loss Statement(s) (for all entities including management companies) as well as by entity /store, for past two years (three years for all loan requests over \$1MM)
- Most recent interim Consolidated Financial Statement and comparable prior period (including Balance Sheet and Profit and Loss Statement)
- Debt Summary (if available)
- Trailing twelve-month Profit and Loss Statements, consolidated and by store (if available)
- McDonald's Operation Org. Chart/Outline (for organizations with multiple entities)
- If purchasing an existing store(s), include past three year-ends, current interim with comparable prior period, and/or Trailing 12-month P&L statement from Seller
- Fully executed Purchase Agreement (if purchasing store/s)
- Lender Financing Package for all New Stores, Rebuilds, Relocations, and Major Remodels (including MRP's)
- Three year P&L projection for all acquisitions, new stores, Rebuilds, and Relocations



- This loan cannot be used for personal use nor to finance non-McDonald's assets (i.e.: land or office building purchases).
- Loans will only be extended to the approved Owner/Operator, including any entities to which a Franchise Agreement and Operator's Lease have been properly assigned with McDonald's consent.
- Owner/Operator hereby irrevocably authorizes Regions Bank, each of Regions Bank's affiliates, McDonald's and each of McDonald's affiliates, to at any time and from time to time (whether or not an Event of Default shall have occurred) obtain from and disclose to each other any and all financial and other information about Applicant, including without limitation, the existence of any Default hereunder or default under the Franchise Agreement, as permitted by law. Applicant further irrevocably authorizes Regions Bank to contact, investigate, inquire and obtain consumer reports, references and other information on Applicant from consumer reporting agencies and other credit reporting services, former or current creditors, and other persons and sources (including, without limitation, McDonald's and any Affiliate of Regions Bank) and to provide to any references, consumer reporting agencies, credit reporting services, creditors and other persons and sources (including, without limitation, McDonald's and Affiliates of Lender) all financial, credit and other information obtained by Regions Bank relating to the Applicant, as permitted by law.
- The Owner/Operator, by the signature of its authorized representative below, hereby certifies that the forgoing has been carefully read by the Owner/operator and is given to you for the purpose of obtaining the credit described above and other credit from time to time in whatever form; the information in this application and any other documents or information submitted in connection with this application or any other credit request are or will be true and correct exhibits of the Owner/Operator's financial condition and may be specifically notifies Region's in writing of a change therein.
- Any person signing below as the duly authorized representative of the Owner/Operator attests that the Owner/Operator is a valid business entity and that each person signing below is authorized to request credit on behalf of the Owner/Operator.

Primary Applicant

| | | | |
|----------------------|------------|-------|------|
| Authorized Signature | Print Name | Title | Date |
|----------------------|------------|-------|------|

Co-Applicant

| | | | |
|----------------------|------------|-------|------|
| Authorized Signature | Print Name | Title | Date |
|----------------------|------------|-------|------|

Customer Identification Program: Important Information About Procedures for Opening a New Account. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account with Regions, we will ask for your name, address, date of birth and other important information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

