



# PACIFIC PREMIER BANK

## Franchise Credit Application

### Business Contact Information

Borrower (Entity, LLC, Corp)			
Borrower Mailing Address	City	State	Zip Code
Primary Contact Name	Title		
Office Number	Cell Number		
E-Mail Address	Fax Number		

### Business Trade References

Accountant		Franchisor	
Contact Name	Company	Contact Name	Title
Phone Number	E-Mail Address	Phone Number	E-Mail Address

Insurance		Attorney	
Contact Name	Company	Contact Name	Company
Phone Number	E-Mail Address	Phone Number	E-Mail Address

### Loan Proceeds & Sources of Funds

Loan Proceeds Usage		Sources of Funds	
Land	\$	Shareholder Contribution	\$
Construction/Building	\$	Proceeds from Premier Franchise Capital	\$
Equipment	\$	Other _____	\$
Acquisition of Business	\$		
Refinance Existing Debt	\$		
Other _____	\$		
<b>Total</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>

## Shareholder/Member Information

Complete for each Owner (Shareholder, Member and/or Entity Guarantor). Make additional copies as needed.

Owner #1	Owner #2	Owner #3	Owner #4
Name	Name	Name	Name
Home Address	Home Address	Home Address	Home Address
City	City	City	City
State, Zip	State, Zip	State, Zip	State, Zip
Phone Number	Phone Number	Phone Number	Phone Number
Cell Number	Cell Number	Cell Number	Cell Number
E-Mail Address	E-Mail Address	E-Mail Address	E-Mail Address
Capacity/Title	Capacity/Title	Capacity/Title	Capacity/Title
Percent of Ownership	Percent of Ownership	Percent of Ownership	Percent of Ownership
Social Security Number	Social Security Number	Social Security Number	Social Security Number
Date of Birth	Date of Birth	Date of Birth	Date of Birth
Are you a US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No
If no, are you a resident alien or non-resident alien?	If no, are you a resident alien or non-resident alien?	If no, are you a resident alien or non-resident alien?	If no, are you a resident alien or non-resident alien?
Is shareholder a registered legal entity? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is shareholder a registered legal entity? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is shareholder a registered legal entity? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is shareholder a registered legal entity? <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, in which state is entity located?	If yes, in which state is entity located?	If yes, in which state is entity located?	If yes, in which state is entity located?

## Background Information

*If you answer yes to any questions, please provide a written explanation.*

- |  |  |
|--|--|
| <input type="checkbox"/> Yes <input type="checkbox"/> No | Does any shareholder have any pending applications for credit?   |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | Is any shareholder contingently liable or a guarantor on any obligation?   |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | Has any shareholder been convicted of a felony?  |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | Has any shareholder, personally or as a principal or guarantor in a firm, declared bankruptcy?   |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | Are there any judgments against any shareholder?   |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | Are there any tax liens against any shareholder?   |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | Does any shareholder owe taxes for the years prior to the current year?  |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | Has there been an IRS or other tax audit of tax filings in the past three years, which has not been settled?   |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | Has any shareholder had a Notice of Default filed against any ownership interest in property?  |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | Has any shareholder had a repossession or given title or a deed in lieu of satisfaction of debt?   |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | Has any shareholder been given a discounted payoff?  |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | Has any shareholder restructured a past loan?  |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | Has any shareholder or any affiliates (such as individual, a principal in any partnership, corporation, trust, limited liability company, joint venture or otherwise, as a borrower, guarantor or otherwise) caused, or been involved in any transaction, or had any interest in any entity, which caused Pacific Premier Bank or any other lender, to sustain a loss on any individual credit, business credit or any real estate loan? |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | Has any shareholder obtained credit in another name?   |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | Is any shareholder party to any claim or lawsuit?  |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | If the requested loan is for real estate, is the Property involved in any claim or lawsuit?  |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | Does any shareholder or any partnership or company in which shareholder has a controlling interest own real property that is or has been the subject of an uncorrected and/or pending notice of violation, notice to comply or other notice of citation relating to substandard or illegal conditions?   |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | Are any or all of any shareholder's assets held in a family trust or other trust?<br><input type="checkbox"/> Yes <input type="checkbox"/> No <i>If yes, are trust assets and personal assets combined for the purposes of this Loan Application? (If yes, please provide a copy of trust agreement.)</i>  |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | If the requested loan is for the purchase of real property, does any shareholder or immediate family member have a direct or indirect financial interest in any of the following parties to the transaction: the seller, any existing mortgage holder, the escrow company, any salesperson or brokerage firm?  |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | Is any shareholder an employee, officer, director or shareholder of Pacific Premier Bank or any of its affiliates?   |

**Please provide explanations to any questions above answered Yes. Attach additional sheets if necessary.**

## Requested Financial Information

### Borrower & Entity Guarantors

- Last two (2) fiscal years' consolidated balance sheet and corporate & restaurant unit-level profit & loss statements – for all entities
- Year to date consolidated balance sheet and corporate & restaurant unit-level profit & loss statements PLUS comparative statements through the prior year's same period
- Most recent filed federal tax return and any current extension(s)
- Debt & restaurant unit information schedule (worksheet attached)
- Articles of incorporation, LLC or partnership agreements on all entities

### Principal Owner(s)

- Personal financial statement signed and dated within the last 6 months on lender or CPA form
- Most recent filed federal tax return and any extension(s)
- Provide current succession plan for the business, if available

### Loan Information

- Asset or business purchase agreement or letter of intent for the acquisition of the business, equipment or real property associated with the loan
- If new site is being developed, copy of franchise site submittal data sent to franchisor, and franchisor's preliminary approval of site
- Capital expenditure plan or itemized projected costs for project
- If applicable, copy of lease(s)

## Disclosures, Authorization, Certification

Pacific Premier Bank ("Bank") is relying on representations made in this application, together with any accompanying financial statement(s) and/or other information submitted to the Bank (collectively the "Application"). Applicant, Guarantor(s), and any Principal signing on behalf of Applicant ("Principal(s)") hereby certify that the Application is true, correct and complete, and agree to promptly notify Bank of any change which causes or which may cause the information contained in this Application to become inaccurate or untrue.

Applicant, Guarantor(s), and Principal(s) authorize Bank to verify the information provided in this Application and to obtain additional information concerning credit standing or credit worthiness, including but not limited to, obtaining a credit report on Applicant and personal credit reports on Guarantor(s) and Principal(s). Bank, its successors, and assigns may from time to time re-verify the information contained in this Application or other documents required in connection with the requested loan. This authorization shall remain valid for the life of the requested loan. A facsimile or photocopy of this authorization may be relied upon as if the facsimile or photocopy was an original.

Applicant authorizes Bank to file a financing statement as "secured party" and to name Applicant as "debtor," indicating the following collateral: "all assets," or another generic or more limited indication. Bank may file the financing statement in all offices it deems appropriate. Applicant further authorizes this filing on the condition that, if the proposed transaction is not closed, Bank will file a termination statement in each office in which a financing statement has been filed.

By signing below, Applicant, Guarantor(s), and Principal(s) acknowledge that this application for credit does not obligate Bank to make any loan. Applicant, Guarantor(s), and Principal(s) represent that the proceeds of any credit extended as a result of this application will be used solely for business purposes as defined by Regulation Z (12 CFR 1026.1, et seq.), and not for any personal, family, or household use.

## Customer Identification Requirement - Patriot Act Notice

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.

When you enter into a banking relationship or become a signatory on an account with Pacific Premier Bank and the Bank has not previously verified your identity under the new requirements, we will ask for your name, date of birth, and other information that will allow us to identify you. We may also ask to see non-expired identification, such as driver's license or other identifying documents.

Date
Applicant Signature
Print Name/Title

Date
Shareholder, Member or Guarantor
Print Name/Title

Date
Shareholder, Member or Guarantor
Print Name/Title

Date
Shareholder, Member or Guarantor
Print Name/Title

Date
Shareholder, Member or Guarantor
Print Name/Title



## Restaurant Unit & Debt Schedule Information

**Only to be completed if Borrower does not have own schedule.**

Complete one column for each franchised restaurant operated by Borrower, Entity Guarantor or Principal. Make additional copies as necessary.

### Debt Schedule Information

Store #1			Store #2			Store #3			Store #4		
Restaurant Owner/Legal Name			Restaurant Owner/Legal Name			Restaurant Owner/Legal Name			Restaurant Owner/Legal Name		
Restaurant Street Address			Restaurant Street Address			Restaurant Street Address			Restaurant Street Address		
City	State	Zip Code	City	State	Zip Code	City	State	Zip Code	City	State	Zip Code
Store #	Franchise Maturity Date		Store #	Franchise Maturity Date		Store #	Franchise Maturity Date		Store #	Franchise Maturity Date	
Location Type			Location Type			Location Type			Location Type		
<input type="checkbox"/> Freestanding <input type="checkbox"/> Freestanding w/Drive Thru <input type="checkbox"/> Strip Center Inline <input type="checkbox"/> Strip Center End Cap <input type="checkbox"/> Strip Center End Cap w/Drive Thru <input type="checkbox"/> Enclosed Mall			<input type="checkbox"/> Freestanding <input type="checkbox"/> Freestanding w/Drive Thru <input type="checkbox"/> Strip Center Inline <input type="checkbox"/> Strip Center End Cap <input type="checkbox"/> Strip Center End Cap w/Drive Thru <input type="checkbox"/> Enclosed Mall			<input type="checkbox"/> Freestanding <input type="checkbox"/> Freestanding w/Drive Thru <input type="checkbox"/> Strip Center Inline <input type="checkbox"/> Strip Center End Cap <input type="checkbox"/> Strip Center End Cap w/Drive Thru <input type="checkbox"/> Enclosed Mall			<input type="checkbox"/> Freestanding <input type="checkbox"/> Freestanding w/Drive Thru <input type="checkbox"/> Strip Center Inline <input type="checkbox"/> Strip Center End Cap <input type="checkbox"/> Strip Center End Cap w/Drive Thru <input type="checkbox"/> Enclosed Mall		
Property Type			Property Type			Property Type			Property Type		
<input type="checkbox"/> Fee Simple <input type="checkbox"/> Ground Lease <input type="checkbox"/> Space Lease			<input type="checkbox"/> Fee Simple <input type="checkbox"/> Ground Lease <input type="checkbox"/> Space Lease			<input type="checkbox"/> Fee Simple <input type="checkbox"/> Ground Lease <input type="checkbox"/> Space Lease			<input type="checkbox"/> Fee Simple <input type="checkbox"/> Ground Lease <input type="checkbox"/> Space Lease		
Landlord & Phone Number			Landlord & Phone Number			Landlord & Phone Number			Landlord & Phone Number		
Remaining Lease Term with Exercisable Extensions			Remaining Lease Term with Exercisable Extensions			Remaining Lease Term with Exercisable Extensions			Remaining Lease Term with Exercisable Extensions		
Monthly Rent & Property Tax	Date Restaurant Opened		Monthly Rent & Property Tax	Date Restaurant Opened		Monthly Rent & Property Tax	Date Restaurant Opened		Monthly Rent & Property Tax	Date Restaurant Opened	
Date of Last Remodel	Next Required Remodel Date		Date of Last Remodel	Next Required Remodel Date		Date of Last Remodel	Next Required Remodel Date		Date of Last Remodel	Next Required Remodel Date	
Building Square Footage	Year Built		Building Square Footage	Year Built		Building Square Footage	Year Built		Building Square Footage	Year Built	
Current Annual Sales	Prior Annual Sales		Current Annual Sales	Prior Annual Sales		Current Annual Sales	Prior Annual Sales		Current Annual Sales	Prior Annual Sales	
Current Loan Balance	Maturity Date		Current Loan Balance	Maturity Date		Current Loan Balance	Maturity Date		Current Loan Balance	Maturity Date	
Monthly Payment Amount	Name of Debt Holder(s)		Monthly Payment Amount	Name of Debt Holder(s)		Monthly Payment Amount	Name of Debt Holder(s)		Monthly Payment Amount	Name of Debt Holder(s)	
Is Collateral Pledged/Lien Held on Any Current Loans?			Is Collateral Pledged/Lien Held on Any Current Loans?			Is Collateral Pledged/Lien Held on Any Current Loans?			Is Collateral Pledged/Lien Held on Any Current Loans?		
<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Yes <input type="checkbox"/> No		