

FOR ALL LOAN REQUESTS

- Complete the entire application and sign where indicated.
- The following statements and representations are made for the purpose of procuring business credit from Bridge Funding Group, Inc.

ONLY COMPLETE APPLICATIONS WITH FULL DOCUMENTATION CAN BE PROCESSED. IF A FIELD IS NOT APPLICABLE, WRITE N/A.

PURPOSE OF LOAN (select all that apply)

- General or Capital Expenditures
 Business Improvements
 Refinance or Debt Consolidation
 Acquisition
 Working Capital (specify use): _____
 Purchase Vehicle (please describe): _____
 Purchase Equipment (please describe): _____
 Other (please describe): _____
 Down Payment: \$ _____ Purchase Price: \$ _____

Select from the products listed below:	Amount:	Desired Term:	Collateral:
Reducing Line of Credit (Development Loan)	\$		
Installment Loan (Term Loan/Lease)	\$		
Revolving Line of Credit (Committed and fee paid in advance)	\$		

GENERAL BUSINESS INFORMATION

Borrower's Legal Name _____
 DBA (if applicable) _____
 Principal Place of Business Address (not P.O. Box) _____
 City _____ State _____ Zip Code _____ Number of Employees _____
 Mailing Address (if different from business address above) _____
 City _____ State _____ Zip Code _____
 Key Contact Name _____ Email Address _____ Business Website _____
 Telephone Number/Cell Number _____ Other _____
 Tax ID Number _____ State of Incorporation _____
 Date Business Established _____ Current Ownership (Number of years) _____
 Describe Borrower's Product/Service _____ Line of Business _____
 Type of Ownership (select one):
 Sole Proprietor
 Corporation or Subchapter S Corp.
 Limited Partnership
 General Partnership
 Limited Liability Company
 Professional Association
 Are you a member of the Armed Forces? YES NO
 Are you a member of the Armed Forces Reserves? YES NO

BUSINESS FINANCIAL INFORMATION

Current Depository Bank _____ Average Business Checking Account Balance _____
 Annual Sales _____ Net Income _____ Last Tax Return Filed _____
 Accountant/CPA _____ Telephone Number _____ Email _____
 Regional Controller: _____ Phone: _____
 Insurance Agent: _____ Phone: _____

PLEASE LIST ANY AND ALL BORROWER'S FINANCIAL OBLIGATIONS

Lender	Credit Line/Term Loan	Rate	Original Amount	Balance Due	Monthly Payment	Purpose

FRANCHISE BUSINESS INFORMATION

Number of years in the concept _____
 Prior franchise experience _____
 Number of existing locations _____
 Development rights? YES NO If YES, describe: _____
 Do you own location(s)? YES NO
 (You can attach a schedule of landlords and locations)
 Franchise concept _____ Franchisor contact _____
 Phone _____ Fax _____ Email _____
 Franchise fee paid? YES NO Site located? YES NO Site approved? YES NO

STORE INFORMATION

National Store Number	Type	Street Address	City, State, Zip	Date Open	Franchise Expiration Date	Lease Maturity (Including Options)

FINANCIAL INFORMATION REQUIRED (If Corporation or LLC include financial information on principals)

_____ Current Balance Sheet	_____ Fictitious Name Statement
_____ Current Profit & Loss (TTM)	_____ Partnership Agreement
_____ Fed. Business Tax Returns (3 years)	_____ Trust Agreement
_____ Year End Financial (3 years)	_____ Articles of Incorporation
_____ Personal Financial Statement (page 5)	_____ LLC Operating Agreement
_____ Fed. Personal Tax Returns (3 years)	_____ Lease(s) on subject property
_____ Store Chart	_____ Bank Statements (1 month)
_____ Existing Franchise Agreement	

DECLARATIONS

If you answer YES to any of the questions below, please provide details on a separate page.

1. Is Borrower, Owner, Officer or Guarantor a party to any lawsuit or subject to outstanding liens or judgments? YES NO
2. Is Borrower, Owner, Officer or Guarantor contingently liable as endorser or guarantor on other loans? Leases? YES NO
3. Are any assets on the financials pledged or assigned? YES NO
4. Has the Borrower, Owner, Officer or Guarantor ever filed for bankruptcy? YES NO
If applicable, please include name of petitioner and date of bankruptcy filing.
5. Has the Borrower, Owner, Officer or Guarantor ever been convicted of a crime? YES NO
6. Are any tax obligations, including Payroll or Real Estate Taxes past due? YES NO
7. Is Borrower engaged in Internet Gambling? YES NO
8. Are more than 20% of the Borrower's sales to one customer? YES NO
9. Is the business and/or any principal being audited by the IRS, Franchise Tax Board, etc? YES NO
10. Does the company have an ownership succession plan (e.g., buy-sell agreement)? YES NO
11. Are there any amounts due to the company from owners or other related parties? YES NO
12. Is this a Non-Profit Organization/Charitable Foundation? YES NO
13. Is offshore/international activity anticipated other than wires? YES NO

I have enclosed a copy of Owner/Guarantor driver's licenses with this application.

I hereby authorize my bank(s) creditors, landlords and suppliers, including the franchisor(s), to release to and provide Bridge Funding Group, Inc. all information requested by them from time to time in connection with their extension of credit. Such information shall include but not be limited to account balances, payment terms and histories, franchise operating statements, Franchise Disclosure documents, etc. Any person receiving a request from Bridge Funding Group, Inc. may rely on this authorization without further inquiry and as fully as if I personally made the request.

Applicant's Signature _____ Date _____
 Applicant's Signature _____ Date _____

AGREEMENT AND ACKNOWLEDGEMENT

The undersigned, whether they are an owner/principal and/or guarantor, consents to Bridge Funding Group, Inc. obtaining a consumer credit report for the purpose of evaluating credit worthiness in connection with this application.

The undersigned, as Authorized Officer(s) of Borrower, acknowledges and agrees that he/she is providing the information on this application and any documents submitted in connection with this application to Bridge Funding Group, Inc. for the purpose of obtaining, maintaining or continuing an extension of credit to the Borrower identified on this application. Bridge Funding Group, Inc. may request additional information regarding the Borrower or any board member, any guarantor, any officer, director, stockholder, proprietor, principal, member or partner of the Borrower. The Borrower hereby certifies that the information in this application and any other documents or information submitted in connection with this application or any other credit requests are true and correct statements of the Borrower's financial condition and may be treated by Bridge Funding Group, Inc. as a continuing statement thereof until replaced by a new application or until the Borrower specifically notifies Bridge Funding Group, Inc. in writing of any change; and that the credit requested herein and any other credit obtained from Bridge Funding Group, Inc. by the Borrower on the basis of the information contained in this application shall be used solely for business purposes and the proceeds will not be used to secure a dwelling or for home improvements.

The Borrower authorizes Bridge Funding Group, Inc. to verify at any time any information submitted to Bridge Funding Group, Inc. by or on behalf of the Borrower; to obtain further information concerning the credit standing of the Borrower. The Borrower agrees to provide additional information, financial or otherwise, upon request and agrees that, unless otherwise directed by the Borrower in writing, all statements and notices regarding any credit granted by Bridge Funding Group, Inc. to the Borrower shall be mailed to the address provided as Borrower's principal place of business. Borrower agrees that Bridge Funding Group, Inc. may provide information to others, such as a credit reporting agency and affiliates, regarding Bridge Funding Group, Inc.'s transactions and experiences with the Borrower. Bridge Funding Group, Inc. may keep this application regardless of whether or not it is approved. Borrower understands that providing false information may result in possible prosecution.

Any individual signing below certifies that they are duly authorized to exercise the following powers on behalf of the Borrower: (i) to borrow money on behalf of and in the name of the Borrower; (ii) to sign, execute and deliver promissory notes or other evidences of indebtedness and the Loan Documents; (iii) to endorse, assign, transfer or pledge assets as security for sums borrowed under the credit facility; (iv) to meet/comply with all other requirements or conditions of the loan if approved.

By signing this application Borrower gives express written consent to be contacted on my/our cellular telephone in connection with this application and any credit obtained from Bridge Funding Group, Inc. Additionally, Bridge Funding Group, Inc. may use the e-mail address provided for updates on the status of your application.

This application and any credit obtained by Borrower from Bridge Funding Group, Inc. on the basis of the information contained in this application, is governed by the laws of the State of Maryland without regard to any conflicts of law rules. I/we submit, in any legal proceeding relating to the credit facility, or a guaranty, or any related document, to the non-exclusive in personam jurisdiction of any Maryland or federal court of competent jurisdiction located in Baltimore, Maryland and agree to suit being brought in any such court.

BRIDGE FUNDING GROUP, INC., BY ACCEPTING THIS APPLICATION FOR PROCESSING, AND ALL PERSONS SIGNING THIS APPLICATION WAIVE TRIAL BY JURY IN ANY ACTION, PROCEEDING OR COUNTERCLAIM BROUGHT BY ANY OF THEM.

I/we by signing below agree to the terms of, and acknowledge I/we have read and understood the Agreement and Acknowledgement above.

ALL OWNERS/PRINCIPALS/GUARANTORS MUST SIGN THIS SECTION

Borrower _____ Date as of _____
Print Name of Business Entity or Sole Proprietor

Owner/Authorized Officer Signature _____ Title _____

Owner/Authorized Officer Signature _____ Title _____

Owner/Authorized Officer Signature _____ Title _____

Owner/Authorized Officer Signature _____ Title _____

NOTICE TO APPLICANT
(Please retain for your records)

EQUAL CREDIT OPPORTUNITY ACT NOTICE

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 Bridge Funding Group, Inc. is the Consumer Financial Protection Bureau, 1700 G Street, NW, Washington D.C. 20552.

RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please send a letter to the Credit Administration Manager at Bridge Funding Group, Inc., 215 Schilling Circle, Suite 100, Hunt Valley, Maryland 21030 – (410) 771-9600 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.

BANKUNITED COMPLIES WITH SECTION 326 OF USA PATRIOT ACT

BankUnited may also ask to see your driver's license or any other photo identifying documentation. This law mandates that BankUnited verify certain information about you, including your name, legal address, date of birth and Social Security or tax identification number, while processing your loan or account application.

Exhibit A

OWNER(S)/GUARANTOR(S) FINANCIAL INFORMATION

ASSETS			
			Current Balance
Liquid Assets	Cash: <i>(please provide supporting docs)</i>		
	Marketable Securities: <i>(please provide supporting docs)</i>		
	Retirement Accounts: <i>(please provide supporting docs)</i>		
	Cash Surrender Value of Life Insurance: <i>(please provide supporting docs)</i>		
	Monthly Income	Total	\$
Real Estate Assets	Real Estate: Primary Residence	\$	
	Real Estate: SFR Rentals	\$	
	Real Estate: Commercial	\$	
			Total
Business and Partnerships	Wholly Owned Business Interest		
	Partially Owned Business Interest		
		Total	\$
Other Assets	Vehicles		
	Personal Property		
	Notes Receivable		
			Total
TOTAL ASSETS			\$

LIABILITIES			
			Current Balance
Consumer Debt	Consumer Debt (credit card)	\$	
	Consumer Debt (auto)	\$	
	HELOC	\$	
			Total
Real Estate Debt	Real Estate: Residence	\$	
	Real Estate: SFR Rentals	\$	
	Real Estate: Commercial*	\$	
			Total
Other Liabilities	Taxes Payable	\$	
	Other	\$	
		Total	\$
TOTAL LIABILITIES			\$
NET WORTH			\$
TOTAL LIABILITIES & NET WORTH			\$

OWNER(S)/GUARANTOR(S) INFORMATION

All owners must complete this section, as well as the Agreement and Acknowledgment section. If there is more than one owner, please copy the application, complete this section, sign as required and attach to original application.

Name _____ Date of Birth _____
 DL Number _____ State of Issue _____ Date of Issue _____ Expiration Date _____
 Social Security Number _____
 Home Phone _____ Cell Phone _____
 Street Address _____ City _____ State _____ Zip _____
 How long at this address? _____ Monthly Housing Expense (Principal, Interest, Taxes & Insurance) or Rent:
 Rent Own \$ _____
 Total Annual Income* \$ _____ Total Annual Salary _____ Other Income* _____
 Employer _____
 % Ownership of Business _____ Present Ownership Since _____ (month) _____ (year)
 U.S. Citizen: YES NO Legal Permanent Alien: YES NO Resident Alien Card Number _____
If Non-U.S. Citizen:
 Country of Citizenship _____ Visa Expiration Date _____
 Passport Number _____ Country of Issuance _____ Expiration Date _____

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

Please check here if you are a foreign diplomat, family member of a foreign diplomat, member of any foreign government or family member of any person affiliated with a foreign government.

Applicant's Signature _____ Date _____