

**WELLS FARGO RESTAURANT FINANCE  
McDONALD'S® FRANCHISEE LENDING PROGRAM  
STANDARD LOAN APPLICATION**

Thank you for considering Wells Fargo Bank, N.A. (Wells Fargo) for your financing needs. We've designed this package for McDonald's USA LLC (McDonald's) franchisees to make applying for a loan as fast and easy as possible. You can use it to apply for a loan for a new restaurant purchase, construction, capital reinvestment, refinancing or other corporate purpose financing.

To apply, please complete and return this Loan Application and each of the additional items in the checklist below. By following this checklist, you help ensure the fastest response to your loan request, since we cannot begin our review until your application file is complete.

- Wells Fargo McDonald's Finance Loan Application (this document)
- Most recent business tax return for the Applicant(s) and most recent personal tax return for each Guarantor
- Balance sheet and profit & loss statement for the past *two* years for all restaurants including management company
- Current year-to-date balance sheet & profit and loss statement with prior year comparison
- Minimum one year projected income statement, including assumptions for any new store/s being acquired
- Copy of franchise agreement (Pages 1 – 3 and signature page)
- Copy of purchase agreement (if applicable)
- Processing Fee \$250 (non-refundable)
- For each Applicant and Guarantor, a copy of the organizational documents i.e., By-Laws, Operating Agreement, Trust Agreement, Articles of Organization, Certificate of Incorporation, Certificate of Formation, Certificate of Limited Partnership on file with the Secretary of State, including any and all amendments, must be submitted. Applicant and Guarantors conducting their business as a general partnership must submit a copy of the Partnership Agreement and any and all amendments. If Applicant is a Sole Proprietor, please provide a copy of DBA Registration and Business License.
- Please sign and date all documents

If you have questions about any of the information requested, we invite you to call 760-918-2708. When you have completed the application and the personal financial statement/s please mail them along with the processing fee payable to Wells Fargo Bank, N.A. and other checklist items to:

*Wells Fargo Restaurant Finance  
McDonald's Franchisee Lending Program  
Attn: Zac Kalemba  
Mail code: E2427-021  
1808 Aston Ave, Suite 250  
Carlsbad, CA 92008*

We look forward to receiving your application and we're committed to giving you a prompt response. Our goal is to work with you to build a strong, lasting relationship by providing the banking services you need.



**WELLS FARGO RESTAURANT FINANCE  
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SECTION I – BUSINESS PROFILE**

<b>APPLICANT NAME</b>			
COMPANY NAME		CONTACT PERSON	
FEDERAL TAX ID #		TELEPHONE #	
ADDRESS			
FAX #		EMAIL ADDRESS	
<b>SPOUSE's NAME*</b>			
ADDRESS (if different)			

\*Required to ensure compliance in community property states

**Structure of your business:**

<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> General Partnership	State of Formation/ Filing: _____
<input type="checkbox"/> S or C Corporation	<input type="checkbox"/> Joint Partnership	Total # of Store/s Owned: _____
<input type="checkbox"/> Limited Liability Co.	<input type="checkbox"/> Other: _____	Yrs as a McDonald's Franchisee: _____

**Legal Ownership (Guarantors) each individual listed must sign page six of this application:**

OWNER'S NAME	SSN	% OWN	TITLE	DATE OF BIRTH	HOME ADDRESS	PHONE #

Please describe any ownership or management changes in the last 3-5 years: \_\_\_\_\_

How often does your Company prepare financial statements?  Monthly  Quarterly  Annually

Indicate the type/s of statements prepared?  Audited  Reviewed  Compiled  Internal

Please explain any significant changes to your balance sheet or profit and loss statement over the past two years:

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**Business Review:**

Date of Most Recent Business Review: \_\_\_\_\_

Eligible for growth & rewrite       Ineligible for growth & rewrite

Are any units currently under any Temporary Rent Assistance?  Yes  No

If yes, explain the circumstances and unit(s) impacted:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**SECTION II – LOAN REQUEST**

**Summary of Loan Request:** *(Purpose of the Loan, if purchase of new or existing store please provide all pertinent info.)*

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Borrower's Name *(Legal Entity- Please provide copy of organizational documents):*

\_\_\_\_\_

Requested Funding Date: \_\_\_\_\_ or  ASAP

Type of Loan (check where applicable)

Term  5 Years     7 Years     Other \_\_\_\_\_  
Preferred Rate Option  Fixed Rate  Floating





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This section is meant to collect information on store/s you currently own or are planning to acquire.  
Please copy this page to accommodate for additional locations.

National Store #	Date Opened	Franchise Term Begin Date	Franchise Term End Date	Has the store been rebuilt? <input type="checkbox"/> No <input type="checkbox"/> Yes ____ / ____ / ____
Legal Entity owning the store		Physical Store Address (P.O. Box is not acceptable)		
Type of Store? <input type="checkbox"/> Free Standing <input type="checkbox"/> Walmart <input type="checkbox"/> Other (explain) _____				

National Store #	Date Opened	Franchise Term Begin Date	Franchise Term End Date	Has the store been rebuilt? <input type="checkbox"/> No <input type="checkbox"/> Yes ____ / ____ / ____
Legal Entity (if different from above)		Physical Store Address (P.O. Box is not acceptable)		
Type of Store? <input type="checkbox"/> Free Standing <input type="checkbox"/> Walmart <input type="checkbox"/> Other (explain) _____				

National Store #	Date Opened	Franchise Term Begin Date	Franchise Term End Date	Has the store been rebuilt? <input type="checkbox"/> No <input type="checkbox"/> Yes ____ / ____ / ____
Legal Entity (if different from above)		Physical Store Address (P.O. Box is not acceptable)		
Type of Store? <input type="checkbox"/> Free Standing <input type="checkbox"/> Walmart <input type="checkbox"/> Other (explain) _____				

National Store #	Date Opened	Franchise Term Begin Date	Franchise Term End Date	Has the store been rebuilt? <input type="checkbox"/> No <input type="checkbox"/> Yes ____ / ____ / ____
Legal Entity (if different from above)		Physical Store Address (P.O. Box is not acceptable)		
Type of Store? <input type="checkbox"/> Free Standing <input type="checkbox"/> Walmart <input type="checkbox"/> Other (explain) _____				

National Store #	Date Opened	Franchise Term Begin Date	Franchise Term End Date	Has the store been rebuilt? <input type="checkbox"/> No <input type="checkbox"/> Yes ____ / ____ / ____
Legal Entity (if different from above)		Physical Store Address (P.O. Box is not acceptable)		
Type of Store? <input type="checkbox"/> Free Standing <input type="checkbox"/> Walmart <input type="checkbox"/> Other (explain) _____				

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**SECTION V – PERSONAL FINANCIAL PROFILE**

This personal financial statement must be completed and returned with this application. If there is a Co-Applicant and/or Guarantor, please make a copy of the personal financial profile and submit all profiles for consideration.

**Part 1 – Personal Profile**

NAME	DATE OF BIRTH
HOME ADDRESS	
SOCIAL SECURITY #	HOME TELEPHONE #
PRIOR EMPLOYMENT	ADDRESS

**Part 2 – Personal Financial Profile as of \_\_\_\_\_**

ASSETS		LIABILITIES	
CASH	\$	NOTES PAYABLE TO BANKS (Schedule C)	\$
SECURITIES, STOCKS, BONDS (Schedule A)		AMOUNTS PAYABLE TO OTHERS	
REAL ESTATE (Schedule B)		MORTGAGES (Schedule B)	
LOANS RECEIVABLE		CREDIT CARDS	
OTHER ASSETS (401k, IRA, life insurance, etc)		UNPAID TAXES	
1.		OTHER LIABILITIES	
2.		1.	
3.		2.	
		3.	
		TOTAL LIABILITIES	\$
		TOTAL NET WORTH	\$
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>TOTAL LIABILITIES &amp; NET WORTH</b>	<b>\$</b>

**Part 3 – Personal Income and Expenses (for the year ending) \_\_\_\_\_**

ANNUAL INCOME		ANNUAL EXPENSES	
SALARY	\$	MORTGAGE/ RENTAL PAYMENTS	\$
BONUS, COMMISSIONS		TAXES (RE/ FEDERAL/ STATE)	
DIVIDENDS/ INTEREST		INSURANCE PREMIUM	
REAL ESTATE INCOME		CREDIT CARDS	
OTHER (You do not have to list alimony)		CHILD SUPPORT	
1.		TUITION	
2.		OTHER	
3.		1.	
		2.	
<b>TOTAL ANNUAL INCOME</b>	<b>\$</b>	<b>TOTAL ANNUAL EXPENSES</b>	<b>\$</b>

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**Part 4 – Additional Questions**

QUESTIONS	YES	NO	
Are you a US Citizen?	<input type="checkbox"/>	<input type="checkbox"/>	If No, list country_____
Have you ever been convicted of a felony?	<input type="checkbox"/>	<input type="checkbox"/>	If Yes, please attach a detailed explanation
Are you or your affiliates party to any claim or lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	If Yes, please attach a detailed explanation
Have you or your affiliates ever declared bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>	If Yes, please attach a detailed explanation
Do you or your affiliates owe or are you disputing any taxes?	<input type="checkbox"/>	<input type="checkbox"/>	If Yes, please attach a detailed explanation
Are you a partner or officer in any other venture?	<input type="checkbox"/>	<input type="checkbox"/>	If Yes, please attach a detailed explanation
Do you own and/or contribute assets to an insurance captive?	<input type="checkbox"/>	<input type="checkbox"/>	
Are any assets (personal or business) held in a Trust?	<input type="checkbox"/>	<input type="checkbox"/>	If Yes, please attach a detailed explanation
Are there any obligations not listed for which you or your business is a guarantor or co-signor?	<input type="checkbox"/>	<input type="checkbox"/>	If Yes, please attach a detailed explanation
Is any owner or principal an active Servicemember <sup>i</sup> ?	<input type="checkbox"/>	<input type="checkbox"/>	If Yes, please attach a detailed explanation

<sup>i</sup> Active duty in the Army, Navy, Air Force, Marine Corps, Coast Guard, and, in certain situation officers of the Public Health Service and National Oceanic and Atmospheric Administration. Reservists and persons in the National Guard while on active duty.

**Schedule A – Securities, Stocks and Bonds**

DESCRIPTION	NAME ON TITLE	% OWNERSHIP	PER SHARE MKT VALUE	PLEGDED AS COLLATERAL	TO WHOM?
			\$		
			\$		
			\$		
			\$		

**Schedule B – Real Estate**

PROPERTY ADDRESS	NAME ON TITLE	% OWN	MKT VALUE	COST	DATE PURCH	MTG BALANCE	MATURITY	LENDER
			\$	\$		\$		
			\$	\$		\$		
			\$	\$		\$		
			\$	\$		\$		

**Schedule C – Notes to Banks**

DESCRIPTION	LENDER	ORIGINAL AMOUNT	MATURITY DATE	CURRENT BALANCE	MONTHLY PAYMENT	SECURED Y or N <sup>1</sup>	REPLACED W PROPOSED FACILITY?
		\$		\$	\$		
		\$		\$	\$		
		\$		\$	\$		
		\$		\$	\$		

<sup>1</sup>If secured, do the Company's owner/s personally guarantee any of the existing credit facilities? \_\_\_\_\_



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**SECTION VI – BUSINESS REFERENCES**

Bank Name (Personal): \_\_\_\_\_ Telephone Number: \_\_\_\_\_  
Contact: \_\_\_\_\_ Email Address: \_\_\_\_\_  
Address: \_\_\_\_\_

Business Insurance: \_\_\_\_\_ Telephone Number: \_\_\_\_\_  
Contact: \_\_\_\_\_ Email Address: \_\_\_\_\_  
Address: \_\_\_\_\_

Accounting Firm: \_\_\_\_\_ Telephone Number: \_\_\_\_\_  
Accountant Name: \_\_\_\_\_ Email Address: \_\_\_\_\_  
Address: \_\_\_\_\_

Law Firm: \_\_\_\_\_ Telephone Number: \_\_\_\_\_  
Attorney: \_\_\_\_\_ Email Address: \_\_\_\_\_  
Address: \_\_\_\_\_

Regional Controller: \_\_\_\_\_ Telephone Number: \_\_\_\_\_  
Address: \_\_\_\_\_ Email Address: \_\_\_\_\_

**SECTION VII – APPLICANT ATTESTATION**

The information on this application is given to Wells Fargo Bank, N.A. ("Wells Fargo") for the purpose of obtaining or continuing an extension of credit. The undersigned represents and warrants that the information on this application and on any accompanying statement is true, complete, and correct in all respects and that the proceeds of the loan being requested will be used for McDonald's USA LLC business-related purposes and not for personal, family or household purposes. The undersigned acknowledges that Wells Fargo is relying on its statements in this application and that these statements will be incorporated by reference into any agreement entered into with Wells Fargo. The undersigned also realizes that failure to completely and accurately disclose the information requested would constitute a breach of any agreement entered into with Wells Fargo. The undersigned agrees to notify Wells Fargo of any material changes that may occur regarding the information shown on this application or on any of the accompanying statements.

The undersigned hereby irrevocably authorizes Wells Fargo and its designees and McDonald's, McDonald's is defined as McDonald's Corporation, a Delaware corporation, and its subsidiaries and affiliates, to at any time and from time to time obtain from and disclose to each other any and all financial and other information about undersigned including without limitation, the existence of any default under the loan documents or default under any franchise agreement, as permitted by law. The undersigned further acknowledges and agrees that Wells Fargo, or its designee, may visit and inspect the collateral for any requested loan and examine, make copies of and take abstracts from the books and records of the undersigned and any proposed borrower.

In connection with our request for business credit now or hereafter made of Wells Fargo Bank, N.A. and/or any of its affiliates, I/we, the undersigned, hereby authorize Wells Fargo and any credit bureau or investigative agency employed or engaged by Wells Fargo to check my credit history and to obtain credit reports and other information about me using the information (including social security numbers) provided herein. I/we understand that a consumer credit report may be requested in connection with this credit application and as part of this authorization, hereby permit Wells Fargo to contact my/our creditors, and I/we hereby authorize any creditor so contacted to release to Wells Fargo such credit information as Wells Fargo may request. Wells Fargo may at any time in the future obtain additional credit reports to review my/our account(s).





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By signing as an Applicant or a Guarantor, we hereby certify to Wells Fargo that, as of the date set forth above, we are applying to Wells Fargo for joint credit.

This consent shall remain in effect until revoked in writing delivered to you at the above address.

<b>APPLICANT OR GUARANTOR'S NAME (PLEASE PRINT):</b>	
APPLICANT OR GUARANTOR'S SIGNATURE:	
DATE SIGNED:	
<b>APPLICANT OR GUARANTOR'S NAME (PLEASE PRINT):</b>	
APPLICANT OR GUARANTOR'S SIGNATURE:	
DATE SIGNED:	
<b>APPLICANT OR GUARANTOR'S NAME (PLEASE PRINT):</b>	
APPLICANT OR GUARANTOR'S SIGNATURE:	
DATE SIGNED:	
<b>APPLICANT OR GUARANTOR'S NAME (PLEASE PRINT):</b>	
APPLICANT OR GUARANTOR'S SIGNATURE:	
DATE SIGNED:	

**SECTION VIII – COMPLIANCE DISCLOSURES**

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) or 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 Wells Fargo Bank, N.A. is the District Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010.

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 write to Wells Fargo Bank, N.A., Wholesale Compliance Department, Attention: Compliance Officer, 420 Montgomery Street, 11<sup>th</sup> Floor, MAC 0101-110, San Francisco, CA 94163 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.

USA Patriot Act – Section 326

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individual or business entity) who opens an account.

*What this means for you:* When you open an account or add any additional service, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.