

Restaurant Finance

# McDonald's® Franchisee Lending Program Standard Loan Application Form

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.

## Checklist

Wells Fargo McDonald's Finance Loan Application (*this document*)

Most recent business tax return for each Applicant and most recent personal tax return for each Guarantor

Existing Stores: Balance sheet and profit & loss statement for the past two years for all restaurants and any management company

Existing Stores: Current year-to-date balance sheet and profit & loss statement with prior year comparison for all restaurants

For each store being acquired: 1) profit & loss statement for prior two years; 2) current year profit & 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*)

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 **760-918-2700**. When you have completed the application and the personal financial statements please mail them and other checklist items to:

Wells Fargo Restaurant Finance  
McDonald's Franchisee Lending Program  
Attn: Andrew C. Hessick  
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.

## Section I

### Business Profile

#### Applicant Name:

Company Name:

Contact Person:

Federal Tax ID Number:

Telephone Number: (    )    -

Address:

Fax Number: (    )    -

Email Address:

#### Spouse's Name:\*

Address (If different):

\*Required to ensure compliance in community property states

### Structure of your business

Sole Proprietorship

General Partnership

State of Formation/Filing:

S or C Corporation

Joint Partnership

Total Number of Store(s) Owned:

Limited Liability Co.

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 Number
						( ) -
						( ) -
						( ) -
						( ) -

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:

### 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

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

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## Section II

### Loan Request

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

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

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

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**Type of Loan** *(Check where applicable)*

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Term: \_\_\_\_\_ 5 Years    7 Years    Other: \_\_\_\_\_

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Preferred Rate Option: \_\_\_\_\_ Fixed Rate    Floating

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## Section III

This section is meant to collect information on your existing debt schedule.

Existing Debt Schedule						
Original Note	Maturity Date	Original	Current	Interest Rate	Monthly	Loan Purpose

## Section IV

Please describe competition, traffic generators or any other relevant issues that affect sales at your locations:

Existing Store Information

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 Number:	Date Opened:	Franchise Term Begin Date:	Franchise Term End Date:	Has the store been rebuilt?	
				Yes	No

Legal Entity (owning the store):

Physical Store Address (P.O. Box is not acceptable):

Type of Store?

Free Standing    Walmart    Other (explain):

National Store Number:	Date Opened:	Franchise Term Begin Date:	Franchise Term End Date:	Has the store been rebuilt?	
				Yes	No

Legal Entity (owning the store):

Physical Store Address (P.O. Box is not acceptable):

Type of Store?

Free Standing    Walmart    Other (explain):

National Store Number:	Date Opened:	Franchise Term Begin Date:	Franchise Term End Date:	Has the store been rebuilt?	
				Yes	No

Legal Entity (owning the store):

Physical Store Address (P.O. Box is not acceptable):

Type of Store?

Free Standing    Walmart    Other (explain):

National Store Number:	Date Opened:	Franchise Term Begin Date:	Franchise Term End Date:	Has the store been rebuilt?	
				Yes	No

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Legal Entity (owning the store):

Physical Store Address (P.O. Box is not acceptable):

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Type of Store?

Free Standing    Walmart    Other (explain):

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National Store  
Number:

Date  
Opened:

Franchise Term  
Begin Date:

Franchise Term  
End Date:

Has the store been  
rebuilt?

Yes    No

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Legal Entity (owning the store):

Physical Store Address (P.O. Box is not acceptable):

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Type of Store?

Free Standing    Walmart    Other (explain):

## Section V

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 Number:

Home Telephone Number: (    )    -

Prior Employment:

Address:

### Part 2 – Personal Financial Profile as of:

Assets

Liabilities

Cash

\$

Notes Payable To Banks (Schedule C)

\$

Securities, Stocks, Bonds ( <i>Schedule A</i> )	\$	Amounts Payable To Others	\$
Real Estate ( <i>Schedule B</i> )	\$	Mortgages ( <i>Schedule B</i> )	\$
Loans Receivable	\$	Credit Cards	\$
Other Assets ( <i>401k, Ira, Life Insurance, etc.</i> )		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 ( <i>Re/Federal/State</i> )	\$
Dividends/Interest	\$	Insurance Premium	\$
Real Estate Income	\$	Credit Cards	\$
Other ( <i>You Do Not Have To List Alimony</i> )		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?			If No, list country:
Have you ever been convicted of a felony?			If Yes, please attach a detailed explanation
Are you or your affiliates party to any claim or lawsuit?			If Yes, please attach a detailed explanation
Have you or your affiliates ever declared bankruptcy?			If Yes, please attach a detailed explanation
Do you or your affiliates owe or are you disputing any taxes?			If Yes, please attach a detailed explanation
Are you a partner or officer in any other venture?			If Yes, please attach a detailed explanation
Do you own and/or contribute assets to an insurance captive?			
Are any assets (personal or business) held in a Trust?			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?			If Yes, please attach a detailed explanation
Is any owner or principal an active Servicemember*?			If Yes, please attach a detailed explanation

\*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	Pledged As	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*	Replaced w/ Proposed Facility?
		\$		\$	\$		
		\$		\$	\$		
		\$		\$	\$		
		\$		\$	\$		

\*If secured, do the Company's owner/s personally guarantee any of the existing credit facilities?

## Section VI

**Business References**

Bank Name (*Personal*): \_\_\_\_\_ Telephone Number: (    )    - \_\_\_\_\_

Contact: \_\_\_\_\_ Email Address: \_\_\_\_\_

Address: \_\_\_\_\_

Business Insurance: \_\_\_\_\_ Telephone Number: (    )    - \_\_\_\_\_

Contact: \_\_\_\_\_ Email Address: \_\_\_\_\_

Address: \_\_\_\_\_

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Accounting Firm: \_\_\_\_\_ Telephone Number: (    )    - \_\_\_\_\_

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Accountant Name: \_\_\_\_\_ Email Address: \_\_\_\_\_

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Address: \_\_\_\_\_

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Law Firm: \_\_\_\_\_ Telephone Number: (    )    - \_\_\_\_\_

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Attorney: \_\_\_\_\_ Email Address: \_\_\_\_\_

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Address: \_\_\_\_\_

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Field Officer: \_\_\_\_\_

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Telephone Number: (    )    - \_\_\_\_\_ Email Address: \_\_\_\_\_

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Address: \_\_\_\_\_

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## 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

## Applicant Attestation

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).

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.

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**Applicant or Guarantor's Name** *(Please Print):*

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Applicant or Guarantor's Signature:

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Date Signed:

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**Applicant or Guarantor's Name** *(Please Print):*

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Applicant or Guarantor's Signature:

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Date Signed:

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**Applicant or Guarantor's Name** *(Please Print):*

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Applicant or Guarantor's Signature:

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Date Signed:

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**Applicant or Guarantor's Name** *(Please Print):*

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Applicant or Guarantor's Signature:

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Date Signed:

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## Section VIII

### **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, 11th 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.

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