

EXHIBIT 1

CREDIT MEMORANDUM

EXHIBIT 2

LOAN AUTHORIZATION

EXHIBIT 3

**PERSONAL FINANCIAL STATEMENTS
AND TAX RETURNS**

EXHIBIT 4

HISTORICAL FINANCIAL STATEMENTS

EXHIBIT 5

CURRENT FINANCIAL STATEMENT

EXHIBIT 6

PROFORMA FINANCIAL STATEMENTS

EXHIBIT 7

CASH FLOW ANALYSIS

EXHIBIT 8

LIST OF OBLIGATIONS



EXHIBIT 9

SCHEDULE OF PREVIOUS GOVERNMENT FINANCING

PREVIOUS SBA OR OTHER FEDERAL GOVERNMENT DEBT: If you or any principals or affiliates have
1) ever requested Government Financing or 2) are delinquent on the repayment of any Federal Debt complete the following:

Name of Agency	Original Amount of Loan	Date of Request	Approved or Declined	Balance	Current or Past Due
	\$			\$	
	\$			\$	

SIGNATURE

DATED

EXHIBIT 10

AFFILIATES AND/OR SUBSIDIARIES

SIGNATURE

DATED

EXHIBIT 11

FRANCHISE AGREEMENT

EXHIBIT 12

PROJECT COST DOCUMENTS

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APPRAISAL

EXHIBIT 14

ENVIRONMENTAL ANALYSIS

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BANK COMMITMENT LETTER

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USCIC VERIFICATION

EXHIBIT 17

CREDIT REPORTS

EXHIBIT 18

COMPENSATION AGREEMENT

EXHIBIT 19

**REFINANCE WITH EXPANSION
DOCUMENTATION**

EXHIBIT 20

**REFINANCE WITHOUT EXPANSION
DOCUMENTATION**

EXHIBIT 21

CAIVRS

EXHIBIT 22

**HISTORIC PROPERTY
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EXPORT ACTIVITY

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RELIGIOUS ELIGIBILITY WORKSHEET

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SBC CORPORATE DATA

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EXHIBIT 32

**CUSTOMER IDENTIFICATION PROGRAM
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TAX TRANSCRIPTS