

Bank of America
Merrill Lynch



Bank of America Merrill Lynch

McDonald's Franchise Loan Application

Bank of America Merrill Lynch McDonald's Franchise Loan Checklist

We've designed this package 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, or for seasonal working capital financing.

To apply, simply complete and return the items in the check list below. By following this check list, you help assure the fastest response to your loan request, since we cannot begin our review until your application file is complete.

Please review the entire check list to find the instructions you need.

Loan Application Checklist	Checklist	New Store Purchase	Existing Store Purchase	Remodel	Refinance	Working Capital
	Bank of America Merrill Lynch McDonald's Franchise Finance Loan Application	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Personal Financial Statement (All Shareholders)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Balance Sheet & Profit/Loss Statement for the Past Two Years	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Current YTD Financial Statements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Minimum One Year Projected Profit/Loss Statement or Ten Year Proforma (prepared by McDonald's)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Processing Fee \$200 for standard transactions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Organizational Documents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Important Information	<ul style="list-style-type: none"> For all owners and guarantors other than sole proprietorships and general partnerships, a copy of the organizational document for such owner or guarantor, e.g., 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. Owners and guarantors conducting their business as a general partnership must submit a copy of the partnership agreement and any and all amendments, or indicate that no written partnership agreement has been entered into by the partners. A Personal Financial Statement must be submitted by each owner and guarantor. If necessary, photocopies of our form may be made for this purpose. Please sign and date all documents. 					
Returning Your Information	<p>If you have questions about any of the information requested, we invite you to call 1.877.634.0458 or contact us on the Web at www.baml.com/mcdonaldsfinance. When you have completed the application and the Personal Financial Statement(s), please remove them from this booklet. Then mail them along with the other checklist items to:</p> <p>Bank of America, N.A. Mail Code: MA5-100-09-07 100 Federal Street Boston, MA 02110</p> <p>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.</p>					

Bank of America Merrill Lynch McDonald's Franchise Finance Loan Application

Business Profile	Operator Name										
	Mailing Address										
	Business Phone	Business Fax	Email Address								
	Federal Tax ID Number	Total Number of Stores Owned	Number of Years as an Operator								
Ownership	Name	Title	% Ownership								
	Name	Title	% Ownership								
	Name	Title	% Ownership								
Business Type <small>(Check where applicable)</small>	<input type="checkbox"/> Sales Proprietorship <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Limited Partnership <input type="checkbox"/> S Corporation <input type="checkbox"/> General Partnership State of Incorporation _____ <input type="checkbox"/> C Corporation										
Your Loan Request	Purpose of Loan (If new store purchase, please include purchase price and other pertinent information.) _____ _____ _____ _____ _____ _____ Borrowers Name (Please give us the name of the legal entity requesting a loan) _____ Amount of Loan Request _____										
Type of Loan <small>(Check where applicable)</small>	Term <input type="checkbox"/> 5 Years <input type="checkbox"/> 7 Years <input type="checkbox"/> Other _____ Rate Option <input type="checkbox"/> Fixed Rate <input type="checkbox"/> 7 Floating LIBOR Line of Credit <input type="checkbox"/> Floating at Prime + ½ or LIBOR (restrictions apply) Multi Advance <input type="checkbox"/> Floating at Prime + ½ (converts to Term Loan pricing upon project completion)										
Store Information	<input type="checkbox"/> Check if funds requested in this application will be applied to this store. If you operate more than one store, please fill out additional sheet attached. Store Address _____ <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Telephone</td> <td style="width: 33%;">QSC Grade</td> <td style="width: 33%;">Date</td> </tr> <tr> <td>Purchase Date</td> <td>Open Date</td> <td>National Store Number</td> </tr> </table> Check Features of This Store <input type="checkbox"/> Playland <input type="checkbox"/> Drive-thru <input type="checkbox"/> Free-standing <input type="checkbox"/> Satellite Type _____ Regional Controller _____ <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Franchise Letter Agreement Date</td> <td style="width: 50%;">Lease Expiration Date</td> </tr> </table>			Telephone	QSC Grade	Date	Purchase Date	Open Date	National Store Number	Franchise Letter Agreement Date	Lease Expiration Date
Telephone	QSC Grade	Date									
Purchase Date	Open Date	National Store Number									
Franchise Letter Agreement Date	Lease Expiration Date										

Bank of America Merrill Lynch McDonald's Franchise Finance Loan Application

Business References	Bank Name (Business)	Telephone Number	
	Address		
	Bank Name (Personal)	Telephone Number	
	Address		
	Business Insurance	Telephone Number	
	Address		
	Accountant	Telephone Number	
	Address		
	Attorney	Telephone Number	
	Address		
Questions About Your Business	1. Are there any obligations not listed on the financial statements of the companies for which your business is an endorser, guarantor, or a co-signor?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	2. Are you or any of your affiliates party to any claim or lawsuit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	3. Have you or any of your affiliates ever declared bankruptcy?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	4. Do you or any of your affiliates owe or dispute any taxes?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	5. Were your gross revenues for the immediately preceding fiscal year less than \$1,000,000?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Please use the space provided below to explain the details of any "Yes" response(s) or any other items you feel may need further explanation:			
Please describe competition, traffic generators, and any other relevant issues that affect sales at your locations:			
Please explain any significant changes to your balance sheet or profit and loss statement over the past two years:			
Personal Financial Information	<p>The enclosed personal financial statement must be completed and returned with this application. If you would like, please use a separate sheet to discuss any differences between annual income and annual draw from your store(s). The undersigned affirms that the information on this application and on any accompanying statement is true, complete and correct and that the proceeds of the loan being requested will be used for McDonald's business-related purposes and not for personal, family, or household purposes. The undersigned agrees to notify Bank of America, N.A., (the "Bank") of any material changes that may occur regarding the information shown on this application or on any of the accompanying statements. The undersigned hereby acknowledges and agrees that Bank of America, N.A., the Bank and their respective designees may, at any time and from time to time, disclose any and all information, documents and matters relating to the business, operations, affairs, finances and accounts of the undersigned and any proposed borrower to (a) Bank of America, N.A. and its directors, employees, officers, representatives, agents and affiliates, to be used for marketing and other business purposes and (b) any employees, agents or representatives of McDonald's. The undersigned further acknowledges and agrees that the Bank, 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.</p>		
	Signature ▷	Date	
	Signature ▷	Date	

Personal Financial Statement

Part 1 Personal Profile	Name		
	Home Address		
	Social Security Number	Home Telephone Number	
	Prior Employment	Address	

	ASSETS		LIABILITIES	
Part 2 Personal Financial Profile As Of <input style="width: 100px; height: 20px;" type="text"/>	Cash	\$	Notes Payable	\$
	Securities, Stocks, Bonds (Schedule A)		Notes Payable to Financial Institutions (Schedule C)	
	Real Estate (Schedule B)		Mortgages (Schedule B)	
	Accounts, Loans and Notes Receivable		Unpaid Income Taxes and Interest	
	Other Assets (i.e. life insurance, IRA, 401k's etc.)		Other Liabilities (i.e. credit cards)	
	1.		1.	
	2.		2.	
	3.		3.	
			Total Liabilities	
			Net Worth	
	Total Assets	\$	Total Liabilities & Net Worth	\$

	PERSONAL INCOME		EXPENSES	
Part 3 Personal Income and Expenses (For the year ending) <input style="width: 100px; height: 20px;" type="text"/>	Salary	\$	Mortgage/Rental	\$
	Bonus, Commissions		Real Estate Taxes	
	Dividends/Interest		Federal/State Taxes	
	Real Estate Income		Insurance Premium	
	Other Assets (i.e. life insurance, IRA, 401k's etc.)		Credit Cards, Loan Principal and Interest	
	1.		Alimony/Child Support	
	2.		Other	
	3.		1.	
			2.	
			3.	
	Total Annual Income	\$	Total Annual Expenses	\$

Schedule A. Securities, Stocks and Bonds	DESCRIPTION	TITLE IN NAME OF	% OWNERSHIP	PER SHARE MKT VALUE	PLEGDED AS COLLATERAL?	TO WHOM	
					\$		
					\$		
					\$		
					\$		
					\$		

Schedule B. Real Estate	PROPERTY ADDRESS	TITLE IN NAME OF	% OWNED	MARKET VALUE	COST BASIS	PURCHASE DATE	MTG BALANCE	MATURITY DATE	LENDER	
					\$	\$		\$		
					\$	\$		\$		
					\$	\$		\$		
					\$	\$		\$		
					\$	\$		\$		

Schedule C. Non-Mortgage Loan Relationship	DESCRIPTION	LENDER	ORIGINAL AMOUNT	ORIGINAL DATE	CURRENT BALANCE	MONTHLY PAYMENT	
				\$		\$	\$
				\$		\$	
				\$		\$	
				\$		\$	
				\$		\$	

Schedule D. Life Insurance Policies	INSURANCE COMPANY	POLICY HOLDER	BENEFICIARY	FACE AMOUNT	LOANS AGAINST POLICIES	CASH SURRENDER VALUE	
					\$	\$	\$
					\$	\$	\$
					\$	\$	\$
					\$	\$	\$
					\$	\$	\$

Signatures	Each person who signs below (the "Signer") certifies to the Bank that the information filled in above and in any accompanying documentation is true, complete and accurate, and that each Signer will promptly notify the Bank of any material changes to such information. Each Signer authorizes the Bank to collect information relating to the Signer from time to time, including, but not limited to, consumer reports from consumer reporting agencies. If the Bank takes an adverse action relating to a business credit application in whole or in part because of information about any Signer(s) (including, but not limited to, information contained in consumer report), each Signer authorizes the Bank to notify the company or other business entity which has applied to the Bank for a loan of such fact. This Personal Financial Statement and any accompanying documentation remain the Bank's property.					
	Signature ▷				Date	Date of Birth
	Name (Joint owner of assets)				Social Security Number	
	Signature ▷				Date	

Additional Store Information

Check if funds requested in this application will be applied to this store.

Make additional copies of this page if necessary.

Store #1

Store Address

Borrower's Name (Please provide copy of Organizational Documents)

Telephone Number

National Store Number

Date Opened/Purchased

Lease Expiration

Date Acquired

Legal Ownership

NAME	TITLE	% OWNERSHIP

Check Features of This Store Playland Drive-thru Free-standing Satellite Type _____

Does This Store Guaranty or Collateralize Any Debt? Yes No

Lender (If applicable)

Store #2

Check if funds requested in this application will be applied to this store.

Store Address

Borrower's Name (Please provide copy of Organizational Documents)

Telephone Number

National Store Number

Date Opened/Purchased

Lease Expiration

Date Acquired

Legal Ownership

NAME	TITLE	% OWNERSHIP

Check Features of This Store Playland Drive-thru Free-standing Satellite Type _____

Does This Store Guaranty or Collateralize Any Debt? Yes No

Lender (If applicable)

