

SUNTRUST BANK LOAN PROGRAM APPLICATION FOR MCDONALD'S FRANCHISEES

Checklist of required information:

- SunTrust Loan Application includes:
 - Franchisee/ Owner/ Operator Information Sheet
 - SunTrust Personal Financial Statement (for Principals of the company or guarantors of the loan)
- Non-Refundable \$250.00 New Client Underwriting Fee (Made payable to SunTrust Bank).
- Consolidated Fiscal Year-end Balance Sheet and Consolidated FYE Profit/Loss statements for all related companies for past 3 years (If past annual statements are already on file, please submit the latest FYE statements) and Individual Store P&Ls for all related companies for the most recent FYE. If purchasing an existing store, include at least 1 fiscal year end P&L statement from the selling operator.
- Current Interim (Year-To-Date) Consolidated Balance Sheet and Consolidated P&L for all related companies and Individual Store P&Ls for all related companies. If purchasing an existing store, include an interim P&L statement from the selling operator.
- Projected 12 months Individual Store P&L for store(s) being purchased (if applicable) and store(s) being constructed rebuilt or relocated (if applicable). Also include a consolidated projection for entire operations, if available.
- Equipment description and cost projections for new store construction, rebuilds, relocations and reinvestment projects.
- Organizational Chart of your McDonald's Operation (for Supervisors and above, including responsibilities and experience).
- Most recent federal tax return for all related companies
- Most recent federal tax return for all principals and guarantors

Mailing address:

C/O SunTrust Bank
 McDonald's Franchise Finance Group
 P.O. Box 4418
 Mail Code 1802
 Atlanta, Georgia 30302

Overnight mailing address:

ATTN: John Dutko
 C/O SunTrust Bank
 McDonald's Franchise Finance Group
 303 Peachtree Street, N.E., 26th Floor
 Atlanta, Georgia 30308
 Direct Phone: (404) 724-3028

Contact Information:

John Dutko
 Phone (404) 724-3028
 Facsimile (404) 724-3716
 john.dutko@suntrust.com

APPROVAL AND FUNDING PROCESS

We will endeavor to make a loan decision as soon as possible upon the receipt of the above information. After your loan request is approved, the loan processor will call you to schedule the closing and request any additional information.

Fees for the lien search & filing of UCC1 financing statements as well as any applicable taxes will be paid at closing or deducted from loan proceeds.

Please be advised that if a Fixed Rate is chosen, a Prepayment Premium may apply if any portion or all of the outstanding principal balance is prepaid.

THE UNDERSIGNED UNDERSTANDS THAT THE INFORMATION CONTAINED IN THIS APPLICATION AND ON ANY ACCOMPANYING STATEMENTS IS BEING PROVIDED FOR THE PURPOSE OF OBTAINING, OR MAINTAINING CREDIT WITH LENDER. THE UNDERSIGNED UNDERSTANDS THAT LENDER IS RELYING ON THIS INFORMATION IN DECIDING TO GRANT OR CONTINUE CREDIT. THE UNDERSIGNED REPRESENTS AND WARRANTS THAT THE INFORMATION PROVIDED IS TRUE, COMPLETE AND CORRECT AND AGREES TO NOTIFY LENDER OF ANY MATERIAL CHANGES THAT MAY OCCUR. LENDER IS HEREBY AUTHORIZED TO MAKE ALL INQUIRES CONSIDERED NECESSARY TO VERIFY THE ACCURACY OF THE ENCLOSED INFORMATION AND TO DETERMINE THE UNDERSIGNED'S CREDITWORTHINESS, INCLUDING BUT NOT LIMITED TO CONTACTING, INVESTIGATING AND OBTAINING CONSUMER REPORTS, REFERENCES AND OTHER INFORMATION FROM CONSUMER REPORTING AGENCIES AND OTHER CREDIT REPORTING SERVICES, FORMER OR CURRENT CREDITORS, MCDONALD'S CORPORATION AND OTHER PERSONS. THE UNDERSIGNED FURTHER AUTHORIZES (1) LENDER AND ANY OF ITS EMPLOYEES, REPRESENTATIVES, AGENTS THIRD-PARTY SERVICE PROVIDERS OR ASSIGNS AND (2) MCDONALD'S AND ANY OF ITS EMPLOYEES, REPRESENTATIVES, AGENTS OR ASSIGNS, AT ANY TIME AND FROM TIME TO TIME, TO OBTAIN AND DISCLOSE TO EACH OTHER ANY AND ALL FINANCIAL AND OTHER INFORMATION REGARDING UNDERSIGNED, AS PERMITTED BY LAW.

MCDONALD'S OWNER/OPERATOR(S):

 (Signature)

Name: _____
 (Print)

Date: _____

 (Signature)

Name: _____
 (Print)

Date: _____

FRANCHISEE INFORMATION

Franchisee (s):

Full Name: _____ **SSN:** _____

Spouse: _____ **SSN:** _____

Spouse is also listed on the Franchise Agreements

Business mailing address: _____
(To be used for correspondence and invoices.)

City: _____ **State** _____ **Zip:** _____

Number of stores owned conventionally: _____ **Number of BFL's operated:** _____

McDonald's related awards & leadership positions: _____

Year became owner/ operator: _____ **# Years in present location:** _____

Occupation prior to becoming an owner/ operator: _____

Phone numbers:

Office: _____ **Office contact:** _____

Regional voicemail: _____ **Fax:** _____

Cellular: _____ **Home:** _____

Email: _____

Regional controller: _____ **Phone:** _____

Field service: _____ **Phone:** _____

Business consultant: _____ **Phone:** _____

Franchising contact: _____ **Phone:** _____

Accountant: _____ **Phone:** _____

Attorney: _____ **Phone:** _____

Insurance agent (Stores): _____ **Phone:** _____

LOAN REQUEST INFORMATION

Borrower's name: _____

Loan amount requested: \$ _____ **Funding date requested:** _____

Purpose: [Please check applicable box(es)]

[Attach purchase agreement if available]

- | | | |
|---------------------------------------------------------|--------------------------------------------------------------------------------|-----------------------------------------|
| New franchisee <input type="checkbox"/> | Purchase existing store <input type="checkbox"/> | Refinance debt <input type="checkbox"/> |
| Remodel/ reinvestment <input type="checkbox"/> | Exercise BFL purchase <input type="checkbox"/> | Building loan <input type="checkbox"/> |
| Other (Describe below) <input type="checkbox"/> | | |
| Working capital line of credit <input type="checkbox"/> | (\$25,000 per store financed with Lender and carries a 30-day clean-up period) | |

Describe Transaction Details below (how proceeds will be used) including desired maturity (up to 84 months) and describe any special loan structure requests:

(Note: Loan term cannot extend beyond the maturity of License/Lease Agreement.)
(Please attach additional pages if necessary.)

Preferred rate structure: Fixed
(Lines of Credit must be Floating
at a Floating Rate)

The loan requested may be divided into a combination of Fixed and Floating Rate notes upon request. % Fixed: _____
% Floating: _____

Is a construction/conversion advance period needed: Yes No
Projected date of store opening: _____

Describe source of equity funds: _____

If proceeds are to be used to purchase, rebuild or relocate stores or construct a store(s), please provide the information requested below:

Street address	City, state	National store #	Purchase price	Opening/purchase date	Rewrite date	Land owned or leased by McDonald's	Rent rate %
_____	_____	_____	\$ _____	_____	_____	_____	_____
_____	_____	_____	\$ _____	_____	_____	_____	_____
_____	_____	_____	\$ _____	_____	_____	_____	_____
_____	_____	_____	\$ _____	_____	_____	_____	_____
_____	_____	_____	\$ _____	_____	_____	_____	_____
_____	_____	_____	\$ _____	_____	_____	_____	_____
_____	_____	_____	\$ _____	_____	_____	_____	_____
_____	_____	_____	\$ _____	_____	_____	_____	_____
_____	_____	_____	\$ _____	_____	_____	_____	_____
_____	_____	_____	\$ _____	_____	_____	_____	_____
_____	_____	_____	\$ _____	_____	_____	_____	_____

COMPANY INFORMATION: STORE LIST & OUTSTANDING DEBTS

Existing store locations operated by this entity:

Street address, city, state, zip	National store #	Date opened	Land owned/ or lease by McDonald's	Rent rate %	Last rewrite date	Last QSC/ V-grade
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

List ALL outstanding loans for this entity, including non-store loans:

Lender	Commitment or Outstandings	Fixed or floating	Monthly payment	Interest rate	Maturity date	National store # taken as collateral
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____