

PURPOSE OF THIS FORM:

The purpose of this form is to collect information about all individuals with an ownership interest in the Small Business Applicant ("**Applicant**"), the loan request, existing indebtedness, information about current or previous government financing, and certain other topics.

Complete this form for: (1) each proprietor; (2) general partner; (3) managing member of a limited liability company (LLC); (4) each owner of 20% or more of the equity of the Applicant; and (5) any person providing a guaranty on the loan (including the assets and liabilities of the owner's spouse and any minor children).

The information also facilitates background checks as authorized by section 7(a)(1)(B) of the Small Business Act, 15 U.S.C. 636(a)(1)(B). Submission of the requested information is required for SBA and Susser to determine eligibility for financial assistance. Failure to submit the information or inaccurate information would affect that determination.

Instructions for completing this form: This form is to be completed by all individuals with a twenty percent (20%) or more ownership interest in the Applicant submitted to Susser Bank ("**Susser**"), including spouse, non-owner Guarantors.

This form is divided into four (4) sections:

Section I: INDIVIDUAL OWNER INFORMATION: Section I requests information about the individual owners of the Applicant that must provide their Guarantee and must be completed in its entirety, signed, and dated.

Section II: CREDIT HISTORY QUESTIONNAIRE

Section III: MANAGEMENT RESUME

Section IV: REPRESENTATIONS, ACKNOWLEDGEMENT

Section V: PERSONAL FINANCIAL STATEMENT: Personal Financial Statement dated within 90 days of submission to SBA, for all owners of 20% or more (including the assets of the owner's spouse and minor children), and proposed guarantors. The owner's spouse must also sign the Personal Financial Statement. The SBA Lender must obtain a personal financial statement from all individuals guaranteeing the loan.

Definitions:

Guaranties: Each loan must be guaranteed by at least one individual or entity. If no one individual or entity owns 20% or more of the Applicant, at least one of the owners must provide a full unconditional guaranty. Individuals who own 20% or more of an Applicant must provide an unlimited full guaranty.

When deemed necessary for credit or other reasons, SBA or, for a loan processed on a delegated basis, the SBA Lender, may require other appropriate individuals or entities to provide full or limited guaranties of the loan without regard to the percentage of their ownership interests, if any.

Guaranty of Spouse: Each spouse owning less than 20% of an Applicant must personally guarantee the loan in full when the combined ownership interest of both spouses and minor children is 20% or more.

Non-owner spouse: The SBA Lender must require the signature of the spouse on the appropriate collateral documents. The spouse's guaranty secured by jointly held collateral e.g., a single-family residence, will be limited to the spouse's interest in the collateral.

INDIVIDUAL OWNER INFORMATION

SMALL BUSINESS APPLICANT (BUSINESS ENTITY APPLYING)		DATE	
NAME (First, MI, Last)		OWNERSHIP INTEREST % OF SMALL BUSINESS APPLICANT	
CELL PHONE	EMAIL		
SSN	DATE OF BIRTH (MM/DD/YYYY)	PLACE OF BIRTH (CITY, STATE)	
MARITAL STATUS		SPOUSE NAME (First, MI, Last)	
VETERAN	GENDER	RACE	ETHNICITY

Veteran/Gender/Race/Ethnicity data is collected for program reporting. Disclosure is voluntary and has no bearing on credit decision.

CREDIT HISTORY QUESTIONNAIRE

#	QUESTION	YES	NO
1	ARE YOU, OR A BUSINESS YOU OWN AN INTEREST OF TWENTY (20%) OR MORE A PARTY TO ANY LAWSUIT, OR LEGAL ACTION (INCLUDING DIVORCE OR LEGAL SEPARATION), OR UNSATISFIED JUDGEMENT?		
2	HAVE YOU, OR A BUSINESS YOU OWN OR PREVIOUSLY OWNED HAD A FORECLOSURE OR DEED IN LIEU OF FORECLOSURE IN THE PREVIOUS 10 YEARS?		
3	HAVE YOU OR ANY BUSINESS YOU CONTROL EVER FILED FOR PERSONAL BANKRUPTCY? IF YES, CH. 7 or CH. 13. ____ YEAR OF DISPOSITION: ____ DISPOSITION: _____		
4	YOUR PERSONAL INCOME TAX RETURNS HAVE BEEN FILED THROUGH THE YEAR ____ . ARE ANY INCOME TAX RETURNS, WHETHER PERSONAL OR ANY BUSINESS IN WHICH YOU ARE A TWENTY PERCENT (20%) OWNER OR MORE CURRENTLY BEING AUDITED OR CONTESTED, PAST DUE, OR CURRENTLY ON A REPAYMENT PLAN?		
5	ARE ALL RESIDENTIAL OR COMMERCIAL REAL ESTATE PROPERTY TAXES YOU OWN CURRENT?		
6	ARE YOU CURRENT ON ALL PERSONAL CREDIT ACCOUNTS?		
7	WHAT IS YOUR ESTIMATED FICO SCORE? SOURCE: _____	Score: _____	

MANAGEMENT RESUME

Please include relevant industry professional experience. If the proposed loan is a Business Acquisition or Start-up, please detail transferable professional experience. If additional detail is appropriate, provide an updated resume.

APPLICANT'S EDUCATION/ LICENSES/ CERTIFICATIONS

Applicant Resume(s) is included under separate cover in lieu of completing Management Resume Section: ____

COLLEGE/ TRADE/ HIGH SCHOOL	DEGREE/MAJOR
YEAR GRADUATED (YYYY)	CITY, STATE, ZIP CODE

GRADUATE/PHD/ MEDICAL SCHOOL	DEGREE
YEAR GRADUATED (YYYY)	CITY, STATE
REVELANT CERTIFICATIONS/ LICENSES/ PERMITS	

PROFESSIONAL HISTORY

COMPANY NAME		
TITLE	START DATE (MM/YYYY)	END DATE (MM/YYYY) OR CURRENT
DUTIES/DESCRIPTION		

COMPANY NAME		
TITLE	START DATE (MM/YYYY)	END DATE (MM/YYYY)
DUTIES/DESCRIPTION		

COMPANY NAME		
TITLE	START DATE (MM/YYYY)	END DATE (MM/YYYY)
DUTIES/DESCRIPTION		

REPRESENTATIONS, ACKNOWLEDGEMENT, AND AUTHORIZATION

By Signing Below, You Make the Following Representations, Acknowledgement, Authorization, and Certification

I represent that:

EQUAL CREDIT OPPORTUNITY NOTICE

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, national origin, sex, marital status, age (provide the applicant has the capacity to enter into a binding contract); because all or part of the applicant’s income derives from a 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 this creditor is:

Federal reserve Consumer Help Center
PO Box 1200
Minneapolis, MN 55480

I authorize the SBA to request criminal record information about me from criminal justice agencies for the purpose of determining my eligibility for programs authorized by the Small Business Act, as amended.

I hereby authorize Susser Bank to obtain my credit reports from any consumer or credit reporting agency for the purposes of obtaining credit.

NOTIFIATION TO BUSINESS CREDIT APPLIACANTS

The applicant has the right to a notification of action taken. The notification may be orally or in writing when the adverse action is taken. The applicant has a right to a statement of specific reasons within thirty (30) days if the statement is requested within sixty (60) days of the creditors’ notification. To request a statement of specific reasons the applicant should contact Mary T. Rochelle at 3030 Matlock Road, Arlington TX 76015, or (817) 987-2400

ACCURACY CERTIFICATION

I certify that the information provided in this application and the information that I have provided in all supporting documents and forms is true and accurate. I realize that the penalty for knowingly making a false statement to obtain a guaranteed loan from SBA is that I may be fined up to \$250,000 and/or be put in jail for up to 5 years under 18 USC § 1001; under 15 USC 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if false statements are submitted to a Federally insured institution, I may be fined up to \$1,000,000 and/or be put in jail for up to 30 years under 18 USC § 1014.

APPLICANT

SIGNATURE	DATE
PRINT NAME	TITLE

**TAXPAYER FIRST ACT DISCLOSURE
AND CONSENT TO USE OF TAX RETURN INFORMATION**

Federal law requires that we provide this consent to you. Susser Bank, N.A. (“Susser”) will not use, disclose, or share your tax return information for any purpose other than the express purposes outlined below and shall not disclose your tax return information to any party without your express permission or request.

I/We understand, acknowledge and authorize Susser, its affiliates, subsidiaries, employees, officers, agents, service providers, successors and assigns and any third parties involved in this transaction to use, obtain, disclose or share tax return information contained in the federal income tax return and supporting schedules for tax years indicated for the purposes of providing an offer, originating, maintaining, managing, monitoring, insuring, servicing, marketing, purchasing, selling and/or securitizing a loan, including but not limited to, any due diligence activities associated therewith, in accordance with applicable laws, including state and federal privacy and data security laws. Third parties may include vendors, auditors, investors, Small Business Administration (SBA), Community Development Centers (CDC), and any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers, or service providers for these parties and any of aforementioned parties’ successors and assigns.

If you agree with these terms, please sign, and date this consent form and return to Susser Bank

APPLICANT

NAME OF TAXPAYER ON RETURN	
TAX YEARS (MOST RECENT FILED 3 YEARS) (YYYY)	
SIGNATURE	DATE
PRINT FULL LEGAL NAME	
BUSINESS EMAIL	BUSINESS PHONE

PERSONAL FINANCIAL STATEMENT

Complete this Personal Financial Statement as Principal/Guarantor (“Applicant”); and Co-borrower/Co-Principal/Co-Guarantor (“Co-applicant”) if a “joint” summary of assets is as applicable.

SECTION I: APPLICATION INFORMATION

APPLICANT	CO-APPLICANT
FULL LEGAL NAME	FULL LEGAL NAME
EMAIL ADDRESS	EMAIL ADDRESS
HOME ADDRESS	HOME ADDRESS (COPY APPLICANT ADDRESS)
CITY, STATE, ZIP	CITY, STATE, ZIP
MARITAL STATUS: MARRIED UNMARRIED SEPARATED REGISTERED DOMESTIC PARTNER (RDP) OR EQUIVALENT.	MARITAL STATUS: MARRIED UNMARRIED SEPARATED REGISTERED DOMESTIC PARTNER (RDP) OR EQUIVALENT.
THE INCOME OR ASSETS OF THE APPLICANT’S SPOUSE OR RDP WILL NOT BE USED AS A BASIS FOR LOAN QUALIFICATION, BUT THE APPLICANT OR APPLICANT’S CO-APPLICANT IS RELYING ON PROPERTY LOCATED IN A COMMUNITY PROPERTY STATE AS A BASIS FOR REPAYMENT OF PROPOSED LOAN, OR COLLATERAL OF PROPOSED LOAN, OR COLLATERAL OF PROPOSED LOAN, IN WHICH CASE SUSSER MAY REQUEST INFORMATION ABOUT THE APPLICANT’S SPOUSE OR RDP, AS APPROPRIATE	
ANY PERSON, WHETHER MARRIED, UNMARRIED, SEPARATED, OR AN RDP MAY APPLY FOR SEPARATE CREDIT. PROVIDING JOINT FINANCIAL INFORMATION DOES NOT CONFIRM THE INTENT FOR THE TWO CO-APPLICANTS TO APPLY FOR JOINT CREDIT.	
THE INFORMATION PROVIDED IN THIS PERSONAL FINANCIAL STATEMENT AND ANY SUPPORTING SCHEDULES IS THE MOST CURRENT FINANCIAL INFORMATION AVAILABLE CONCERNING THE APPLICANT OR CO-APPLICANT AND THERE HAVE BEEN NO SIGNIFICANT CHANGES IN THE INFORMATION PROVIDED IN THIS STATEMENT.	
APPLICANT’S INITIALS _____	APPLICANT’S INITIALS _____
DATE: _____	DATE: _____

SECTION II: ANNUAL INCOME

GROSS ANNUAL INCOME	Applicant	Co-Applicant	Total
WAGE (W-2)			
BONUS/COMMISSION			
DISTRIBUTIONS (BORROWER)			
DISTRIBUTIONS (AFFILIATE)			
DIVIDENDS/INTEREST			
SOCIAL SECURITY/PENSION			
NET RENTAL INCOME			
*OTHER:			
OTHER DESCRIPTION:			
TOTAL			

*Other Income Notice: Alimony, child support or separate maintenance income need not be disclosed if the Applicant or Co-Applicant does not wish to have the income considered as a basis for repaying this loan.

SECTION III: RESIDENCY INFORMATION

COUNTRY OF RESIDENCY QUESTIONS	APPLICANT	CO-APPLICANT
DO YOU HOLD CITIZENSHIP IN MULTIPLE COUNTRIES? IF YES, LIST COUNTRIES OF CITIZENSHIP		
ARE YOUR ASSETS PRIMARILY IN THE UNITED STATES? IF NO, PLEASE PROVIDE THE PRIMARY COUNTRY OF ASSETS:		
IS YOUR COUNTRY OF DOMICILE (PRIMARY RESIDENCE) THE U.S.? IF RESPONSE IS "NO," LIST COUNTRY OF DOMICILE		
HAVE YOU OBTAINED CREDIT UNDER ANY OTHER NAMES OR WITH OTHER INDIVIDUALS? IF RESPONSE IS "YES," PROVIDE THE NAME AND SOCIAL SECURITY NUMBER. NAME: _____ SOCIAL SECURITY NUMBER: _____		

SECTION IV: ASSETS & LIABILITIES (APPLICANT AND CO-APPLICANT)

ASSETS	AMOUNT	LIABILITIES	AMOUNT
CASH ACCOUNTS HELD AT SUSSER BANK (SCHEDULE A)		REVOLVING (SCHEDULE F)	
CASH ACCOUNTS HELD ELSEWHERE (SCHEDULE B)		INSTALLMENT: NON-MORTGAGE (SCHEDULE G)	
RETIREMENT ACCOUNTS (IRA/401(K)) (SCHEDULE C)		LOANS ON LIFE INSURANCE/401K	
MARKETABLE SECURITIES: PUBLICLY TRADED (SCHEDULE D)		STUDENT LOANS IN DEFERMENT?	
MARKETABLE SECURITIES: PRIVATELY HELD (SCHEDULE D)		UNPAID TAXES	
CASH SURRENDER VALUE OF LIFE INSURANCE		OTHER	
REAL ESTATE (SCHEDULE E)		REAL ESTATE (SCHEDULE E)	
PERSONAL PROPERTY (AUTOS, RV'S, HOUSEHOLD ITEMS)			
OTHER:			
TOTAL ASSETS		TOTAL LIABILITIES	
NET WORTH			

SCHEDULE A: CASH ACCOUNTS HELD AT SUSSER

NAME ON ACCOUNT	INSTITUTION	ACCOUNT #	BALANCE	TYPE ACCOUNT	PLEDGED (Yes/No)
	SUSSER				
	SUSSER				
	SUSSER				
	SUSSER				
TOTAL					

SCHEDULE B: CASH ACCOUNTS HELD AT OTHER FINANCIAL INSTITUTIONS

NAME ON ACCOUNT	INSTITUTION	ACCOUNT #	BALANCE	TYPE ACCOUNT	PLEDGED (Yes/No)
TOTAL					

SCHEDULE C: RETIREMENT ACCOUNTS (IRA, 401K, SEP, PENSION)

PLAN ADMIN.	TYPE ACCOUNT	BENEFICIARY	BALANCE/VALUE	NAME ON ACCOUNT
TOTAL				

SCHEDULE D: MARKETABLE SECURITIES (PUBLIC/ PRIVATE OWNED)

NAME OF SECURITIES	PUBLIC/ PRIVATE	TICKER	# SHARES	MARKET PRICE/SHARE	DATE mm/yy	TOTAL
TOTAL						

SCHEDULE E: SCHEDULE OF REAL ESTATE OWNED

ADDRESS	TYPE	TITLE HOLDER	YEAR ACQUIRED	COST	MARKET VALUE	MTG. BALANCE	PMT. (PITI)	NOTE HOLDER
TOTAL								

*If Schedule of Real Estate Owned exceeds five (5) properties, please provide same level of detail as indicated in table above under separate cover.

SCHEDULE F: REVOLVING DEBT

SCHEDULE G: INSTALLMENT; NON-MORTGAGE

ACCOUNT NAME	BALANCE	PMT. (MONTHLY)	ACCOUNT NAME	BALANCE	PMT. (MONTHLY)
TOTAL			TOTAL		

The undersigned submits this Personal Financial Statement (“PFS”) for the purpose of obtaining a loan or other financial accommodation from Susser Bank. (“Susser”). The undersigned understands that Susser will rely on the information contained in this Summary and any other documents or information submitted in connection with this Summary in deciding, in Susser’s discretion, whether to extend the credit, or continue any present extensions of credit, to the undersigned as borrower, obligor or guarantor of the Loan applied for or requested. The undersigned each hereby certify that the information provided in and submitted with this Summary is true, correct and complete, and accurately reflects the financial condition of the undersigned including, without limitation, all known liabilities, direct or contingent, as of the date set forth opposite the signatures on this PFS. The undersigned each acknowledge that any intentional or negligent misrepresentation of such information may result in civil liability and/or criminal penalty including, without limitation, fine or imprisonment or both, under federal law. The undersigned each hereby authorize and consent to Susser: (i) verifying, at any time, from any source, any information submitted to Susser in connection with this PFS; and (ii) obtaining one or more credit reports relating to the undersigned’s individual credit status, without further notice, in connection with: (a) this PFS, (b) any renewal, modification or extension of the Loan, or (c) any review, collection, servicing or administration of the Loan.

NOTICE TO 7(a) LOAN, 504 LOAN AND SURETY BOND APPLICANTS: Knowingly making a false statement on this form is a violation of Federal law and could result in criminal prosecution, significant civil penalties, and a denial of your loan or surety bond application. A false statement is punishable under 18 U.S.C. §§ 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to \$250,000; under 15 U.S.C. § 645 by imprisonment of not more than two years and/or a fine of not more than \$5,000; and, if submitted to a Federally-insured institution, a false statement is punishable under 18 U.S.C. § 1014 by imprisonment of not more than thirty years and/or a fine of not more than \$1,000,000. Additionally, false statements can lead to treble damages and civil penalties under the False Claims Act, 31 U.S.C. § 3729, and other administrative remedies including suspension and debarment.

The undersigned each certify and agree that he/she has a continuing obligation to amend and/or supplement the information provided in or given in connection with this Summary if any of the material facts which have been represented should change, and that in the absence of such notice, Susser may consider this Summary as a continuing statement of the financial condition of the undersigned. The undersigned understands that Susser will retain this Summary.

In the event payments on the Loan become delinquent, Susser may report the names and account information of the undersigned to a credit reporting agency. Susser is authorized to respond to and answer questions about its credit experience with the undersigned.

SIGNATURE	
PRINT	DATE

SIGNATURE	
PRINT	DATE

Submit Guarantor Application to: SBA@SusserBank.com