

## Restaurant Finance

# McDonald's<sup>®</sup> Franchisee Lending Program Standard Loan Application Form

Thank you for considering Wells Fargo Bank, National Association (Wells Fargo) for your financing needs. We've designed this package for McDonald's USA LLC (McDonald's) franchisees to make the loan application 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 Form and each of the additional items in the checklist below. By following this checklist, you help to ensure the fastest response to your loan request, since we cannot begin our review until your application file is complete.

## Initial Credit Request: Underwriting Checklist

- Wells Fargo McDonald's Franchisee Lending Program Standard 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 and loss statement for the past two years for all restaurants and any management company
- Existing stores: Current year-to-date balance sheet and profit and loss statement with prior year comparison for all restaurants
- For each store being acquired: 1) profit and loss statement for prior two years; 2) current year profit and loss statement with prior year comparison  
Minimum one-year projected income statement, including assumptions for any new store(s) being acquired
- Existing debt schedule
- Personal financial statement (*please provide or see EXHIBIT*)

*Please sign and date all documents*

## Once Approved: Closing Items

- 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.

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 gathered the business financials and personal financial statements, please email them and other checklist items to either of the following contacts:

**Richard Kabel, Relationship Manager, McDonald's Franchise Finance, [richard.g.kabel@wellsfargo.com](mailto:richard.g.kabel@wellsfargo.com) Jorge Ulloa, Relationship Manager, McDonald's Franchise Finance, [jorge.ulloa@wellsfargo.com](mailto:jorge.ulloa@wellsfargo.com)**

We look forward to receiving your application and we're committed to providing you with a prompt response. Our objective is to build a strong, long-term customer relationship with you, and satisfy your financial requirements.

# Section I

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## Contact Information Application

**Name:**

**Email Address:**

**Telephone Number:**

**Mobile Number:**

## Business Contacts

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**Bank Name:**

**Telephone:**

**Contact:**

**Email Address:**

**Address:**

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**Business Insurance:**

**Telephone:**

**Contact:**

**Email Address:**

**Address:**

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**Accounting Firm:**

**Telephone:**

**Accountant:**

**Email Address:**

**Address:**

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**Law Firm:**

**Telephone:**

**Attorney:**

**Email Address:**

**Address:**

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**Field Office:**

**Telephone:**

**Field Officer:**

**Email Address:**

**Address:**

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## Section II

Applicant Entity/Entities (collectively "Applicant") - *\*By initialing below, you agree that you are authorized to bind your entity and you acknowledge your entity's intent to apply for joint credit with all of the co-applicant entities listed on Section II of this document. Any person or entity that agrees to guarantee any debt being applied for under this Application will be responsible to repay such debt in full if the borrower(s) fail to repay such debt as and when required under the terms of the related loan documents.*

Legal Entity Details	Authorized Signer's Initials*	Federal Tax ID	Entity Type <small>(e.g. Limited Liability Company, S-Corp, General Partnership)</small>	State of Formation	# Stores Owned	Years as McDonald's Franchisee
<b>01 Name:</b> <b>Address:</b> <b>Authorized Signer Name:</b>						
<b>02 Name:</b> <b>Address:</b> <b>Authorized Signer Name</b>						
<b>03 Name:</b> <b>Address:</b> <b>Authorized Signer Name:</b>						
<b>04 Name:</b> <b>Address:</b> <b>Authorized Signer Name:</b>						
<b>05 Name:</b> <b>Address:</b> <b>Authorized Signer Name:</b>						
<b>06 Name:</b> <b>Address:</b> <b>Authorized Signer Name:</b>						
<b>07 Name:</b> <b>Address:</b> <b>Authorized Signer Name:</b>						
<b>08 Name:</b> <b>Address:</b> <b>Authorized Signer Name:</b>						





In order to ensure compliance in connection with a request for secured credit where applicant/guarantor or co-applicant/co-guarantor **is a resident of a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington or Wisconsin) or is relying on community property located in one of those states or in Alaska as a basis for repayment on the credit requested**, we request the name and address of the respective spouse, where applicable.

<b>Applicant/Guarantor Name</b>	
<b>Spouse's Name</b>	
<b>Address (if different)</b>	

<b>Applicant/Guarantor Name</b>	
<b>Spouse's Name</b>	
<b>Address (if different)</b>	

<b>Applicant/Guarantor Name</b>	
<b>Spouse's Name</b>	
<b>Address (if different)</b>	

<b>Applicant/Guarantor Name</b>	
<b>Spouse's Name</b>	
<b>Address (if different)</b>	

<b>Applicant/Guarantor Name</b>	
<b>Spouse's Name</b>	
<b>Address (if different)</b>	

<b>Applicant/Guarantor Name</b>	
<b>Spouse's Name</b>	
<b>Address (if different)</b>	

# Section IV

## Business Profile

1 How often does your Company prepare financial statements?

Monthly  Quarterly  Annually

2 Indicate the type(s) of statements prepared:

Audited  Reviewed  Compiled  Internal

3 Please share the date of your most recent Business Review

4 Are you eligible for growth and rewrite on all locations?

Yes  No

5 Are any locations currently under Temporary Rent Assistance?

Yes  No

6 Please provide additional explanations, where necessary (e.g. significant changes to your balance sheet or profit and loss statement over the last two years, detail of location and reason not eligible for growth and rewrite, or explanation regarding Temporary Rent Assistance)

Insert Explanation Here

# Section V

Required Disclosures	Yes	No
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- |  |                          |                          |  |
|--|--------------------------|--------------------------|--|
| Are you a U.S. Citizen?  | <input type="checkbox"/> | <input type="checkbox"/> | Country of citizenship: <input type="text"/> |
| Is any owner or principal an active service member*?   | <input type="checkbox"/> | <input type="checkbox"/> | If Yes, attach detailed explanation          |
| Are you or your affiliates party to any claim or lawsuit?  | <input type="checkbox"/> | <input type="checkbox"/> | If Yes, attach detailed explanation          |
| Have you or your affiliates ever declared bankruptcy?  | <input type="checkbox"/> | <input type="checkbox"/> | If Yes, attach detailed explanation          |
| Do you or your affiliates owe or are you disputing any taxes?                                    | <input type="checkbox"/> | <input type="checkbox"/> | If Yes, attach detailed explanation          |
| Are you a partner or officer in any other venture?   | <input type="checkbox"/> | <input type="checkbox"/> | If Yes, attach detailed explanation          |
| Do you own and/or contribute assets to an insurance captive?                                     | <input type="checkbox"/> | <input type="checkbox"/> | Name of captive: <input type="text"/>        |
| Are any assets (personal or business) held in a trust?   | <input type="checkbox"/> | <input type="checkbox"/> | If Yes, attach detailed explanation          |
| Are there any obligations not listed for which you or your business is a guarantor or co-signor? | <input type="checkbox"/> | <input type="checkbox"/> | If Yes, attach detailed explanation          |

\*All persons on active duty in the Army, Navy, Air Force, Marine Corps, Coast Guard, Space Force, and active service commissioned officers of the Public Health Service and National Oceanic and Atmospheric Administration and reservists and persons in the National Guard while on active duty federal service.



# Section VI

## Attestations and Authorizations

As an authorized representative of an applicant or co-applicant, you affirm that the information on this application is given to Wells Fargo Bank, National Association (“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.

As an authorized representative of an applicant or co-applicant, you affirm that 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 this application for business credit made of Wells Fargo and/or any of its affiliates, I/we, the owner(s) or guarantor(s) signing this application, 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 about me using the information (including social security numbers) provided herein. I/we understand that a personal consumer credit report may be requested for any individual owner(s) or guarantor(s) 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 in connection with this application for business credit and any related review and underwriting. This authorization shall remain in effect during the full time this application is under consideration by Wells Fargo unless and until revoked in writing delivered to Wells Fargo at Wells Fargo Bank, National Association, 1808 Aston Avenue, Suite 250, Carlsbad, CA 92008.

Please indicate the capacity in which you are signing, and then sign and date the form. Multiple boxes may be checked.

Authorized Representative ("AR") of Applicant	Name	_____	
Authorized Representative ("AR") of Co-Applicant	Signature	_____	Date <u> M M / D D / Y Y Y Y </u>
Owner/Prospective Guarantor			
Authorized Representative ("AR") of Applicant	Name	_____	
Authorized Representative ("AR") of Co-Applicant	Signature	_____	Date <u> M M / D D / Y Y Y Y </u>
Owner/Prospective Guarantor			
Authorized Representative ("AR") of Applicant	Name	_____	
Authorized Representative ("AR") of Co-Applicant	Signature	_____	Date <u> M M / D D / Y Y Y Y </u>
Owner/Prospective Guarantor			

Authorized Representative ("AR") of Applicant	Name	_____	
Authorized Representative ("AR") of Co-Applicant	Signature	_____	Date <u> M M / D D / Y Y Y Y </u>
Owner/Prospective Guarantor			
Authorized Representative ("AR") of Applicant	Name	_____	
Authorized Representative ("AR") of Co-Applicant	Signature	_____	Date <u> M M / D D / Y Y Y Y </u>
Owner/Prospective Guarantor			
Authorized Representative ("AR") of Applicant	Name	_____	
Authorized Representative ("AR") of Co-Applicant	Signature	_____	Date <u> M M / D D / Y Y Y Y </u>
Owner/Prospective Guarantor			
Authorized Representative ("AR") of Applicant	Name	_____	
Authorized Representative ("AR") of Co-Applicant	Signature	_____	Date <u> M M / D D / Y Y Y Y </u>
Owner/Prospective Guarantor			
Authorized Representative ("AR") of Applicant	Name	_____	
Authorized Representative ("AR") of Co-Applicant	Signature	_____	Date <u> M M / D D / Y Y Y Y </u>
Owner/Prospective Guarantor			

## Compliance Disclosures

### **Federal 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. Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. The Federal agency that administers compliance with this law concerning this creditor is the Consumer Financial Protection Bureau, 1700 G Street NW., Washington, DC 20552.

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, National Association, 1808 Aston Avenue, Suite 250, Carlsbad, CA 92008 or call 1-760-918-2700 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, federal law requires financial institutions to obtain, verify, and record information that identifies each person (individual and business entity) who opens an account.

What this means for you: When you open an account, 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 review your driver's license or other identifying documents.

**Ohio Residents**

The Ohio law against discrimination requires that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

**Married Wisconsin Residents**

No provision of any marital property agreement, unilateral statement under §766.59, Wis. Stats., or court decree under §766.70, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, statement or court decree or has actual knowledge of the adverse provision.

**Wells Fargo's U.S. privacy policies and notices may be found at:** <http://www.wellsfargo.com/privacy-security/>

EXHIBIT – Personal Financial Disclosure

**Part 1 – Personal Financial Profile as of:**

Assets		Liabilities	
Cash	\$	Notes Payable To Banks ( <i>Schedule C</i> )	\$
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. Insert Other Asset	\$	Other Liabilities	
2. Insert Other Asset	\$	1. Insert Other Liability	\$
3. Insert Other Asset	\$	2. Insert Other Liability	\$
		3. Insert Other Liability	\$
		Total Liabilities	\$
		Total Net Worth	\$
<b>Total Assets</b>	<b>\$</b>	<b>Total Liabilities and Net Worth</b>	<b>\$ 0.00</b>

1 McDonald's® Franchisee Lending Program – Standard Loan Application (Rev. 01 –01/24)  
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**Part 2 – Personal Income and Expenses (for the year ending):**

Annual Income		Annual Expenses	
Salary	\$	Mortgage/Rental Payments	\$
Bonus, Commissions	\$	Taxes (Re/Federal/State)	\$
Dividends/Interest	\$	Insurance Premium	\$
Real Estate Income	\$	Credit Cards	\$
Other (You Do Not Have To List Alimony)		Child Support	\$
1. Insert Other Income	\$	Tuition	\$
2. Insert Other Income	\$	Other	
3. Insert Other Income	\$	1. Insert Other Expense	\$
	\$	2. Insert Other Expense	\$
<b>Total Annual Income</b>	<b>\$ 0.00</b>	<b>Total Annual Expenses</b>	<b>\$ 0.00</b>

**Schedule A – Securities, Stocks and Bonds**

Description:	Name On Title:
% Ownership:	Per Share Mkt Value: \$
Pledged As Collateral:	To Whom?
Description:	Name On Title:
% Ownership:	Per Share Mkt Value: \$
Pledged As Collateral:	To Whom?
Description:	Name On Title:
% Ownership:	Per Share Mkt Value: \$
Pledged As Collateral:	To Whom?

Description:	Name On Title:
% Ownership:	Per Share Mkt Value: \$
Pledged As Collateral:	To Whom?

**Schedule B – Real Estate**

Property Address:

Name On Title:	% Own:
Mkt Value: \$	Cost: \$
Date Purch:	Mtg Balance: \$
Maturity:	Lender:

Property Address:

Name On Title:	% Own:
Mkt Value: \$	Cost: \$
Date Purch:	Mtg Balance: \$
Maturity:	Lender:

Property Address:

Name On Title:	% Own:
Mkt Value: \$	Cost: \$
Date Purch:	Mtg Balance: \$
Maturity:	Lender:

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?:

Description: Lender:

Original Amount: \$ Maturity Date:

Current Balance: \$ Monthly Payment: \$

Secured Y or N\*:  Replaced w/ Proposed Facility?:

Description: Lender:

Original Amount: \$ Maturity Date:

Current Balance: \$ Monthly Payment: \$

Secured Y or N\*:  Replaced w/ Proposed Facility?:

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?