

This document contains important information about your rights, and disclosures to which you are entitled, pursuant to certain statutory and regulatory requirements. Consent you provide for further consideration of this application is also included. Please read and retain a copy for your records.

USA Patriot Act Notice: To help the U.S. government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each Borrower that opens an account. What this means: when a Borrower opens an account, PNC will ask for the business name, business address, taxpayer identifying number and other information that will allow PNC to identify the Borrower, such as organizational documents. For some businesses and organizations, PNC may also need to ask for identifying information and documentation relating to certain individuals associated with the business or organization, including the individuals name, address, date of birth and other information that will help PNC identify such person. PNC may also ask to see such person's driver's license or other official documents to identify such person.

Online Notice to Borrower/Appraisal: You are entitled to receive a copy of each written appraisal and valuation developed in connection with an application for credit to be secured by a first lien on a 1-4 family residential dwelling at least three (3) business days prior to your closing date. We will make every effort to deliver a copy at least three (3) business days prior to your closing date, however, in the unlikely event that we experience a delay in the delivery your closing may be postponed. By providing your e-mail address to PNC, you agree to the electronic delivery of appraisals and valuations. If you prefer copies in written form, contact PNC at: 855-201-1604.

Important Information about Phone Calls, Texts, and Prerecorded Messages: By providing telephone number(s) to PNC, its affiliates or designees now or at any later time you authorize PNC and/or its affiliates and designees to contact you regarding your account(s) with PNC or its affiliates whether such accounts are your individual accounts or business accounts for which you are a contact at such numbers using any means, including but not limited to placing calls using an automated dialing system to cell phone or VoIP numbers or leaving prerecorded messages or sending text messages even if charges may be incurred for the calls or text messages. Any phone call with us may be monitored or recorded by us for quality control and training purposes.

Email Communication: By providing your email address, you consent and agree to receive electronic mail from PNC, its affiliates and designees.

Consumer Credit Reports: You, alone and on behalf of all co-applicants and guarantors for whom you have permission to apply for products and services, authorize PNC or its designees (and any assignee or potential assignee) to obtain personal credit profiles from one or more national credit bureaus. This authorization extends to obtaining a credit profile(s) in considering this application and subsequently for the purposes of update, renewal, modification or extension of such credit or additional credit and for reviewing or collecting the resulting account. If you are a New York resident we are informing you that upon request, you will be informed whether or not a consumer report was requested, and if it was, of the name and address of the consumer reporting agency that furnished the report.

Income: When applying for credit, you are not required to disclose alimony, child support or separate maintenance payments if you do not wish to have it considered as a basis for repaying your loan obligation.

Notice for Denial: If you have applied for credit and your request is denied you have the right to a written statement of the specific reasons for denial. To obtain the statement please write to Business Loan Services, MS: F6-F266-04-G, Attn: Portfolio Processing Team, 8800 Tinicum Boulevard, Philadelphia PA 19153 or call 1-877-287-2654, within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for denial within 30 days of receiving your request for the statement.

ECOA 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), 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. The federal agency that administers compliance with this law concerning this creditor is: Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20006.

Other: Bank does not lend to businesses engaged in certain types of activities and is not obligated to grant credit, or may offer a lower limit.

Business Purpose Affirmation: You certify that all loan proceeds will be used for business purposes.

Credit Approval. If PNC approves this application, PNC may, at its sole discretion, approve either a Choice Credit SM for Business credit facility, a credit facility under the U.S. Small Business Administration's Express Loan program (an "SBA Express Loan"), a term loan or another credit facility (as appropriate, collectively, the "Credit Facility"). If PNC approves this application, PNC will either (i) mail to the Borrower at the address specified in this application, the Business Banking Line of Credit Agreement or the Business Banking Term Loan Agreement, as appropriate (as amended or restated from time to time, the "Terms and Conditions") governing the Credit Approval or (ii) contact the Borrower to discuss the terms of the approval and execution of definitive loan documents

Applicant: The Applicant certifies that the statements made on this application and any other information provided in connection with this application are true and complete. The term "Applicant" as used herein shall include the business entity (ies) applying for the loan (the "Borrower") and all other persons who by providing information herein may be liable for the loan requested in this application as an endorser, surety or guarantor, or who may be a principal of the Borrower. The Applicant agrees to promptly notify PNC of any material changes to this information. If one or more Applicants is a business entity, the Applicant agrees to provide certification(s) of beneficial owners in form and substance acceptable to PNC (as executed and delivered to the Bank on or prior to the date of this application and updated from time to time, the "Certification of Beneficial Owners"). The Applicant represents and warrants, as of the date of this application and as of the date each updated Certification of Beneficial Owners is provided to PNC, that the information in the Certification of Beneficial Owners is true, complete and correct. From time to time the information provided in the Certification of Beneficial Owners may need to be updated due to changes in the ownership or controlling party of the legal entity customer or its beneficial owners. Further, from time to time PNC may be required to verify the continued accuracy of the information provided. The Applicant agrees to provide confirmation of the accuracy of the information set forth in the Certification of Beneficial Owners, or deliver a new Certification of Beneficial Owners in form and substance acceptable to PNC, as and when requested by PNC and/or when any individual identified on the most recent Certification of Beneficial Owners provided to PNC as a controlling party and/or a direct or indirect individual owner has changed. The Applicant further agrees to provide such other information and documentation as may reasonably be requested by PNC from time to time for purposes of compliance by the Bank with applicable laws (including without limitation the USA Patriot Act and other "know your customer" and anti-money laundering rules and regulations), and any policy or procedure implemented by PNC to comply therewith. PNC is authorized to make all inquiries it deems necessary to verify accuracy of the information submitted and to determine the Applicant's creditworthiness, and to share any information provided to PNC by or about any Applicant(s) with any third party that performs services for PNC in connection with this application or the loan or to whom this application or any loan to the Applicant may be transferred. The Applicant authorizes any person or consumer reporting agency to give PNC or such third party any information it may have on the Applicant and authorizes PNC or such third party to make inquiries of the Applicant's accountant directly and obtain any information it deems necessary in processing this application. The Applicant authorizes PNC and any transferee of this application or loan to answer any questions about its credit experience with the Applicant. The Applicant understands that all fees, including commitment and documentation fees and annual credit review fees are non-refundable. In addition, once the commitment has been issued, the Borrower will pay all expenses, including but not limited to: documentation fees, annual fees, mortgage taxes, insurance premiums, recording and filing fees, overdraft protection fees, appraisal fees, etc.

Note Regarding Updating Information: From time to time the information provided in this application may need to be updated due to changes in the ownership or controlling party of the legal entity customer or its beneficial owners. Further, from time to time PNC may be required to verify the continued accuracy of the information provided.

Joint Credit: You certify that you have permission to apply jointly on behalf of other parties and that other parties are aware of this application.

State Specific Disclosures:

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that reporting agencies maintain credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to New Jersey Residents: Under New Jersey law we are required to give you the following notification if we make a loan offer to be secured, in whole or in part, by real property located in New Jersey: "The interests of the borrower and lender are or may be different and may conflict, and the lender's attorney represents only the lender and not the borrower. The borrower is, therefore, advised to employ an attorney of the borrower's choice, licensed to practice law in the State of New Jersey to represent the interests of the borrower."

Notice to Wisconsin Residents: No provision of a marital property agreement, a unilateral statement under Wisconsin Statutes s.766.59 or a court decree under Wisconsin Statutes s. 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is Incurred.

Notice to Vermont Residents: The submission of your loan application constitutes your consent for the lender to obtain credit reports in connection with this application, for the purpose of reviewing the account, increasing the credit limit on the account, taking collection action on the account, or for any other legitimate purposes associated with the account.