

Agent Loan Application/Underwriting Checklist

Below are the documents needed to apply for a loan.

New Agents to Wintrust Agent Finance — Purchase:**

- Signed Loan Application*
- Exhibit A of Loan Application – Financial Statement*
- Exhibit B of Loan Application – Agent Profile on Selling Agent*
- Exhibit C of Loan Application – Guarantor Questionnaire (if applicable)*
- Last 3 years **applicant's** Federal Income Tax Returns (Both Individual and Corporate, if applicable)
- Last 3 years **selling agency** business tax returns
- Last 3 December **selling agency** Business Metrics Reports (formerly known as CSRP)
- Current Resume
- Most recent summary premium report for termination payment (TPP)

Existing Agents with Wintrust Agent Finance — Purchase:**

- Signed Loan Application*
- Exhibit A of Loan Application – Financial Statement*
- Exhibit B of Loan Application – Agent Profile on Selling Agent*
- Exhibit C of Loan Application – Guarantor Questionnaire (if applicable)*
- Last 3 years **applicant's** Federal Income Tax Returns (Both Individual and Corporate, if applicable)
- Last 3 years **selling agency** business tax returns
- Last 3 December **applicant and selling agency** Business Metrics Reports (formerly known as CSRP)
- Most recent summary premium report for termination payment (TPP) – existing and selling agency

Existing Agents with Wintrust Agent Finance — Refinance and/or Line of Credit:

- Signed Loan Application*
- Exhibit A of Loan Application – Financial Statement*
- Exhibit C of Loan Application – Guarantor Questionnaire (if applicable)*
- Last 3 years **applicant's** Federal Income Tax Returns (Both Individual and Corporate, if applicable)
- Last 3 December **applicant agency** Business Metrics Reports (formerly known as CSRP)
- Most recent summary premium report for termination payment (TPP)

Please mail or email these documents to:

Wintrust Agent Finance, LLC
9701 W. Higgins Rd., Suite 330
Rosemont, Illinois 60018
855-552-LOAN (5626)
agentfinance@wintrust.com

* Forms provided

**Agents considering the purchase of an existing insurance agency are encouraged to consult with their attorney to ensure the purchasing agent is adequately protected by an appropriate non-competition agreement from the selling agent.

**LINE OF CREDIT
AGENT LOAN APPLICATION**

INDIVIDUAL ACCOUNT JOINT ACCOUNT

We intend to apply for joint credit (if applicable) _____

Applicant Signature _____

Co-Applicant Signature _____

APPLICANT INFORMATION

Name: _____ SSN: _____

Current Home Address: _____
City County State Zip

Previous Home Address (if at current address < 2 years): _____
City County State Zip

Home Phone: _____ Home Email Address: _____

Cell Phone: _____ Preferred Contact method: _____

Fax: _____ Date of Birth: _____

Driver License #: _____ State issued: _____

Driver License issue date: _____ Driver License expiration date: _____

How many years insurance experience do you have? _____ How many years with Allstate? _____

Are you a licensed Allstate agent? _____ Securities Licenses: 6 _____ 63 _____ 7 _____

Have you acquired any books of business in the last 12 months? _____ If yes, how many? _____

AGENCY INFORMATION

Legal Name of Agency: _____

Agency Address: _____
City County State Zip

Tax Identification Number: _____ Type (S Corp, C Corp, Sole Prop, LLC, LLP) _____

State of Organization: _____

Has your Agency Type ever changed? (If yes, provide details): _____

Name of all entity Officers: _____

Work Phone: _____ Work Email Address: _____

Work Fax: _____ Agency # (Include all): _____

Year agency was established: _____ Length of your ownership _____

Do you have any debt on your agency? _____ If yes, what is the amount? _____

Lender Name: _____ Loan Maturity: _____ Loan Rate: _____

How many licensed staff do you employ? _____ How many unlicensed staff? _____
(Please include yourself in the count)

Once application is completed along with all accompanying documents (Questions call 855-552-LOAN (5626):
Mail to: Wintrust Agent Finance Attn: Loan Underwriting (Confidential), 9701 W. Higgins Rd., Suite 330, Rosemont, Illinois 60018
To ensure overnight delivery please use Federal Express vs. US Post Office Express Mail

LOAN INFORMATION

Requested Line Amount (@25,000 - \$100,000 _____

Is agency pledged to another financial institution or individual? If yes, then explain: _____

How did you hear about this Lending Program? _____

Please answer the following questions about your financial records. If the answer to any question is yes, please attach details.

Are you: Single Married Separated Divorced

Do you have any tax liens or contested taxes? Yes No

Have you ever been convicted of a felony? Yes No

Are you a defendant in any suits or legal actions? Yes No

Has the applicant or any guarantor ever obtained credit under another name? Yes No

If yes, please explain _____

Does the applicant or guarantor have tax obligations, including payroll and sales taxes, past due? Yes No

Have you ever filed for or taken bankruptcy, composition, settlement or assignment for benefit of creditors Yes No

EMPLOYMENT AND EDUCATION HISTORY

WORK EXPERIENCE: (Include 20 years of employment or last 5 employers. If more space is needed, provide an attachment.)			
Employer Name	Address	Position/Title	Dates of Employment
EDUCATION:			
	School Name	Year Completed	
High School			
College			
Other			

To help the government fight financial crime, federal regulation requires certain financial institutions to obtain, verify and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes.

The information below must be completed by the person opening a new account on behalf of a legal entity with any of the following U.S. financial institutions: (i) a bank or credit union; (ii) a broker or dealer in securities; (iii) a mutual fund; (iv) a futures commission merchant; or (v) an introducing broker in commodities. For purposes of this form, a legal entity includes a corporation, limited liability company, or other entity that is created by a filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States or foreign country. Legal entity does not include sole proprietorships, unincorporated associations or natural persons opening accounts on their own behalf.

Control Person: Please provide the following requested information. All information is required unless otherwise noted and must be completed by a person with the intent to open an account or apply for credit. Additional information may be requested based upon the response provided. The following information for one individual with significant responsibility for managing the legal entity listed above, such as:

- o An executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or
- o Any other individual who regularly performs similar functions. (If appropriate, an individual listed under sections C and D above may also be listed in this section.)

Legal Name		Position Title
Date of Birth	SSN Tax ID	Address (Residential or Business Street Address)
Residency Status	<input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Resident Alien <input type="checkbox"/> Non-Resident Alien	For Foreign Persons, Passport Number and Country of Issuance, or other similar identification number.

Please note: The Bank may ask to see a copy of the driver's license or other form of government issued identification for each owner guarantor and the controlling individual. In lieu of a passport number, foreign persons may also provide an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT — To help the 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 person 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 see your driver's license or other identifying documents.

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 contact the compliance officer at the address or phone number listed on the first page of this form 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.

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 Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050.

Section 1014 of Title 18 of the United States Code was amended to make it a federal crime for any person to knowingly make any false statement or report, or willfully overvalue any land, property or security for the purpose of influencing in any way the action of any bank the deposits of which are insured by the Federal Deposit Insurance Corporation.

Sharing Information within the Wintrust Organization. Bank may share within the Wintrust organization information about Guarantor's or Customer's transactions or experiences with Bank, information Guarantor or Customer supplies on applications, and information Bank receives from third parties. Guarantor or Customer has the right to instruct Bank not to share within the Wintrust organization certain information (other than information about Bank's transactions and experiences with Guarantor or Customer) from Guarantor's or Customer's application or information Bank receives from third parties. If Guarantor or Customer does not want Bank to share this information, please contact Bank by calling the Compliance Officer at the telephone number in the Approval Letter or by mail to Bank at the address in the Approval Letter. The Wintrust organization means Bank and all other banks and non-bank companies affiliated with Bank by common ownership or control.

REPRESENTATION & AUTHORIZATION

I/We, the undersigned, for myself/ourselves and as owners(s)/officer(s)/partner(s)/member(s) of the applicant and/or guarantor(s) jointly and severally certify to Wintrust Agent Finance, a division of Lake Forest Bank & Trust Company, N.A., (the "Lender") that the information provided in this application (and in any related documents submitted in connection with this application) is true and correct in all respects and may be relied upon by the Lender in determining whether or not to extend credit to the undersigned. I/We understand that this application is subject to credit approval. I/We acknowledge our obligation to promptly notify the Lender of any changes to the information provided. I/We understand that this application and attachments are the property of the Lender, and will remain so, even if the loan is declined. I/We for ourselves and as owner(s)/officer(s)/partner(s)/member(s) of the applicant and/or guarantor(s) authorize the Lender to obtain any information the Lender requires relating to my/our creditworthiness from any source, including financial institutions and credit reporting agencies, now and any time during the term of the loan or while any balance is outstanding. Upon my/our request, the Lender will provide me/us with the name and address of any credit reporting agency from which the Lender obtained a report. I/We authorize the Lender to report to any of its affiliates and/or a credit reporting agency information about the applicant(s), including the following: the timeliness of payments, any collateral position taken by the Lender, the balance due under any loan outstanding, any default that has occurred or any other matter related to the loan. I/ We understand that personal and/or other guarantees will be required if the application is approved. The credit being applied for is intended solely for business or commercial purposes, and not for household, personal, family or consumer purposes. Each of the undersigned certifies that he/she is signing in the capacity indicated next to each signer's name and that such signer is duly authorized to execute this credit application on behalf of the applicant.

Authorized Signer	Title	Date
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Authorized Signer	Title	Date
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**Exhibit A to Credit Application
FINANCIAL STATEMENT**

IMPORTANT: Read these directions before completing this statement.

- If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit re-quested, complete only Sections 1 and 3.
- If you are applying for credit with another person, complete all Sections and provide information in Section 2 about the joint applicant. If assets and liabilities are not jointly held, prepare a separate Personal Financial Statement and sign for joint intent.

We intend to apply for joint credit: _____

Applicant Signature

Co-Applicant Signature

- If you are applying for individual credit but are relying on income from alimony, child support, separate maintenance or on income or assets of another person as basis for repayment of the credit requested, complete all Sections. Provide information in Section 2 about the person whose alimony, support, or maintenance payments or income or assets you are relying on. 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.
- If this statement relates to your guaranty of the indebtedness of other person(s), firm(s), or corporation(s), complete Sections 1 and 3.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you for your name, physical address, date of birth, taxpayer identification # and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know if additional information is required.

Prepared as of: _____, 20 _____

Complete this form for (1) each agent applicant, or (2) each limited partner/member/owner and each general partner, if any, or (3) each stockholder, or (4) any person or entity-providing a guaranty on the loan.

Name: _____	Business Phone: _____
Residence Address: _____	Residence Phone: _____
City, State, Zip: _____	

ASSETS* <i>(Omit Cents)</i>	LIABILITIES <i>(Omit Cents)</i>
Cash on hand & in banks ¹ \$ _____	Accounts Payable \$ _____
Savings Account ¹ \$ _____	Notes payable to banks & others \$ _____ <i>(Describe in Section 2)</i>
IRA or other retirement account ¹ \$ _____	Automobile Loan(s) \$ _____ Monthly Payments \$ _____
Life Insurance	Credit Card Debt \$ _____ Monthly Payments \$ _____
Cash Surrender Value Only \$ _____ <i>(Complete Section 8)</i>	Mortgages on Real Estate \$ _____ <i>(Describe in Section 4)</i>
Stocks & Bonds ¹ \$ _____ <i>(Describe in Section 3)</i>	Unpaid Taxes \$ _____ <i>(Describe in Section 6)</i>
Automobile(s) — present value \$ _____	Loan(s) on life insurance \$ _____
Real Estate \$ _____ <i>(Describe in Section 4)</i>	Other liabilities \$ _____ <i>(Describe in Section 7)</i>
Market value of existing Ins. Book \$ _____	Total Liabilities \$ _____
Other personal property \$ _____ <i>(Describe in Section 5)</i>	Net Worth \$ _____
¹ Please provide most recent statement if individual balances exceed \$5,000.	
Total \$ _____	Total \$ _____

Section 1. Sources of Income*	Section 1. Sources of Income*
Salary \$ _____	As Guarantor, Endorser or Co-Maker \$ _____
Net Investment Income \$ _____	Legal Claims & Judgments \$ _____
Real Estate Income \$ _____	Provision for Federal Income Tax \$ _____
Other (describe below**) \$ _____	Other Specific Debt \$ _____

Indicate your planned annual salary level you are seeking from your agency in the next 12 months: _____

IMPORTANT: Please indicate if any assets or sources of income are jointly owned by applicant and another person or wholly owned by another person. ** Alimony or child support payments need not be disclosed on "Other Income" unless it is desired to have such payments counted toward total income.

Exhibit A to Credit Application
FINANCIAL STATEMENT

Section 2. Notes payable to banks and others *(Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)*

Name & Address of Note Holder(s)	Original Balance	Current Balance	Payment Amount	Maturity Date	Interest Rate	How secured or endorsed; type of collateral

Section 3. Stocks and Bonds *(Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)*

Name of Security/Ticker/CUSIP	Number Shares	Cost	Market Value	Pledged (Yes or No)	Total Value

Section 4. Real Estate Owned

	Property A	Property B	Property C
Type of Property			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name/Address of Mortgage Holder			
Monthly Rental Income			
Mortgage Balance			
Monthly Mortgage Payment (Principal & Interest plus Taxes)			
Status of Mortgage			

(Please photocopy this sheet if additional space is required)

**Exhibit A to Credit Application
FINANCIAL STATEMENT**

Section 5. Other Personal Property & Assets *(Describe in detail; and if any is pledged as security, state name and lien holder amount of all lien terms of payment and if delinquent, describe delinquency.)*

Section 6. Unpaid Taxes *(Describe in detail; ad to type, to whom payable, when due, and to what property, if any, a tax lien attaches.)*

Section 7. Other Liabilities, including Notes or Debts Guaranteed *(Describe in detail.)*

Section 8. Life Insurance Held

Company	Policy #	Face Amount	Cash Surrender Value	Policy Loan (Yes or No)	Pledged (Yes or No)	Beneficiary

Has either Applicant ever filed Bankruptcy?	Date?	Outcome?

I authorize Wintrust Agent Finance, a division of Lake Forest Bank & Trust Company, N.A., to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above information and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution.

The information contained in this statement is provided for the purpose of obtaining or maintaining credit with the Bank on behalf of the undersigned or persons, firms, or corporations on whose behalf the undersigned may either severally or jointly with others execute a guaranty in the Bank's favor. Each undersigned understands that the Bank is relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that the Bank may consider this statement as continuing to be true and correct until a written notice of a change is given

to the Bank by the undersigned. The Bank is authorized to make all inquiries deemed necessary to verify the accuracy of the statements made herein and to determine each undersigned's creditworthiness. The Bank is authorized to answer questions about their credit experience with the undersigned. The Bank may report information about each undersigned's account to credit bureaus. late payments, missed payments, or other defaults on each undersigned's account may be reflected in their credit report.

NOTICE OF RIGHT TO APPRAISAL COPY: Applications submitted prior to January 18, 2014: you have the right to a copy of the appraisal report used in connection with your application for credit. If you wish to obtain a copy, please write to us at the mailing address provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. In your letter, give us the following information: loan or application number (if known), date of application, name(s) of loan applicant(s), property address, and current mailing address. Applications submitted on or after January 18, 2014 for credit secured by a first lien on a dwelling: We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. you can pay for an additional appraisal for your own use at your own cost.

NOTICE OF RIGHT TO REASONS FOR ACTIONS TAKEN: 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 contact the Compliance officer at the bank address and phone number listed on the first page of this document 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.

NOTICE TO MARRIED WISCONSIN APPLICANTS: No provision of any marital property agreement, unilateral statement under s.766.59, Wis. Stats., or court decree under s.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 decree or has actual knowledge of the adverse provision.

Notice: The Federal Equal Credit opportunity Act prohibits creditors from discriminating against credit applications 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 the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050.

Section 1014 of Title 18 of the United States Code was amended to make it a federal crime for any person to knowingly make any false statement or report, or willfully overvalue any land, property or security for the purpose of influencing in any way the action of any bank the deposits of which are insured by the Federal Deposit Insurance Corporation.

Signature: _____ Date: _____ SSN: _____

Signature: _____ Date: _____ SSN: _____

Exhibit B to Credit Application
INSURANCE AGENT/AGENCY QUESTIONNAIRE
(Use attachments if needed to fully respond)

PLEASE COMPLETE THE FOLLOWING FOR EACH BOOK OF BUSINESS YOU HAVE ACQUIRED IN THE PAST 3 YEARS

Seller's Name: _____ Selling Agent Number: _____

Legal Name of Agency: _____

Agency Address: _____
City County State Zip

Purchase price of agency: _____ Date the book was transferred: _____

Amount financed: _____ Interest rate (APR) on the loan: _____

Lender Name: _____

Monthly Payments: _____ Number of months remaining on loan: _____

Collateral provided for loan: _____

When was agency established? _____ How long had the seller owned it? _____

What was the owner's reason for selling? _____

(Please photocopy this sheet if additional space is required)

Note: Please complete this page for each corporate officer identified other than applicant, in the Agency Information section on page 1 of this application. In addition, all Guarantors must sign on the bottom of page 3 of this application.

Exhibit C to Credit Application
GUARANTOR QUESTIONNAIRE

Name of Applicant Requesting Credit: _____

GENERAL INFORMATION

Guarantor's Name: _____

Home Address: _____

City, State, Zip: _____

Social Security Number: _____ Date of Birth: _____

Home Phone: _____ Work Phone: _____

Email Address: _____ Fax Number: _____

Driver License Number: _____ State Issued: _____

Driver License Issue Date: _____ Driver License Expiration Date: _____

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GENERAL FINANCIAL INFORMATION

_____ Complete a copy of Financial Statement (Exhibit A)

_____ Provide guarantor federal income tax returns for the last three (3) years

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EMPLOYMENT AND EDUCATION HISTORY

WORK EXPERIENCE: *(Include 20 years of employment or last 5 employers. If more space is needed, provide an attachment.)*

Employer Name	Address	Position/Title	Dates of Employment

EDUCATION:

	School Name	Year Completed	Degree
High School			
College			
Other			