
One Step Business Loan (Rev. August 2009)

The flexible loan application and closing in one complete document.
Let's get growing.

Is the One Step Business Loan for YOU?

1. Is the total loan/line of credit request under \$150,000?

If yes, complete attached One Step application or call Jeff Wagner at 262.797.3389

If no, go to Question #2.

2. Will you be using your home as collateral for this request ?

If no, complete attached One Step application or call Jeff Wagner at 262.797.3389

If yes, go to Question #3

3. Will this request be in the name of an individual or a business name?

If in the Business name, complete the attached One Step application or call Jeff Wagner 262.797.3389

If in the name of an individual, please apply for a Home Equity Line of Credit at one of our branches or call:

800.292.9370.



The Bank of You

The *OneStep* business loan.

An all-in-one comprehensive loan application and loan closing.

At most banks, getting a business loan tends to be a long, drawn out process. You need to make an appointment, meet again to provide documents, meet again to fill in the gaps and answer questions, another time to close the loan and then wait for your check.

You ARE the business and your time is too important to spend in meetings. You just want the funds to help your business grow.

At North Shore Bank, we listened and created the *OneStep* business loan. We've included everything you need from application to closing, and still provided you with the options to customize your loan. You decide ... fixed term or line of credit, determine the payments and even the collateral.

Let's get growing ...

We would like to help your business grow, and take the next step. You decide the best way to start ...

Do it yourself – Follow the attached instructions for the *OneStep* business loan and complete the application and signature pages when you have time. Then just mail it in or drop it at a nearby branch. Your accountant or financial advisor can help.

We do it all – That's what *North of Expected*[®] service is all about. If you prefer, just stop by with your financial statements or have your accountant forward them. We would be happy to personally discuss your needs and complete your loan request for you.

Quick reply – In most cases, we can give you an answer to your loan request in just a few days and get you the capital you need.

Contents:

Credit Application	Page 1
Equity Locator	Page 2
Personal Financial Statement	Page 3
Financial Documents Needed & Certification/Signatures	Page 4
Loan Provisions – Term loan/Credit line	Page 4
Borrowing Resolution.....	Page 7
Guaranty.....	Page 8
Agreement to Provide Insurance.....	Page 10
Line of Credit checking rules and signature card	Exhibit A
Automatic Transfer loan payments	Exhibit B
Additional Signers.....	Exhibit C
General Business Security Agreement	Exhibit D
Instructions for completing One Step Loan Application	Exhibit E

Credit Application, Loan Provisions and Guaranty

No binding agreement or customer relationship exists between you and North Shore Bank, FSB ("Bank") until the Bank has approved your Credit Application and countersigned the Loan Provisions of this document. If your Credit Application is not approved, this Application and the Loan Provisions are null and void.

Credit Application

Loan Type: Credit Line \$ _____ Term Loan \$ _____ Lease \$ _____

Description of Borrowing Purpose: _____

Owners & Officers, Members or Partners (20% or above ownership):

Name _____ Title _____ Ownership % _____ Birthdate _____

Address _____ City _____ State _____ Zip _____

Name _____ Title _____ Ownership % _____ Birthdate _____

Address _____ City _____ State _____ Zip _____

Name _____ Title _____ Ownership % _____ Birthdate _____

Address _____ City _____ State _____ Zip _____

Name _____ Title _____ Ownership % _____ Birthdate _____

Address _____ City _____ State _____ Zip _____

Current Financial Institution _____ How Long? _____

Accountant Name _____ Address _____ Phone _____

Attorney Name _____ Address _____ Phone _____

Insurance Agent _____ Address _____ Phone _____

Business Information (Sole proprietors list individual's name and DBA if any)

Legal Business Name _____ Primary Contact: _____

(The "Undersigned")

C Corp S Corp LLC LLP General Partnership Limited Partnership Sole Proprietorship

State of Incorporation/
Organization: _____ Tax ID
Number: _____ Date Business
Established: _____ Business
Phone: _____

Primary Business Address: _____ FAX: _____

City _____ State _____ Zip _____ Email: _____

Website Address: _____

Regulation B – Fair Credit Disclosure – See Exhibit C for additional signers.

(Signatures required for all persons who are applying as sole proprietors or guarantors)

The undersigned intend to apply for joint credit under this One Step Business Loan.

Signed: _____ **Date:** _____
(Print Name) _____

Signed: _____ **Date:** _____
(Print Name) _____

Signed: _____ **Date:** _____
(Print Name) _____

Signed: _____ **Date:** _____
(Print Name) _____

Equity Locator

Real Estate – The OneStep Loan cannot be used for the purchase of real estate.

Commercial Real Estate

Property Address:		
Fair market value of existing property (attach copy of tax bill)	1	\$
Multiply line 1 by 75%	2	\$
Balance of any existing mortgages on the property	3	\$
Name of existing mortgage holder:		
Subtract line 3 from line 2 to determine equity available	4	\$

Residential Real Estate

Property Address:		
Fair market value of existing property (attach copy of tax bill)	5	\$
Multiply line 1 by 80%	6	\$
Balance of any existing mortgages on the property	7	\$
Name of existing mortgage holder:		
Subtract line 7 from line 6 to determine equity available	8	\$

Existing Business Assets (subject to on-site verification and evaluation)

Description of Asset (Equipment, Furniture, Fixtures)	Fair Market Value	
	9	\$
	10	\$
	11	\$
Gross Equity (add lines 9-11)	12	\$
Multiply line 12 by 25%	13	\$
Balance of any existing loans on equipment, furniture or fixtures	14	\$
Name of Lender:		
Subtract line 14 from line 13 to determine equity available	15	\$

Certificate of Deposit at North Shore Bank (only)

Account Number	Amount	
	16	\$
	17	\$
Total of all Certificates of Deposit. (add lines 16-17)	18	\$

Motor Vehicle(s) (Not used on Lines of Credit)

Description of Vehicle(s) (Year, Make, Model)	Purchase Price or Current Value	
1.		
Serial Number:		
Current value or purchase price (attach sales contract if applicable):	19	\$
2.		
Serial Number:		
Current value or purchase price (attach sales contract if applicable):	20	\$
3.		
Serial Number:		
Current value or purchase price (attach sales contract if applicable):	21	\$
Gross Equity (add lines 19-21)	22	\$
Amount you are eligible to borrow (line 22 x 80%)	23	\$

Equipment Purchase (Not used on Lines of Credit)

Description of Equipment:	Purchase Price or Current Value	
Total value of USED equipment	24	\$
If used, amount you are eligible to borrow (line 24 x 50%)	25	\$
Purchase price of NEW equipment (attach purchase order)	26	\$
If new, amount you are eligible to borrow (line 26 x 75%)	27	\$

Total of your Assets available for collateral (add 4,8,15,18,23,25,27) \$ _____

Schedule A – Cash, Checking Accounts, Savings Accounts, & Certificates of Deposit

Type	Name of Financial Institution	Amount	In Name Of:	PLEGGED YES NO	

Schedule B – U.S. Government, Listed & Unlisted Securities (List on separate sheet if necessary)

No. of Shares or Face Value (Of Bonds)	Description*	Owner	Market Value	PLEGGED YES NO	

*Indicates if Securities are Restricted By Contract or SEC Regulations.

Schedule C – Life Insurance Carried, Include Group

Face Amount	Name of Company	Owner	Beneficiary	CASH SURRENDER Value Loans	

Schedule D – Real Estate Owned

Address & Type of Property	Date Acquired	Owner	Cost	Mkt. Value	MORTGAGE		Insurance
					Amount Monthly \$	Maturity	

Schedule E – Names of Banks or Other Lenders Where Credit Has Been Obtained

Name & Address of Lender	Borrower	Date Made	Monthly Payment	Due	High Credit	Current Balance	Sec. or
							Unsec.

Schedule F – Notes and Loans Receivable

Unpaid Amount	Name of Maker	Date Made	Security Pledged

NOTICE: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

I certify that this financial statement is true and complete. I authorize Lender or its agents to verify the information obtained in this statement and to obtain additional information concerning my financial condition, including, without limitation, consumer credit reports, although Lender may rely on this financial statement without any further verification. I authorize Lender to furnish such information and any other credit experiences with me to others and to answer any questions about my credit experience and other financial relationships with Lender, to the extent not prohibited by applicable law. I agree to notify Lender, in writing, of any change that materially affects the accuracy of this statement. **Lender may share information bearing on my credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics or mode of living with its affiliates unless (1) I direct Lender at the address above that such information is unrelated to my transactions or experiences with Lender, and may not be shared by Lender with its affiliates, (2) the information constitutes “medical information” as defined under applicable federal law, or (3) the information when provided to an affiliate would constitute a “consumer report” under applicable federal law.**

It may be a crime punishable by a fine or imprisonment or both to knowingly make false statements concerning any of the above information, under provisions of applicable federal and state law.

(Date Signed)

X _____
Applicant Signature

X _____
Joint Applicant Spouse Signature (joint credit only)

For married Wisconsin resident. I understand Lender may be required by law to give notice of any credit transaction to my spouse. The credit applied for, if granted, will be incurred in the interest of my marriage or family.

X _____
Applicant Signature

Financial Documents

Bank's review of this credit application is contingent upon your delivery of the following information and documents:

- Personal financial statement of any person with 20% or more ownership
- Copies of last two years complete personal tax returns with schedules of any owner(s) (AND)
- Copy of last two years complete business tax return with schedules
- Copy of Tax Bill or Appraisal for Real Estate being pledged as collateral
- Copy of insurance policy for assets being pledged
- Loan Fees
 - o \$300.00 for a Term Loan
 - o \$350.00 for a Credit Line (includes the initial \$50.00 annual fee)
 - o \$50.00 for a Vehicle or CD Term Loan

In addition to the above listed documents, startup businesses should also submit two years of annual projections and a current business plan.

Certification of the Undersigned (for all persons with 20% or more ownership)

I/we represent and warrant that the credit applied for herein will be used primarily (50% or more) for business or commercial purposes and the credit applied for will not be used primarily for personal, family or household purposes. I/we hereby further warrant and represent that the financial documents delivered pursuant to the above section were prepared in accordance with generally accepted principles of accounting consistently applied throughout the relevant time periods, where applicable, and that all documents are correct and complete as of today. I/we further warrant that the Undersigned (as defined below) is legally organized, validly existing and in good standing under the Laws of the State of its incorporation or organization and is duly qualified to do business and is in good standing in every jurisdiction in which its business requires such qualification. The Undersigned further certifies that all the statements in this Credit Application are true, correct and complete as of today. The Undersigned acknowledges that this is an application only and under no circumstances does Bank have any obligation to commit to or fund a loan to the Undersigned until Bank countersigns the Loan Provisions of this document, at which time this document becomes a final and complete statement of the agreement between Bank and the Undersigned. The Undersigned authorizes Bank to make any necessary and reasonable inquiries regarding the information requested, to obtain credit information on any of the above listed individuals, and also acknowledges that all supporting information included in this application will remain the property of Bank and will not be returned to you. Although we believe our decision can be made with the above information, additional documentation may be requested of you. All costs associated with the processing of the Credit Application will be charged to you (pending approval of your Credit Application). These costs include, but are not limited to, credit reports and property searches, appraisals, recording fees, and documentation fees. **The Undersigned further understands that it may be a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as provided under Title 18, United States Code, Section 1014**

The Undersigned:

Signed _____ Date _____
By: _____ Its: Officer/Partner/Member/Manager/Owner (circle one)

Signed _____ Date _____
By: _____ Its: Officer/Partner/Member/Manager/Owner (circle one)

(For Additional Signers see Exhibit C)

Loan Provisions

1. Promise to Pay and Payment Schedule. The Undersigned (whether one or more and as defined above) promises to pay to the order of North Shore Bank, FSB ("Bank") at Brookfield, Wisconsin, the total principal sum of \$ _____ or, if less, the aggregate unpaid principal amount of all loans made hereunder, plus interest, as set forth in the following Loan Provisions (as defined below). The loans made hereunder may be a term loan, a credit line, or both.

Term Loan

Installments of Principal plus Interest. The Undersigned requests that Bank lend to the Undersigned, and Bank agrees to lend to the Undersigned, the principal amount of \$ _____ subject to the terms of these Loan Provisions ("Term Loan"). The Term Loan shall be repaid in _____ equal principal payments of \$ _____ due 30 days from the date this agreement is accepted by the bank and on the same day of each consecutive month thereafter, PLUS a final payment of the unpaid principal balance and accrued interest, all subject to the interest calculation set forth below.

Interest Calculation. This Term Loan bears interest on the unpaid principal balance before maturity at a fixed rate of _____ % per year. Interest is computed on the actual number of days principal is unpaid on the basis of a 360 day year. All payments shall include principal and interest.

□ Credit Line

The Undersigned requests that Bank lend to the Undersigned from time to time (the "Credit Line") such amounts as the Undersigned may request in accordance with these Loan Provisions (the "Credit Loan(s)"), and subject to the terms of these Loan Provisions, Bank agrees to lend such amounts up to the aggregate principal amount of \$_____ at any time outstanding (the "Credit Limit"). The Credit Loan shall be repaid in monthly payments of interest, beginning on the 15th day of the month following the date this agreement is accepted by the bank and on the 15th of each consecutive month thereafter, PLUS a final payment of the unpaid principal balance and accrued interest due upon termination, all subject to the interest calculation set forth below. Within the Credit Limit, the Undersigned may borrow, repay and reborrow under these Loan Provisions. Bank is not obligated to but may make Credit Loans in excess of the Credit Limit, and in any event the Undersigned is liable for and agrees to pay all Credit Loans. The Credit Line term is one (1) year, renewable upon the mutual agreement of the parties hereto on an annual basis. Such renewal shall be automatic and subject to the payment of the loan fee set forth below, if any, unless the Undersigned receives a non-renewal notice from Bank dated at least 30 days before the Credit Line term anniversary. In the event the Credit Line is not renewed, the Bank may, but is not required to, convert the remaining balance into a term loan with a maximum repayment period of 36 months if (i) the Undersigned would otherwise qualify for such a term loan under the Bank's underwriting requirements at that time and (ii) the terms are mutually agreeable to the Bank and the Undersigned.

Interest Calculation. This Credit Loan bears interest on the unpaid principal balance before maturity at a variable annual rate equal to the highest prime rates published in the Wall Street Journal "money rates" table plus 2.00 percentage points, but at no time shall the interest rate be less than 7.00%. Any change in the interest rate resulting from a change in the prime rate shall become effective without notice to the Undersigned as of the day on which such change in the prime rate becomes effective. A change in the interest rate will apply both to the outstanding principal balance and to new Credit Loans and shall result in an increase or decrease in the amount of each interest payment.

Loan Fee. The Undersigned agrees to pay an upfront annual and nonrefundable fee in the amount of \$50.00 as a condition of access to the Credit Line hereunder.

Loan Disbursements. Bank shall establish a new Credit Line account for the Undersigned. The Undersigned may access the Credit Line in amounts no less than \$1,000 by either an account transfer via the Undersigned's online business banking access or by drawing a check from the Credit Line account. Bank shall not be liable for any unauthorized use of either the Undersigned's online banking access or the Undersigned's Credit Line checks.

Account Rules. The Credit Line account set up by Bank for the Undersigned pursuant to these Loan Provisions shall at all times be subject to Bank's Credit Line checking account rules as amended from time to time, a form of which is attached hereto as Exhibit A.

2. Default Interest. Should the Undersigned default in payment of any of the indebtedness evidenced by any agreement resulting hereunder or in the performance of any of its obligations under a general business security agreement, mortgage, or other security agreement, or any other instrument given by the Undersigned to hold or to secure the indebtedness evidenced by any agreement resulting hereunder, the entire balance shall, upon written notice by Bank to the Undersigned, bear interest at a rate equal to 5% above the then current interest rate, whether or not all of the obligations evidenced any agreement resulting hereunder are declared due by Bank.

3. Other Charges. If any payment (other than the final payment) is not made before the 10th day after its due date, Bank may collect a delinquency charge of 5% the unpaid amount. The Undersigned agrees to pay a charge of \$31.00 for each check presented for payment hereunder which is returned unsatisfied.

4. Default and Enforcement. Upon the occurrences of any one or more of the following events of default: (a) the Undersigned fails to pay any amount when due hereunder or under any other instrument evidencing any indebtedness of the Undersigned to Bank, (b) any representation or warranty made hereunder or information provided by the Undersigned to Bank in connection with this Credit Application and these Loan Provisions is or was false or fraudulent in any material respect, (c) a material adverse change occurs in the Undersigned's financial condition, (d) the Undersigned fails to timely observe or perform any of the covenants or duties contained in this Loan Provisions, (e) any guarantee of the Undersigned's obligations under this Loan Provisions is revoked or becomes unenforceable for any reason, (f) the Undersigned or a surety or guarantor of this Loan Provisions dies or ceases to exist, (g) an event of default occurs under any agreement securing these Loan Provisions, or (h) Bank deems itself insecure, then the unpaid balance shall, at the sole option of Bank, without notice or demand, mature and become immediately payable. The unpaid balance shall automatically mature and become immediately payable in the event any the Undersigned, surety or guarantor becomes the subject of bankruptcy or other insolvency proceedings. Bank's receipt of any payment hereunder after the occurrence of an event of default shall not constitute a waiver of the default or the Bank's rights and remedies upon such default. To the extent not prohibited by law, the Undersigned consents that venue for any legal proceeding relating to collection hereunder shall be, at Bank's option, the county in which Bank has its principal office in this state, the county in which any of the Undersigned resides or the county in which these Loan Provisions were executed.

5. Prepayment. Any indebtedness hereunder may be prepaid in full or in part without penalty.

6. Security. These Loan Provisions are secured by all existing and future general business security agreements, mortgages, or other security agreements between Bank and the Undersigned, between Bank and any guarantor of these Loan Provisions, and between Bank and any other person providing collateral security for the Undersigned's obligations, and payment may be accelerated according to any of them. The Undersigned authorizes Bank to file Uniform Commercial Code financing statements describing the collateral (including describing the collateral as "all assets," "all personal property" or with words of similar effect) and amendments, continuations or extensions to such financing statements. The Undersigned will cooperate with Bank in obtaining control of collateral or other security for the Loan Provisions for which control may be required to perfect Bank's security interest. Unless a lien would be prohibited by law or would render a nontaxable account taxable, the Undersigned grants to Bank a security interest and lien in any deposit account of the Undersigned which the Undersigned may at any time now or in the future have with Bank. Bank may, at their sole option and at any time after an occurrence of an event of default, without notice or demand, set-off or apply any amount unpaid hereunder against any deposit balance or other money now or hereafter owed any of the Undersigned by Bank.

7. Insurance. The Undersigned shall, so long as any amounts remain unpaid, or Bank has any commitment to make Term or Credit Loans (collectively, "Loans") hereunder, maintain insurance coverage in the forms, amounts, and with such insurers as would be carried by prudent management in connection with businesses engaged in similar activities in similar geographic areas as the Undersigned's business. The Undersigned agrees to promptly complete and execute Bank's loss payable letter to the Undersigned's insurers upon Bank's request.

8. Rights of Bank. Without affecting the liability of any of the Undersigned, surety, or guarantor, Bank may, without notice, accept partial payments, release or impair any collateral security for the payment of these Loan Provisions or agree not to sue any party liable on them. Bank may apply prepayments, if permitted, to such future installments as it elects. Bank may without notice to the Undersigned apply payments made by or for the Undersigned to any obligations of the Undersigned to Bank. Without affecting the liability of any surety or guarantor, Bank may from time to time, without notice, renew or extend the time for payment. Bank is authorized to make book entries evidencing Loans and payments and the aggregate of all Loans as evidenced by those entries is presumptive evidence that those amounts are outstanding and unpaid to Bank.

9. Obligations and Agreements of the Undersigned. The Undersigned agrees to fully cooperate in correcting and adjusting any loan closing documentation for all typographical or clerical errors discovered by Bank. The Undersigned covenants that all Loans shall be used solely for business and not personal purposes. The obligations under this Loan Provisions of all the Undersigned are joint and several. All the Undersigned, sureties, and guarantors agree to pay all costs of collection before and after judgment, including reasonable attorneys' fees (including those incurred in successful defense or settlement of any counterclaim brought by the Undersigned or incident to any action or proceeding involving the Undersigned brought pursuant to the United States Bankruptcy Code) and waive presentment, protest, demand and notice of dishonor. The Undersigned agrees to indemnify and hold harmless Bank, its directors, officers, employees and agents from and against any and all claims, damages, judgments, penalties, and expenses, including reasonable attorneys' fees, arising directly or indirectly from credit extended hereunder or the activities of the Undersigned. This indemnity shall survive full repayment of the obligations hereunder. Each of the Undersigned acknowledge that Bank has not made any representations or warranties with respect to, and that Bank does not assume any responsibility to the Undersigned for the collectability or enforceability of these Loan Provisions or the financial condition of any of the Undersigned. Each of the Undersigned has independently determined the collectability and enforceability of these Loan Provisions. The Undersigned authorizes Bank to disclose financial and other information about the Undersigned to others.

10. Interpretation. These Loan Provisions are intended by the Undersigned and Bank as a final expression of this Loan and as a complete and exclusive statement of its terms, there being no conditions to the enforceability of these Loan Provisions. These Loan Provisions may not be supplemented or modified except in writing. This Loan benefits Bank, its successors and assigns, and binds the Undersigned and the Undersigned's heirs, personal representatives, successors and assigns. The validity, construction and enforcement of these Loan Provisions are governed by the laws of Wisconsin. Invalidity or unenforceability of any provision of these Loan Provisions or this document shall not affect the validity or enforceability of any other provision.

11. Documentation Requirements. As a condition of renewing the Credit Line or, if not renewed, determining whether a term loan will be extended, the Bank must receive the following documentation at least 90 days prior to the annual renewal date of the Credit Line: (i) a current, certified personal financial statement for each of the guarantors or the owner (if the Undersigned is an individual), (ii) a copy of the most recent business tax return certified by the Undersigned and (iii) if commonly prepared, the most current year end business financial statements certified by the Undersigned and an interim business financial statement.

12. The term "Loan Provisions" shall collectively include provisions 1-11 above.

The Undersigned:

Signed _____ Date _____
By: _____ Its: Officer/Partner/Member/Manager/Owner (circle one)

Signed _____ Date _____
By: _____ Its: Officer/Partner/Member/Manager/Owner (circle one)

(For Additional Signers see Exhibit C)

FOR BANK UNDERWRITING USE ONLY:

Upon Bank's signature (by a designated Bank officer) below, these Loan Provisions become a binding Agreement.

North Shore Bank, FSB:

Signed _____ Date _____
By: _____ Its: Credit Analyst

Marital Purpose Statement For Loan Provisions (sole proprietorship's or individuals only, if applicable)

I am married, am a Wisconsin resident and this obligation is being incurred in the interest of my marriage or family. The name of my spouse is _____ and my spouse resides at _____. I understand that Bank may be required by law to give notice of this obligation to my spouse.

Signed _____ Date _____

Marital Purpose Statement For Loan Provisions (sole proprietorship's or individuals only, if applicable)

I am married, am a Wisconsin resident and this obligation is being incurred in the interest of my marriage or family. The name of my spouse is _____ and my spouse resides at _____. I understand that Bank may be required by law to give notice of this obligation to my spouse.

Signed _____ Date _____

Marital Purpose Statement For Loan Provisions (sole proprietorship's or individuals only, if applicable)

I am married, am a Wisconsin resident and this obligation is being incurred in the interest of my marriage or family. The name of my spouse is _____ and my spouse resides at _____. I understand that Bank may be required by law to give notice of this obligation to my spouse.

Signed _____ Date _____

Borrowing Resolution (do not use for sole proprietors or Individuals)

RESOLVED, that any ____ (insert number) of the officers/partners/members/managers or other designated person(s) ("Officer") of the Undersigned from time to time holding the following offices are authorized to act for and on behalf of the Undersigned:

(Check authorized offices)

- President Vice President Assistant Vice President Secretary
- Treasurer Partner Member Manager
- Other (list names of designated persons, if any _____)

to arrange for the borrowing and to borrow from time to time money from Bank, and to give instructions to Bank regarding same;

to execute and deliver to Bank, from time to time, notes or loan agreements evidencing such debts in such amounts, with such maturities, at such rates of interest and upon such terms and conditions as the officers deem proper; to pledge, sign, mortgage or otherwise grant a security interest in any or all real property, fixtures, tangible or intangible personal property, or any other assets of the Undersigned, to execute and deliver to Bank such security agreements, assignments, mortgages, financing statements, hypothecations, agreements not to encumber and other agreements as may be requested by Bank from time to time with such promises, warranties, representations and conditions as the officers deem proper and to guaranty and/or secure the obligations of others to Bank, and to perform such acts required of the Undersigned in such agreements or otherwise to perfect such security interests, including the deposit of such property with Bank (and to withdraw and make substitutions of same from time to time);

to endorse or assign with or without recourse and deliver to Bank for discount, deposit, application to loan balances or for collateral purposes notes, drafts, checks, certificates of deposit, acceptances, chattel paper, accounts, commercial and other business paper, now owned or hereafter acquired by the Undersigned;

to execute and deliver to Bank applications, agreements and other instruments for the issuance by Bank of letters of credit for the account of the Undersigned;

to execute and deliver subordinations, guaranties, or other financial undertakings to Bank; and

to do all other things necessary or appropriate to the authority granted by this Resolution; and the signature of any officer appearing on any of the foregoing shall be conclusive evidence of that officer's approval thereof.

FURTHER RESOLVED, that the **custodian of the records** of the Undersigned be and hereby is authorized and directed to certify to Bank the foregoing Resolution and that the provisions thereof are in conformity with the governing documents of the Undersigned and to provide the names and to provide specimen or facsimile signatures if requested of the person(s) authorized therein and that the foregoing Resolution and the authority thereby conferred shall remain in full force and effect until the Undersigned notifies Bank to the contrary in writing, and Bank may conclusively presume that Resolutions and signatures are in effect and that the persons identified therein from time to time as officers of the Undersigned have been duly elected or appointed to and continue to hold such offices. Receipt of any such notice shall not affect any action taken by Bank prior thereto.

FURTHER RESOLVED, that the Undersigned assumes full responsibility and holds harmless Bank for any and all payments made or any other actions taken by Bank in reliance upon the signatures, including facsimiles thereof, of any person or persons holding the offices of the Undersigned designated above regardless of whether or not the use of the facsimile signature was unlawful or unauthorized and regardless of by whom or by what means the purported signature or facsimile signature may have been affixed to any instrument if such signatures reasonably resemble the specimen or facsimile signatures as provided to Bank and for refusing to honor any signatures not provided to Bank and that the Undersigned agrees to indemnify Bank against any and all claims, demands, losses, costs, damages or expenses suffered or incurred by Bank resulting from or arising out of any such payment or other action, including reasonable attorneys' fees and legal expenses.

The Undersigned:

Signed _____ Date _____
By: _____ Its: Officer/Partner/Member/Manager/ (circle one)

Certification of Borrowing Resolution

I certify that I am custodian of the records of the Undersigned, a

- C Corp S Corp LLC LLP General Partnership Limited Partnership

organized under the laws of the State of _____; that the foregoing is a true and correct copy of resolutions duly adopted in accordance with law and the governing documents of the Undersigned by unanimous consent, that said resolutions, not being in conflict with those governing documents, are now in full force and effect, and that **the foregoing signatures shall also constitute specimen or facsimile signatures.**

Signed _____ Date _____
By: _____ Its: Officer/Partner/Member/Manager/ (circle one)

Guaranty (Do not use for sole proprietorships or individuals)

For value received, and to induce Bank to extend credit to the Undersigned, the undersigned ("Guarantor," whether one or more) jointly and severally guarantees the payment of the Obligations defined below when due or, to the extent not prohibited by law, at the time any the Undersigned becomes the subject of bankruptcy or other insolvency proceedings. "Obligations" means all loans, drafts, overdrafts, checks, notes, letter of credit reimbursement obligations and all other debts, obligations and liabilities of every kind and description, whether of the same or a different nature, arising out of credit previously granted, credit contemporaneously granted or credit granted in the future by Bank to either the Undersigned, to either the Undersigned and another, or to another guaranteed or endorsed by either the Undersigned. Obligations include interest and charges and the amount of payments made to Bank or another by or on behalf of any the Undersigned which are recovered from Bank by a trustee, receiver, creditor or other party pursuant to applicable federal or state law, and to the extent not prohibited by law, all costs, expenses and attorneys' fees at any time paid or incurred before and after judgment in endeavoring to collect all or part of any of the above, or to realize upon this Guaranty, or any collateral securing any of the above, including those incurred in successful defense or settlement of any counterclaim brought by any the Undersigned or Guarantors or incident to any action or proceeding involving any the Undersigned or the Guarantors brought pursuant to the United States Bankruptcy Code. Unless a lien would be prohibited by law or would render a nontaxable account taxable, the Guarantors grant to Bank a security interest and lien in any deposit account any of the Guarantors may at any time have with Bank. **Bank may, at any time after the occurrence of an event of default with respect to any Obligation, setoff or apply any amount unpaid on the Obligations against any deposit balances or other money now or hereafter owed any of the Guarantors by Bank.** This Guaranty is also secured (to the extent not prohibited by law) by all existing and future security agreements between Bank and any of the Guarantors and by any mortgage stating it secures guaranties of any of the Guarantors. This Guaranty is valid and enforceable against the Guarantors even though any Obligation is invalid or unenforceable against any the Undersigned.

WAIVER. To the extent not prohibited by applicable law, the Guarantors expressly waive (a) notice of the acceptance of this Guaranty, the creation of any present or future Obligation, default under any Obligation, proceedings to collect from any of the Undersigned or anyone else, (b) all diligence of collection and presentment, demand, notice and protest, (c) any right to disclosures from Bank regarding the financial condition of any of the Undersigned or guarantor of the Obligations or the enforceability of the Obligations, and (d) all other legal and equitable surety defenses. No claim, including a claim for reimbursement, subrogation, contribution or indemnification which any of the Guarantors may, as a guarantor of the Obligations, have against a co-guarantor of any of the Obligations or against any of the Undersigned shall be enforced nor any payment accepted until the Obligations are paid in full and no payments to or collections by Bank are subject to any right of recovery.

CONSENT. To the extent not prohibited by applicable law, with respect to any of the Obligations, Bank may from time to time before or after revocation of this Guaranty without notice to the Guarantors and without affecting the liability of the Guarantors (a) surrender, release, impair, sell or otherwise dispose of any security or collateral for the Obligations, (b) release or agree not to sue any guarantor or surety, (c) fail to perfect its security interest in or realize upon any security or collateral, (d) fail to realize upon any of the Obligations or to proceed against any the Undersigned or any guarantor or surety, (e) renew or extend the time of payment, (f) increase or decrease the rate of interest or the amount of the Obligations, (g) accept additional security or collateral, (h) determine the allocation and application of payments and credits and accept partial payments, (i) determine what, if anything, may at any time be done with reference to any security or collateral, and (j) settle or compromise the amount due or owing or claimed to be due or owing from any of the Undersigned, guarantor or surety, which settlement or compromise shall not affect the Guarantors' liability for the full amount of the unpaid Obligations. The Guarantors expressly consent to and waive notice of all of the above. To the extent not prohibited by law, the Guarantors consent that venue for any legal proceeding relating to the collection of this Guaranty shall be, at Bank's option, the county in which Bank has its principal office in this state, the county in which any of the Guarantors resides or the county in which this Guaranty was executed by the Guarantors.

PERSONS BOUND. This Guaranty benefits Bank, its successors and assigns, and binds the Guarantors, their respective heirs, personal representatives, successors and assigns. This Guaranty shall continue in full force and effect notwithstanding any change in structure or status of the Undersigned, whether by merger, consolidation, reorganization or otherwise.

REPRESENTATIONS. The Guarantors acknowledge and agree that Bank (a) has not made any representations or warranties with respect to, (b) does not assume any responsibility to the Guarantors for, and (c) has no duty to provide information to the Guarantors regarding, the enforceability of any of the Obligations or the financial condition of any of the Undersigned or guarantor. **The Guarantors have independently determined the creditworthiness of the Undersigned and the enforceability of the Obligations and until the Obligations are paid in full will independently and without reliance on Bank continue to make such determinations.**

REVOCATION. This is a continuing guaranty and shall remain in full force and effect until Bank receives written notice of its revocation signed by the Guarantors or actual notice of the death of the Guarantors. Upon revocation by written notice or actual notice of death, this Guaranty shall continue in full force and effect as to all Obligations contracted for or incurred before revocation, and as to them Bank shall have the rights provided by this Guaranty as if no revocation had occurred. Any renewal, extension or increase in the interest rate of any such Obligation, whether made before or after revocation, shall constitute an Obligation contracted for or incurred before revocation. Obligations contracted for or incurred before revocation shall also include credit extended after revocation pursuant to commitments made before revocation. Revocation by one of the Guarantors shall not affect any of the liabilities or obligations of any of the other Guarantors and this Guaranty shall continue in full force and effect with respect to them.

ENTIRE AGREEMENT. This Guaranty is intended by the Guarantors and Bank as a final expression of this Guaranty and as a complete and exclusive statement of its terms, there being no conditions to the full effectiveness of this Guaranty. This Guaranty may not be supplemented or modified except in writing.

JURY WAIVER

GUARANTOR KNOWINGLY AND VOLUNTARILY WAIVES TRIAL BY JURY IN ANY ACTION, PROCEEDING, CLAIM OR COUNTERCLAIM BASED UPON, ARISING OUT OF OR IN ANY WAY RELATING TO THIS GUARANTY, THE OBLIGATIONS GUARANTEED BY THIS GUARANTY OR ANY CONDUCT, ACT OR OMISSION OF LENDER, AND AGREES AND CONSENTS THAT ANY SUCH ACTION, PROCEEDING, CLAIM OR COUNTERCLAIM SHALL BE DECIDED BY TRIAL TO THE COURT WITHOUT A JURY. GUARANTOR ACKNOWLEDGES AND UNDERSTANDS THAT THIS WAIVER AND CONSENT CONSTITUTES A MATERIAL INDUCEMENT TO LENDER TO ENTER INTO THE TRANSACTION WITH THE DEBTOR.

(Guarantor #1)

(Guarantor #2)

(Guarantor #3)

(Guarantor #4)

Guarantor(s):

Guarantor #1 Signed: _____ **Date:** _____
(Print name →) _____

Guarantor #2 Signed: _____ **Date:** _____
(Print name →) _____

(For Additional Guarantors see Exhibit C)

Marital Purpose Statement For Guaranty (Guarantor #1, if applicable)

I am married, am a Wisconsin resident and this obligation is being incurred in the interest of my marriage or family. The name of my spouse is _____ and my spouse resides at _____. I understand that Bank may be required by law to give notice of this obligation to my spouse.

Signed _____ **Date** _____

Marital Purpose Statement For Guaranty (Guarantor #2, if applicable)

I am married, am a Wisconsin resident and this obligation is being incurred in the interest of my marriage or family. The name of my spouse is _____ and my spouse resides at _____. I understand that Bank may be required by law to give notice of this obligation to my spouse.

Signed _____ **Date** _____

(For Additional Marital Purpose Signers see Exhibit C)

Agreement to Provide Insurance

As part of the Loan Requirements, the undersigned agrees to do the following:

1. Insure any collateral used as Security for the Loan
2. To name the Bank as **Loss Payee or Mortgagee** on any insurance policy obtained by the Undersigned
3. Arrange for the insurance company to notify the Bank that the policy is in effect and has been noted
4. Pay for this insurance including any fee for the endorsement
5. Keep the insurance in effect until the Loan is no longer subject to a security interest in the collateral

The Property subject to this Agreement is described as follows:

I agree to insure this Property according to the described risks, amount of coverage, and maximum deductible required as designated by bank from time to time depending on the type of collateral subject to the Security Interest noted above.

By signing below, the undersigned, agrees to the terms contained in this Agreement and acknowledges receipt of a copy of this Agreement.

The undersigned requests any insurance company and any agency to provide appropriate coverage and to list Bank on the policy as indicated above. The Undersigned also requests the insurance company or its authorized agent to immediately confirm that the policy is in effect by forwarding a copy of the Declaration Page of the policy to the Bank.

The Undersigned:

Signed _____ **Date** _____
By: _____ Its: Officer/Partner/Member/Manager/Owner (circle one)

EXHIBIT - A

NORTH SHORE BANK LINE OF CREDIT ("LOC") BUSINESS CHECKING ACCOUNT RULES

The LOC account ("LOC ACCOUNT") which you are establishing with North Shore Bank, FSB ("Bank") is subject to the following rules, as may be amended from time to time:

All checks used as payment will be handled by Bank as agent for you subject to chargeback or refund if for any reason final payment of the check is not received in a form acceptable to Bank. If a claim is made with respect to any check after final payment has been made on the grounds that the check was altered or bore a forged or unauthorized endorsement or was otherwise not properly payable, Bank may withhold the amount of the check to your LOC ACCOUNT until final determination of the claim has been made.

You agree to use the forms approved by Bank. Bank reserves the right to return unpaid any other form of check or any check incompletely or defectively drawn.

You are subject to certain charges in connection with your LOC ACCOUNT. An outline and schedule of Bank charges involving the LOC Checking Account are listed below:

Schedule of Special Charges:

Charge for each overdraft or each check returned for any reason	\$31.00
For duplicated copy of canceled check	\$5.00
Charge for "Stop Payment" order	\$31.00
Charge of each check written under the required draw amount	\$31.00

These charges may be changed from time to time by Bank, and Bank agrees to provide you with a revised schedule of charges if any change is made.

Upon receipt of a written request from you and at your risk, Bank will, without responsibility on its part so far as it may lawfully limit its liability, accept a stop payment order for any check payable from your LOC Account. Bank may, but is not required to, accept an oral stop payment order. A stop payment order takes effect when Bank enters the stop payment information on your account. **A written stop payment order is effective for only 6 months unless renewed in writing. An oral order accepted by Bank is effective for only 14 days unless confirmed in writing within that period.** A stop payment order covers only the particular check originally identified and does not include any additional checks which may be presented for payment. A stop payment order must include your LOC ACCOUNT number, the number and date of the check payable, the name of the payee and the exact amount of the check. Absolute accuracy of the check number and the amount of the check is required to identify the check and to act on the order. Bank will charge your LOC ACCOUNT for a stop payment order in accordance with its then current schedule of charges. Bank will accept a stop payment order from any of the parties whose signature is on your LOC ACCOUNT signature card.

Bank also reserves the right, at its sole discretion, to discontinue or limit the practice of allowing withdrawals by check, and to terminate the account relationship at any time upon notice to you, in accordance with the terms of your Line of Credit Agreement.

Since Bank has no way of determining the validity of checks bearing facsimile signatures, it will not be liable for unauthorized use of any facsimile signature thereof.

It shall be your duty when writing a post-dated check (a check dated in the future) to notify Bank, in writing, giving a complete description of the check, including the name of the payee, the date, the number and the amount of the check. Otherwise, Bank shall not be liable for prematurely paying the check. Because handling a post-dated check means extra work for Bank, Bank may charge your LOC ACCOUNT a service in accordance with its current schedule of charges on effect at the time written notice of the post-dated check is given to Bank.

In the event Bank elects not to, or fails to, exercise any of its rights under these rules or incorporated into these rules by reference, such nonexercise shall not prejudice its ability to exercise such rights at any other time nor shall such nonexercise constitute a waiver of any of its rights.

The execution of a signature card by you upon the opening of your LOC ACCOUNT shall constitute an acceptance of the rules and all future amendments to the rules.

These rules governed by the laws of Wisconsin.

EXHIBIT A (Continued)

Business Line of Credit Signature Card

I/WE ALSO ACKNOWLEDGE BY OUR SIGNATURE BELOW THAT WE HAVE RECEIVED THE BUSINESS LINE OF CREDIT CHECKING ACCOUNT RULES AND AUTHORIZE NORTH SHORE BANK TO HONOR CHECKS PRESENTED FOR PAYMENT WITH ANY OF THE ABOVE SIGNATURES UNLESS OTHERWISE NOTED.

Acct. No. _____ Date _____

Borrower Social Security No. _____

Borrower Social Security No. _____

Borrower Social Security No. _____

Borrower Social Security No. _____

Address: _____

Telephone: _____
Work Home

Loan Servicing Copy

I/WE ALSO ACKNOWLEDGE BY OUR SIGNATURE BELOW THAT WE HAVE RECEIVED THE BUSINESS LINE OF CREDIT CHECKING ACCOUNT RULES AND AUTHORIZE NORTH SHORE BANK TO HONOR CHECKS PRESENTED FOR PAYMENT WITH ANY OF THE ABOVE SIGNATURES UNLESS OTHERWISE NOTED.

Acct. No. _____ Date _____

Borrower Social Security No. _____

Borrower Social Security No. _____

Borrower Social Security No. _____

Borrower Social Security No. _____

Address: _____

Telephone: _____
Work Home

Branch Copy

EXHIBIT B

**NEW AUTOMATIC TRANSFER
ONE STEP BUSINESS LOANS**

Name (Print) _____ Name Print) _____
Social Security # _____ Social Security # _____
Day Time Phone Number _____ E-Mail Address _____
Branch Employee _____ Branch Number _____

Attention Branch Employee: Please give the customer a copy of this completed form, which includes the auto transfer with signature **AND** the regulations. Interoffice **OR** fax this form to the ACH department. **DO NOT** do both as this may lead to a double set-up.

I hereby authorize North Shore Bank, and its' successors, assigns, authorized agents, or any entity servicing my account to initiate payments as disclosed in my loan documents, and continue monthly thereafter.

I have allowed 10 business days for the set up of my automatic transfer.

TRANSFER FROM: (must be a North Shore Bank account)

Savings # _____

Checking # _____

TRANSFER TO: (must be a North Shore Bank business loan)

Business Line of Credit # _____ (To be completed by the bank)

Business Term Loan # _____ (To be completed by the bank)

This authorization is to remain in full force and effect until North Shore Bank has received written notification from the customer of its termination. North Shore Bank requires ten business days for any changes or termination requests. North Shore Bank may terminate this agreement at any time with written notice to the customer. I HAVE RECEIVED A COPY OF THIS FORM AND HAVE READ THE RULES AND REGULATIONS BELOW.

_____ (Signature) _____ (Date)

_____ (Signature) _____ (Date)

RULES AND REGULATIONS FOR YOUR AUTOMATIC TRANSFER

- 1) Your automatic transfer will attempt to post anytime after midnight the morning of scheduled payment date.
- 2) If the day/date of your payment is a legal holiday or a Sunday, the transfer will attempt to post the business day prior to the scheduled payment date. Transfers will post on Saturdays. Please have funds available by the end of the day prior to the transfer attempt.
- 3) If your donor account has non-sufficient funds, you will be charged the current non-sufficient funds fee. North Shore Bank will not re-attempt to make the transfer until the following month's regular set date. If the attempted loan payment does not process, it is your responsibility to bring the loan current, including any late charges.
- 4) In the event of a pay-off or refinance, you will be responsible for canceling the current automatic transfer payment. Contact Customer Assistance at (877) 672-2265 for assistance in the cancellation of the automatic payment.
- 5) A HELOC payment may not be made on the 1st of the month.

For Internal Use Only

Credit Line account number: _____ 1st payment date: _____
Fixed loan account number: _____ 1st payment date: _____

TMS Number _____ Date TMS was set up _____

File Maintenance Done

Source Added Insurance: Yes _____ No _____ Initials _____

Exhibit C – Additional Signers- (used only if more than two signers)

Loan Provisions

The Undersigned:

Signed _____ Date _____
By: _____ Its: Officer/Partner/Member/Manager/Owner (circle one)

Signed _____ Date _____
By: _____ Its: Officer/Partner/Member/Manager/Owner (circle one)

Borrowing Resolution

The Undersigned:

Signed _____ Date _____
By: _____ Its: Officer/Partner/Member/Manager/Owner (circle one)

Signed _____ Date _____
By: _____ Its: Officer/Partner/Member/Manager/Owner (circle one)

Guarantors

Guarantor #3 Signed: _____ Date: _____
(Print name →)

Guarantor #4 Signed: _____ Date: _____
(Print name →)

Marital Purpose Statement For Guaranty (Guarantor #3, if applicable)

I am married, am a Wisconsin resident and this obligation is being incurred in the interest of my marriage or family. The name of my spouse is _____ and my spouse resides at _____. I understand that Bank may be required by law to give notice of this obligation to my spouse. _____ I understand that Bank may be required by law to give notice of this obligation to my spouse.

Signed _____ Date _____

Marital Purpose Statement For Guaranty (Guarantor #3, if applicable)

I am married, am a Wisconsin resident and this obligation is being incurred in the interest of my marriage or family. The name of my spouse is _____ and my spouse resides at _____. I understand that Bank may be required by law to give notice of this obligation to my spouse. _____ I understand that Bank may be required by law to give notice of this obligation to my spouse.

Signed _____ Date _____

Regulation B - Fair Credit Disclosure

(Signatures required for all persons who are applying as sole proprietors, individuals or guarantors)

The undersigned intend to apply for joint credit under this One Step Business Loan.

Signed: _____ Date: _____
(Print Name)

Signed: _____ Date: _____
(Print Name)

Signed: _____ Date: _____
(Print Name)

Signed: _____ Date: _____
(Print Name)

Upon approval of my OneStep application, I would also like to apply for a North Shore Bank business credit card.

X _____ X _____

EXHIBIT D

BUSINESS

W.B.A. 447 (2/04) 11159

©2004 Wisconsin Bankers Association / Distributed by FIPCO®

GENERAL BUSINESS SECURITY AGREEMENT

Dated _____

1. SECURITY INTEREST

In consideration of any financial accommodation at any time granted by NORTH SHORE BANK, FSB ("Lender") to _____ ("Borrower"),

each of the undersigned ("Debtor," whether one or more) grants Lender a security interest in all equipment, fixtures, inventory, documents, general intangibles, accounts, deposit accounts (unless a security interest would render a nontaxable account taxable), contract rights, chattel paper, patents, trademarks and copyrights (and the good will associated with and registrations and licenses of any of them), instruments, letter of credit rights and investment property, now owned or hereafter acquired by Debtor (or by Debtor with spouse), and all additions and accessions to, all spare and repair parts, special tools, equipment and replacements for, software used in, all returned or repossessed goods the sale of which gave rise to and all proceeds, supporting obligations and products of the foregoing ("Collateral"), wherever located, to secure all debts, obligations and liabilities to Lender arising out of credit previously granted, credit contemporaneously granted and credit granted in the future by Lender to any Debtor, or any Borrower, to any of them and another, or to another guaranteed or endorsed by any of them ("Obligations").

2. DEBTOR'S WARRANTIES

Debtor warrants and agrees that while any of the Obligations are unpaid:

(a) Ownership and use. Debtor owns (or with spouse owns) the Collateral free of all encumbrances and security interests (except Lender's security interest). Chattel paper constituting Collateral evidences a perfected security interest in the goods (including software used in the goods) covered by it, free from all other encumbrances and security interests, and no financing statement is on file or control agreement in existence (other than Lender's) covering the Collateral or any of it. Debtor, acting alone, may grant a security interest in the Collateral and agree to the terms of this Agreement. The Collateral is used or bought for use primarily for business purposes.

(b) Sale of goods or services rendered. Each account and chattel paper constituting Collateral as of this date arose from the performance of services by Debtor or from a bona fide sale or lease of goods, which have been delivered or shipped to the account debtor and for which Debtor has genuine invoices, shipping documents or receipts.

(c) Enforceability. Each account, contract right and chattel paper constituting Collateral as of this date is genuine and enforceable against the account debtor according to its terms. It and the transaction out of which it arose comply with all applicable laws and regulations. The amount represented by Debtor to Lender as owing by each account debtor is the amount actually owing and is not subject to setoff, credit, allowance or adjustment, except discount for prompt payment, nor has any account debtor returned the goods or disputed liability.

(d) Due date. There has been no default as of this date according to the terms of any chattel paper or account constituting Collateral and no step has been taken to foreclose the security interest it evidences or otherwise enforce its payment.

(e) Financial condition of account debtor. As of this date Debtor has no notice or knowledge of anything which might impair the credit standing of any account debtor and Debtor will advise Lender upon receipt of any such notice or knowledge affecting Collateral.

(f) Valid organization. If a corporation, limited liability company or general or limited partnership, Debtor is duly organized, validly existing and in good standing under the laws of the state of organization and is authorized to do business in Wisconsin.

(g) Other agreements. Debtor is not in default under any agreement for the payment of money.

(h) Authority to contract. The execution and delivery of this Agreement and any instruments evidencing Obligations will not violate or constitute a breach of Debtor's articles of incorporation or organization, by-laws, partnership agreement, operating agreement or any other agreement or restriction to which Debtor is a party or is subject.

(i) Accuracy of information. All information, certificates or statements given to Lender pursuant to this Agreement shall be true and complete when given.

(j) Name and address. Debtor's exact legal name is as set forth below Section 11. If Debtor is an individual, the address of Debtor's principal residence is as set forth below Section 11. If Debtor is an organization that has only one place of business, the address of Debtor's place of business, or if Debtor has more than one place of business, then the address of Debtor's chief executive office, is as set forth below Section 11.

(k) Location. The address where the Collateral will be kept, if different from that appearing below Section 11, is _____.

Such location shall not be changed without prior written consent of Lender, but the parties intend that the Collateral, wherever located, is covered by this Agreement.

(l) Organization. If Debtor is an organization, the type of organization and the state under whose law it is organized are as set forth below Section 11.

(m) Environmental laws. (i) No substance has been, is or will be present, used, stored, deposited, treated, recycled or disposed of on, under, in or about any real estate now or at any time owned or occupied by Debtor ("Property") during the period of Debtor's ownership or use of the Property in a form, quantity or manner which if known to be present on, under, in or about the Property would require clean-up, removal or some other remedial action ("Hazardous Substance") under any federal, state or local laws, regulations, ordinances, codes or rules ("Environmental Laws"), (ii) Debtor has no knowledge, after due inquiry, of any prior use or existence of any Hazardous Substance on the Property by any prior owner of or person using the Property, (iii) without limiting the generality of the foregoing, Debtor has no knowledge, after due inquiry, that the Property contains asbestos, polychlorinated biphenyl components (PCBs) or underground storage tanks, (iv) there are no conditions existing currently or likely to exist during the term of this Agreement which would subject Debtor to any damages, penalties, injunctive relief or clean-up costs in any governmental or regulatory action or third-party claim relating to any Hazardous Substance, (v) Debtor is not subject to any court or administrative proceeding, judgment, decree, order or citation relating to any Hazardous Substance, and (vi) Debtor in the past has been,

at the present is, and in the future will remain in compliance with all Environmental Laws. Debtor shall indemnify and hold harmless Lender, its directors, officers, employees and agents from all loss, cost (including reasonable attorneys' fees and legal expenses), liability and damage whatsoever directly or indirectly resulting from, arising out of, or based upon (1) the presence, use, storage, deposit, treatment, recycling or disposal, at any time, of any Hazardous Substance on, under, in or about the Property, or the transportation of any Hazardous Substance to or from the Property, (2) the violation or alleged violation of any Environmental Law, permit, judgment or license relating to the presence, use, storage, deposit, treatment, recycling or disposal of any Hazardous Substance on, under, in or about the Property, or the transportation of any Hazardous Substance to or from Property, or (3) the imposition of any governmental lien for the recovery of environmental clean-up costs expended under any Environmental Law. Debtor shall immediately notify Lender in writing of any governmental or regulatory action or third-party claim instituted or threatened in connection with any Hazardous Substance described above on, in, under or about the Property.

(n) Employees. There are no unpaid wages due employees of Debtor and there are no outstanding liens against assets of Debtor for unpaid wages due employees of Debtor.

(o) Fixtures. If any of the Collateral is affixed to real estate, the legal description of the real estate set forth in each UCC Financing Statement signed or authorized by Debtor is true and correct.

THIS AGREEMENT INCLUDES THE ADDITIONAL PROVISIONS ON PAGES 2, 3, and 4. ADDITIONAL PROVISIONS

3. SHIPPERS

Shippers authorized to draw drafts on Lender under section 6(c) are:

4. SALE AND COLLECTIONS

(a) Sale of Inventory. So long as no default exists under any of the Obligations or this Agreement, Debtor may (a) sell inventory in the ordinary course of Debtor's business for cash or on terms customary in the trade, at prices not less than any minimum sale price shown on instruments evidencing Obligations and describing inventory, or (b) lease or license inventory on terms customary in the trade.

(b) Verification and notification. Lender may verify Collateral in any manner, and Debtor shall assist Lender in so doing. Upon default Lender may at any time and Debtor shall, upon request of Lender, notify the account debtors or other persons obligated on the Collateral to make payment directly to Lender and Lender may enforce collection of, settle, compromise, extend or renew the indebtedness of such account debtors or other persons obligated on the Collateral. Until account debtors or other persons obligated on the Collateral are so notified, Debtor, as agent of Lender, shall make collections and receive payments on the Collateral.

(c) Deposit with Lender. At any time Lender may require that all proceeds of Collateral received by Debtor shall be held by Debtor upon an express trust for Lender, shall not be commingled with any other funds or property of Debtor and shall be turned over to Lender in precisely the form received (but endorsed by Debtor if necessary for collection) not later than the business day following the day of their receipt. Except as provided in Section 4(d) below, all proceeds of Collateral received by Lender directly or from Debtor shall be applied against the Obligations in such order and at such times as Lender shall determine.

(d) Accounting. If the extent to which Lender's security interest in the Collateral is a purchase money security interest depends on the application of a payment to a particular obligation of Debtor, the payment shall first be applied to obligations of Debtor for which Debtor did not create a security interest in the order in which those obligations were incurred and then to obligations of Debtor for which Debtor did create a security interest, including the Obligations secured by the Collateral, in the order in which those obligations were incurred; provided, however, that Lender shall retain its security interest in all Collateral regardless of the allocation of payments.

5. DEBTOR'S COVENANTS

(a) Maintenance of Collateral. Debtor shall: maintain the Collateral in good condition and repair and not permit its value to be impaired; keep it free from all liens, encumbrances and security interests (other than Lender's security interest); defend it against all claims and legal proceedings by persons other than Lender; pay and discharge when due all taxes, license fees, levies and other charges upon it; not sell, lease, license or otherwise transfer or dispose of it or permit it to become a fixture or an accession to other goods, except for sales, leases or licenses of inventory as provided in this Agreement; not permit it to be used in violation of any applicable law, regulation or policy of insurance; and, as to Collateral consisting of instruments, chattel paper and letter of credit rights, preserve rights in it against prior parties. Loss of or damage to the Collateral shall not affect the liabilities of any Debtor or Borrower under this Agreement, the Obligations or other rights of Lender with respect to the Collateral.

(b) Insurance. Debtor shall keep the Collateral and Lender's interest in it insured under policies with such provisions, for such amounts and by such insurers as shall be satisfactory to Lender from time to time, and shall furnish evidence of such insurance satisfactory to Lender. Subject to Lender's satisfaction, Debtor is free to select the insurance agent or insurer through which the insurance is obtained. Debtor assigns (and directs any insurer to pay) to Lender the proceeds of all such insurance and any premium refund, and authorizes Lender to endorse in the name of Debtor any instruments for such proceeds or refunds and, at the option of Lender, to apply such proceeds and refunds to any unpaid balance of the Obligations, whether or not due, and/or to restoration of the Collateral, returning any excess to Debtor. Each insurance policy shall contain a standard lender's loss payable endorsement in favor of Lender, and shall provide that the policy shall not be cancelled, and the coverage shall not be reduced, without at least 10 days' prior written notice by the insurer to Lender. Lender is authorized, in the name of Debtor or otherwise, to make, adjust and/or settle claims under any credit insurance financed by Lender or any insurance on the Collateral, or cancel the same after the occurrence of an event of default. If Debtor fails to keep any required insurance on the Collateral, Lender may purchase such insurance for Debtor, such insurance may be acquired by Lender solely to protect the interest of Lender (and will not cover Debtor's equity in the Collateral), and Debtor's obligation to repay Lender shall be in accordance with Section 6(a).

(c) Maintenance of security interest. Debtor shall pay all expenses and upon request, take any action reasonably deemed advisable by Lender to preserve the Collateral or to establish, evidence, determine and maintain priority of, perfect, continue perfected, terminate and/or enforce Lender's interest in it or rights under this Agreement. Debtor authorizes Lender to file Uniform Commercial Code financing statements describing the Collateral (including describing the Collateral as "all assets," "all personal property" or with words of similar effect) and amendments and correction statements to such financing statements and ratifies any such financing statement or amendment filed prior to the date of this Agreement. Debtor will cooperate with Lender in obtaining control of Collateral or other security for the Obligations for which control may be required to perfect Lender's security interest under applicable law. If the Collateral is in possession of a third party, Debtor will join with Lender at its request in notifying the third party of Lender's security interest and obtaining an acknowledgment from the third party that it is holding the Collateral for the benefit of Lender.

(d) Taxes and other charges. Debtor shall pay and discharge all lawful taxes, assessments and government charges upon Debtor or against its properties prior to the date on which penalties attach, unless and to the extent only that such taxes, assessments and charges are contested in good faith and by appropriate proceedings by Debtor.

(e) Employees. Debtor shall pay all wages when due to employees of Debtor and shall not permit any lien to exist against the assets of Debtor for unpaid wages due employees of Debtor.

(f) Records and statements. Debtor shall furnish to Lender financial statements at least annually and such other financial information respecting Debtor at such times and in such form as Lender may request. Debtor shall keep accurate and complete records respecting the Collateral in such form as Lender may approve. At such times as Lender may require, Debtor shall furnish to Lender a statement certified by Debtor and in such form and containing such information as may be prescribed by Lender, showing the current status and value of the Collateral. Debtor shall furnish to Lender such reports regarding the payment of wages to employees of Debtor and the number of employees of Debtor as Lender may from time to time request, and without request shall furnish to Lender a written report immediately upon any material increase in the number of employees of Debtor, the failure of Debtor to pay any wages when due to employees of Debtor or the imposition of any lien against the assets of Debtor for unpaid wages due employees of Debtor.

(g) Inspection of Collateral. At reasonable times Lender may examine the Collateral and Debtor's records pertaining to it, wherever located, and make copies of records, and Debtor shall assist Lender in so doing.

(h) Service charge. In addition to the required payments under the Obligations and this Agreement, Debtor shall pay Lender's then current service charges for servicing and auditing in connection with this Agreement.

(i) Chattel paper. Lender may require that chattel paper constituting Collateral shall be on forms approved by Lender. Unless it consists of electronic chattel paper, Debtor shall promptly mark all chattel paper constituting Collateral, and all copies, to indicate conspicuously Lender's interest and, upon request, deliver them to Lender. If it consists of electronic chattel paper, Debtor shall promptly notify Lender of the existence of the electronic chattel paper and, at the request of Lender, shall take such actions as Lender may reasonably request to vest in Lender control of such electronic chattel paper under applicable law.

(j) United States contracts. If any Collateral arose out of contracts with the United States or any of its departments, agencies or instrumentalities, Debtor will notify Lender and execute writings required by Lender in order that all money due or to become due under such contracts shall be assigned to Lender and proper notice of the assignment given under the Federal Assignment of Claims Act.

(k) Modifications. Without the prior written consent of Lender, Debtor shall not alter, modify, extend, renew or cancel any accounts, letter of credit rights or chattel paper constituting Collateral or any Collateral constituting part of the Debtor's borrowing base.

(l) Returns and repossessions. Debtor shall promptly notify Lender of the return to or repossession by Debtor of goods underlying any Collateral and Debtor shall hold and dispose of them only as Lender directs.

(m) Promissory Notes, Chattel Paper and Investment Property. If Debtor shall at any time hold or acquire Collateral consisting of promissory notes, chattel paper or certificated securities, Debtor shall endorse, assign and deliver the same to Lender accompanied by such instruments of transfer or assignment duly executed in blank as Lender may from time to time request.

(n) Change of name, address or organization. Debtor shall not change Debtor's legal name or address without providing at least 30 days prior written notice of the change to Lender. Debtor if it is an organization shall not change its type of organization or state under whose law it is organized and shall preserve its organizational existence, and Debtor whether or not Debtor is an organization shall not, in one transaction or in a series of related transactions, merge into or consolidate with any other organization, change Debtor's legal structure or sell or transfer all or substantially all of Debtor's assets.

6. RIGHTS OF LENDER

(a) Authority to perform for Debtor. Upon the occurrence of an event of default or if Debtor fails to perform any of Debtor's duties set forth in this Agreement or in any evidence of or document relating to the Obligations, Lender is authorized, in Debtor's name or otherwise, to take any such action including without limitation signing Debtor's name or paying any amount so required, and the cost shall be one of the Obligations secured by this Agreement and shall be payable by Debtor upon demand with interest from the date of payment by Lender at the highest rate stated in any evidence of any Obligation but not in excess of the maximum rate permitted by law.

(b) Charging Debtor's credit balance. Unless a lien would be prohibited by law or would render a nontaxable account taxable, Debtor grants Lender, as further security for the Obligations, a security interest and lien in any deposit account Debtor may at any time have with Lender and other money now or hereafter owed Debtor by Lender, and agrees that Lender may, at any time after the occurrence of an event of default, without prior notice or demand, set-off all or any part of the unpaid balance of the Obligations against any deposit balances or other money now or hereafter owed Debtor by Lender.

(c) Power of attorney. Debtor irrevocably appoints any officer of Lender as Debtor's attorney, with power after an event of default to receive, open and dispose of all mail addressed to Debtor (and Lender shall not be required as a condition to the exercise of this power to prove the occurrence of an event of default to the Post Office); to notify the Post Office authorities to change the address for delivery of all mail addressed to Debtor to such address as Lender may designate; to endorse the name of Debtor upon any instruments which may come into Lender's possession; and to sign and make draws under any letter of credit constituting Collateral on Debtor's behalf. Debtor agrees that Obligations may be created by drafts drawn on Lender by shippers of inventory named in Section 3. Debtor authorizes Lender to honor any such draft accompanied by invoices aggregating the amount of the draft and describing inventory to be shipped to Debtor and to pay any such invoices not accompanied by drafts. Debtor appoints any employee of Lender as Debtor's attorney, with full power to sign Debtor's name on any instrument evidencing an Obligation, or any renewals or extensions, for the amount of such drafts honored by Lender and such instruments may be payable at fixed times or on demand, shall bear interest at the rate from time to time fixed by Lender and Debtor agrees, upon request of Lender, to execute any such instruments. This power of attorney to execute instruments may be revoked by Debtor only by written notice to Lender and no such revocation shall affect any instruments executed prior to the receipt by Lender of such notice. All acts of such attorney are ratified and approved and such attorney is not liable for any act or omission or for any error of judgment or mistake of fact or law. This power is a power coupled with an interest and is given as security for the Obligations, and the authority conferred by this power is and shall be irrevocable and shall remain in full force and effect until renounced by Lender except as otherwise expressly provided in this Section 6(c).

(d) Non-liability of Lender. Lender has no duty to determine the validity of any invoice, the authority of any shipper named in section 3 to ship goods to Debtor or compliance with any order of Debtor. Lender has no duty to protect, insure, collect or realize upon the Collateral or preserve rights in it against prior parties. Debtor releases Lender from any liability for any act or omission relating to the Obligations, the Collateral or this Agreement, except Lender's willful misconduct.

7. DEFAULT

Upon the occurrence of one or more of the following events of default:

(a) Nonperformance. Any of the Obligations are not paid when due, or Borrower or Debtor, as applicable, fails to perform, or rectify breach of, any warranty or covenant or other undertaking in this Agreement or in any evidence of or document relating to the Obligations or an event of default occurs under any evidence of or document relating to any other obligation secured by the Collateral;

(b) Inability to Perform. Borrower, Borrower's spouse, Debtor or a guarantor or surety of any of the Obligations dies, ceases to exist, becomes insolvent or the subject of bankruptcy or insolvency proceedings or any guaranty of the Obligations is revoked or becomes unenforceable for any reason;

(c) Misrepresentation. Any warranty or representation made to induce Lender to extend credit to Debtor or Borrower, under this Agreement or otherwise, is false in any material respect when made; or

(d) In security. At any time Lender believes in good faith that the prospect of payment or performance of any of the Obligations or performance under any agreement securing the Obligations is impaired;

all of the Obligations shall, at the option of Lender and without notice or demand, become immediately payable; and Lender shall have all rights and remedies for default provided by the Wisconsin Uniform Commercial Code and this Agreement, as well as any other applicable law, and under any evidence of or document relating to any Obligation, and all such rights and remedies are cumulative and may be exercised from time to time.

With respect to such rights and remedies:

(e) Repossession. Lender may take possession of Collateral without notice or hearing, which Debtor waives;

(f) Assembling collateral. Lender may require Debtor to assemble the Collateral and to make it available to Lender at any place reasonably designated by Lender;

(g) Notice of disposition. Written notice, when required by law, sent to any address of Debtor in this Agreement at least 10 calendar days (counting the day of sending) before the date of a proposed disposition of the Collateral is reasonable notice;

(h) Expenses and application of proceeds. Debtor shall reimburse Lender for any expense incurred by Lender in protecting or enforcing its rights under this Agreement, before and after judgment, including, without limitation, reasonable attorneys' fees and legal expenses (including those incurred in successful defense or settlement of any counterclaim brought by Debtor or incident to any action or proceeding involving Debtor brought pursuant to the United States Bankruptcy Code) and all expenses of taking possession, holding, preparing for disposition and disposing of Collateral (provided, however, Lender has no obligation to clean-up or otherwise prepare the Collateral for sale). After deduction of such expenses, Lender shall apply the proceeds of disposition to the extent actually received in cash to the Obligations in such order and amounts as it elects or as otherwise required by this Agreement. If Lender sells any Collateral on credit, Debtor will be credited only with payments that the purchaser actually makes and that Lender actually receives and applies to the unpaid balance of the purchase price of the Collateral; and

(i) Waiver. Lender may permit Debtor or Borrower to remedy any default without waiving the default so remedied, and Lender may waive any default without waiving any other subsequent or prior default by Borrower or Debtor. Lender shall continue to have all of its rights and remedies under this Agreement even if it does not fully and properly exercise them on all occasions.

8. WAIVER AND CONSENT

Each Debtor who is not also a Borrower expressly consents to and waives notice of the following by Lender without affecting the liability of any such Debtor: (a) the creation of any present or future Obligation, default under any Obligation, proceedings to collect from any Borrower or anyone else, (b) any surrender, release, impairment, sale or other disposition of any security or collateral for the Obligations, (c) any release or agreement not to sue any guarantor or surety of the Obligations, (d) any failure to perfect a security interest in or realize upon any security or collateral for the Obligations, (e) any failure to realize upon any of the Obligations or to proceed against any Borrower or any guarantor or surety, (f) any renewal or extension of the time of payment, (g) any allocation and application of payments and credits and acceptance of partial payments, (h) any application of the proceeds of disposition of any collateral for the Obligations to any obligation of any Debtor or Borrower secured by such collateral in such order and amounts as it elects, (i) any determination of what, if anything, may at any time be done with reference to any security or collateral, and (j) any settlement or compromise of the amount due or owing or claimed to be due or owing from any Borrower, guarantor or surety.

9. INTERPRETATION

The validity, construction and enforcement of this Agreement are governed by the internal laws of Wisconsin except to the extent such laws are preempted by federal law. All terms not otherwise defined have the meanings assigned to them by the Wisconsin Uniform Commercial Code, as amended from time to time, provided, however, that the term "instrument" shall be such term as defined in the Wisconsin Uniform Commercial Code-Secured Transactions Chapter 409. All references in this Agreement to sections of the Wisconsin Statutes are to those sections as they may be renumbered from time to time. Invalidity of any provision of this Agreement shall not affect the validity of any other provision. This Agreement is intended by Debtor and Lender as a final expression of this Agreement and as a complete and exclusive statement of its terms, there being no conditions to the enforceability of this Agreement. This Agreement may not be supplemented or modified except in writing.

10. PERSONS BOUND

Each person signing this Agreement is a Debtor. All Debtors are jointly and severally liable under this Agreement. This Agreement benefits Lender, its successors and assigns, and binds Debtor(s) and their respective heirs, personal representatives, successors and assigns and shall bind all persons and entities who become bound as a debtor to this Agreement. If checked here, this Agreement amends and replaces in their entirety the provisions of all existing General Business Security Agreements between Debtor and Lender; provided, however, that all security interests granted to Lender under those existing security agreements shall remain in full force and effect, subject to the provisions of this Agreement. Debtor acknowledges receipt of a completed copy of this Agreement.

11. OTHER PROVISIONS

(If none stated below, there are no other provisions.)

Address: _____
SEE SECTIONS 2 (j) AND (k)

STATE OF ORGANIZATION

NAME OF ORGANIZATION

TYPE OF ORGANIZATION

(Seal)

(Seal)

(Seal)

(Seal)

Exhibit E

Instructions for completing your OneStep loan application

IMPORTANT

This is your application and final loan closing document all in one form. If you make an error, we ask that you cross it out, initial it, and add the correct information. Do not use "white-out" or leave any blanks. If you have any questions, please contact us for assistance.

Complete the Credit Application, Business Information and Fair Credit Disclosure. *Page 2*

You may select more than one type of loan, if needed. This one agreement covers multiple loan requests. If you are requesting lease credit, you need only complete the first two pages of the application along with the exhibits.

If there are owners having an interest in the business of 20% or more, this information applies throughout the application. Add additional pages if necessary.

Complete the Equity Locator to determine the equity value of your assets. *Page 3*

Complete Personal Financial Statements & Provide Copies of Required Financial Documents *Page 3-4*

A signed North Shore Bank Personal Financial Statement is required for **all** persons with 20% or more ownership in the business entity (the "Owners").

You may make additional copies of the personal financial statement for each of the Owners.

If any of the requested financial statement materials are unavailable, please indicate accordingly.

Be sure to include complete tax returns with schedules.

Business balance sheets and income statements should be included if you wish them to be considered in the credit analysis. If they are inaccurate and you can submit additional tax returns that provide this information, disregard including these reports.

Please attach a copy of the "declarations" page of your insurance policy that covers your business assets.

Obtain the signatures of all owners having an interest in the business of over 20%. *Page 4*

Be sure to circle the signer's title and date the signature.

Loan Provisions: Determine the type of loan needed – Term Loan, Credit Line or both. *Page 4*

In paragraph 1, indicate on the first blank space the total amount of the credit you are applying for – e.g. \$25,500.00. If applying for both, this should include the total of the term loan and the credit line.

Term Loan: If you are applying for a term loan, check the term loan box and complete the amount of the request – e.g. \$20,500.00 – as the "principal amount."

Consult the attached Loan Terms Sheet to determine how many payments you may use based on the collateral pledged on the loan. You may then determine the number of "equal principal payments" you wish to make to complete payment of the loan. To calculate the amount of equal principal payments, divide the principal amount you wish to borrow by the number of payments. For example, if you are borrowing for a car loan, you would divide the principal amount of \$20,500.00 by 60 months. The payment amount will be \$341.67 (rounded up). You should understand that this is the amount of the principal payment. The total payment you will be billed will include interest as indicated in the Loan Terms Sheet. Please write in the fixed rate of interest in the space indicated.

Credit Line: If you are applying for a credit line, check the appropriate box and fill in the amount of the request – e.g. \$5,000.00.

Sign the agreement. This should be signed by all officers, partners or members who have a 20% interest or more in the business. Page 6

Sole Proprietors must complete and sign Marital Purpose Statement. Page 6

Borrowing Resolution: Check the appropriate titles of official signers of this document. This should include all of the owner's titles with 20% or more interest. You may also list the names of other designated people you wish to have authorized to sign this loan agreement. Page 6-7

Sign the agreement. This should be signed by all officers, partners or members who have a 20% interest or more in the business. The Certification of Borrowing Resolution should be signed and completed by an individual in charge of the official company records. Page 7

Guaranty: Personal guaranty of each of the owners. Be sure to sign above the line, print the name of each carefully under the line, and complete the date signed. Do not use your business title. This is your personal guaranty of the debt. Each guarantor must sign the Marital Purpose Statement for Guaranty. Page 7-8

Agreement to Provide Insurance. Sign the form and provide a copy of the insurance policy covering assets pledged as collateral on the loan. Page 10

Exhibit A: For lines of credit, you must complete both sections of the Business Line of Credit Signature Card. One person must acknowledge receipt of the Business Line of Credit checking account rules and the card needs to be signed by all authorized signers on the account.

Exhibit B: Automatic Transfer from business checking to loan account for monthly payment is required. The Transfer Form must be signed by one of the authorized signers of the company. Please date and complete the phone number information and the email address. Indicate the account number you wish to have the funds withdrawn from in the section labeled "TRANSFER FROM". If you haven't yet opened an account, leave it blank. Under "TRANSFER TO", a line of credit will automatically be interest only. This amount will vary each month. The term loan will be the amount of the principal plus interest. This amount will also vary each month. You will receive a statement from the bank in advance of this date showing the amount to be taken from the account.

Exhibit C: Additional Signers. This exhibit is used if there are more than two signers with more than 20% ownership.

Exhibit D: General Business Security Agreement. Required on all loans and lines.

Complete the General Business Security Agreement. Fill in the date of the agreement on the first page. Fill in name of your business on the third line ("Borrower"). Under Section 2(k), complete the address of the location of the collateral if the collateral is not at the address indicated on the last page. On the last page, complete the address, the name of the organization, the state of organization, and the type of organization (i.e. – corporation, sole ownership, etc.). Finally, insert the name of all of the owner's of the business with 20% or more ownership in the company, below the seal lines and have each owner sign above their name.

Receiving your funds: Upon approval and acceptance by a designated bank officer of North Shore Bank, checks will be issued as requested by borrower. There is no need for a loan closing to complete your loan request since this application includes all your closing documents.

Additional documents: Should any additional documents be needed to complete the loan process, arrangements will be made by a branch representative to obtain the signature of one of the authorized signers to complete the required loan documents.