Y (/yoda/clientid/954053) S (https://skywalker.bluevine.com/client/954053) User: AJI Clark Bathtub Refinishing (ajiclarkbathtub@gmail.com)

Approve Client | Suspend Client | Deactivate Client | Client Defaulted | **Full Notification: false** | Flags: | User Requests:

Tasks: | SalesForce | **ALL TL ELIGIBLE**

ID
c954053 (/rey/clients/954053)

Business Name
AJI Clark Bathtub Refinishing

Authorised Person Full Name
Gabriel Clark

Account Manager

Underwriter

Status
APPROVED

In Buyout Process
false

DDA Product Status

User Account Type
PPP CRB First

Status Updated
6/27/2020 18:44

PPP - Latest Application Status
NEW_SBA_PPP_SECOND_DRAW_APPLICATION - DECLINED

Approved Credit
$0

Advanced Credit
$0

Status By
system@bluevine.com

Client Tier
standard

Active Products:
PPP

Account Activated
YES

Invoice Service

Factoring Credit Line
$0

Flex Credit Line
$0

Onboarding Stage
ppp_manual

First login
6/25/2020 19:33

Last login
12/29/2021 09:34

Instant Draws Status
DISABLED

Life Time Value
$0

Last Refresh

Invoices Imported
Manual Invoices

Lead Source
Unknown

Full Details () | Summary () | SBA () | PPP () | PPP Calculator () | Terms Configuration () | Client Pricing () | Email Settings () | Bank Accounts () | Analyst Editable Attributes () | Back Office Editable Attributes () | User Files () | Experian () | Credit Report () | Mitek Verification () | User Events () | User Deals () | User Invoices () | User Debtors () | Verification () | Reported Debtors () | User Repayments () | Revisions of client invoice service provider details () | Imported details vs. collected details () | Information Validation () | Socure - Information Validation () | Socure Watchlist Information () | Giact Account Verification () | Email Age () | Social Networks () | Change Requests () | Business Requests () | Vendor Portals () | Whois Domain () | Whois IP () | Bizapedia () | Bank Data () | Liens () | TLO () | TLO Ver2 () | Yodlee () | Abbyy () | AbbyyCloud () | MedValue () | Ocrolus () | Beneficial Owners () | Exceptions () | DDA Eligibility () | Payees () | Payments () | Credit Cards () | Bill Pay Config () | BankTransfers () | Checks () | Deposit Accounts () | MFA () | Plaid () | Abbyy Tax 941 () | LN Instant Id Business () | Threat Metrix Search () | Sentilink () | Ekata ()

Business

Name	AJI Clark Bathtub Refinishing
Legal Name	empty
Industry - self reported	*empty*
Industry - Risk	empty
Industry - DDA Self Reported	utilities
Business NAICS code	221118
Annual Revenue	$955152

Personal

First Name	Gabriel
Last Name	Clark
Address State	Florida
Address City	Homestead
Address Zip	33032
Address	[redacted]
Address Extra	*empty*
DOB -	21-February-1991

LexisNexis Result	*empty*
Trade Name (DBA)	*empty*
Description	*empty*
Address State	Florida
Address City	Homestead
Address Zip	33032
Address	12831 Southwest 248th Terrace, Homestead, FL, 33032
Incorporated State	Florida
Business Phone	7867029733
Web Site	*empty*
EIN/Tax ID	[redacted]
User Entered EIN/Tax ID	[redacted]
Your Typical Customers	Both Businesses and Consumers
Business Type	Limited Liability Company (LLC)
Primary Phone	*empty*
Authorised Person Work Phone	7867029733
Invoice payment terms	
Existing financing	none
MFA Phone number	
Ownership Percentage	100.00000
Email(s) for Payments	----
Have you applied for a PPP loan with a different lender?	false
If you applied with a different lender, was it within the past seven days?	false

Business Email	*empty*
Driver's License Number	*empty*
Driver's License State	*empty*
Personal Social Security Number	[redacted]
Mobile Phone	*empty*
Authorised Person Mobile Phone	*empty*
Has Additional Owners?	No
Additional Owners Count	----
Additional email for notifications	*empty*

Partner Referral Tracking

Partner ID	0000536
Qbf campaign id from url	----
Partner Sub ID	----
Partner Name	BlueVine
No direct offer for ISO client?	false
Partner Submit Application	false
Is ISO Lead?	false
Intuit Loan App ID (funding code)	----
Is TL Buy Sell Rate Enabled	false
Lead Sales Rep Name	
Lead Sales Rep Email	

Banking

Bank Name	*empty*
Lien	false
Lien Description	
Reviewed Bank Name	*empty*
Reviewed Last 4 digits	*empty*

Partner Portal

Enable Portal Access	Not Enabled

System

ID	c954053
Slug	ac68ec5ef3db4464bc3fbb184fd51ff1
User Login Email	ajiclarkbathtub@gmail.com
Authorised Person Full Name	Gabriel Clark
Authorised Person Email	ajiclarkbathtub@gmail.com
Authorised Person Title	*empty*
Acquisition Channel	DIRECT
Referral Partner	
Desired Credit Line (chosen at signup)	1
Registration Financing Type	sba_ppp_crb
Flex 12 Enabled	false
Payment Due Date	5
Flex 12 Approved	
Minimum Draw (Flex Credit)	$500
Life Time Value	$0
Minimum weeks left for invoice due date	1
Maximum weeks left for invoice due date	13
Minimum Invoice Amount	$500
Due Date Extension Value	0
BVDD Factoring Cap	false
Completed Wizard	true
Is Test User?	false
Settings Updated	6/27/2020 13:45
Invoice Provider	
Status	APPROVED
Last Login	12/29/2021 09:34
Created	6/25/2020 19:33
Is Authorized Person?	true
Authorised Person Email Verified?	true
Setting Tags	["new_user"]
Title	Owner
Is Client?	true
Login Enabled	
Tags	["individual_guarantee","bank_details","obtain_credit_re
Parameter File	GLOBAL_01012014
Lockbox	Los Angeles
Terms	STANDARD_06012014

QuickBooks Service Access Token	
Xero Service Access Token	
FreshBooks Service Access Token	
Sign up Url	https://www.bluevine.com/
Inactive reason	
Is Yodlee Enabled?	----
Yodlee accounts import status	[]
Yodlee accounts import date	
Client Tier	standard
Registration funds use	
Referral code:	*empty*
Created by phone onboarding:	no
Created by:	
sales prequalified:	
sales prequalified reason:	
Plaid Enabled?	true
Is Coastal Debug Enabled	false
Is Multiple Account Enabled	false

Y (/yoda/clientid/954053) S (https://skywalker.bluevine.com/client/954053)
User: AJI Clark Bathtub Refinishing (ajiclarkbathtub@gmail.com)

Approve Client | Suspend Client | Deactivate Client | Client Defaulted | **Full Notification: false** | Flags: | User Requests: | Tasks:

SalesForce | **ALL TL ELIGIBLE**

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Status By
system@bluevine.com

Client Tier
standard

Active Products: PPP

Account Activated
YES

Invoice Service

Factoring Credit Line
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Flex Credit Line
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ppp_manual

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6/25/2020 19:33

Last login
12/29/2021 09:34

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DISABLED

Life Time Value
$0

Last Refresh

Invoices Imported
Manual Invoices

Lead Source
Unknown

Full Details () | Summary () | SBA () | PPP () | PPP Calculator () | Terms Configuration () | Client Pricing () | Email Settings () | **Bank Accounts ()**

Analyst Editable Attributes () | Back Office Editable Attributes () | User Files () | Experian () | Credit Report () | Mitek Verification () | User Events () | User Deals ()

User Invoices () | User Debtors () | Verification () | Reported Debtors () | User Repayments () | Revisions of client invoice service provider details ()

Imported details vs. collected details () | Information Validation () | Socure - Information Validation () | Socure Watchlist Information () | Giact Account Verification ()

Email Age () | Social Networks () | Change Requests () | Business Requests () | Vendor Portals () | Whois Domain () | Whois IP () | Bizapedia () | Bank Data ()

Liens () | TLO () | TLO Ver2 () | Yodlee () | Abbyy () | AbbyyCloud () | MedValue () | Ocrolus () | Beneficial Owners () | Exceptions () | DDA Eligibility ()

Payees () | Payments () | Credit Cards () | Bill Pay Config () | BankTransfers () | Checks () | Deposit Accounts () | MFA () | Plaid () | Abbyy Tax 941 ()

LN Instant Id Business () | Threat Metrix Search () | Sentilink () | Ekata ()

Search... | 100 | Prev | 1 | Next

Deleted (any) **Active** (any)

id	Source	Primary	Is Funding	Is Repayment	Active	Bank Name	Beneficiary Name	Routing Number (ACH)	Routing Number (wire)	Account Number	Intermediary Bank	Account Type	Status 3 way call	3 way call notes
789653	Client	Primary			Yes	Wells Fargo	*(empty)*	063107513	121000248	2[redacted]	*(empty)*	*Unknown*		----

add | Bank Name

Form **940 for 2019: Employer's Annual Federal Unemployment (FUTA) Tax Return** 850113

Department of the Treasury — Internal Revenue Service

OMB No. 1545-0028

Employer identification number (EIN) [redacted]

Name *(not your trade name)* AJI Clark Bathtub Refinishing LLC

Trade name *(if any)*

Address 12831 SW 248th Ter

Number Street Suite or room number

Homstead FL 33032

City State ZIP code

Foreign country name Foreign province/county Foreign postal code

Type of Return
(Check all that apply.)

- ☐ **a.** Amended
- ☐ **b.** Successor employer
- ☐ **c.** No payments to employees in 2019
- ☐ **d.** Final: Business closed or stopped paying wages

Go to *www.irs.gov/Form940* for instructions and the latest information.

Read the separate instructions before you complete this form. Please type or print within the boxes.

Part 1: Tell us about your return. If any line does NOT apply, leave it blank. See instructions before completing Part 1.

1a	**If you had to pay state unemployment tax in one state only, enter the state abbreviation**	1a	F L
1b	**If you had to pay state unemployment tax in more than one state, you are a multi-state employer**	1b	☐ Check here. Complete Schedule A (Form 940).
2	**If you paid wages in a state that is subject to CREDIT REDUCTION**	2	☐ Check here. Complete Schedule A (Form 940).

Part 2: Determine your FUTA tax before adjustments. If any line does NOT apply, leave it blank.

3	**Total payments to all employees**	3	955152 . 00
4	**Payments exempt from FUTA tax** — 4: 00 . 00		
	Check all that apply: 4a ☐ Fringe benefits; 4b ☐ Group-term life insurance; 4c ☐ Retirement/Pension; 4d ☐ Dependent care; 4e ☐ Other		
5	**Total of payments made to each employee in excess of $7,000** — 5: 941152 . 00		
6	**Subtotal** (line 4 + line 5 = line 6)	6	941152 . 00
7	**Total taxable FUTA wages** (line 3 – line 6 = line 7). See instructions	7	14000 . 00
8	**FUTA tax before adjustments** (line 7 x 0.006 = line 8)	8	84 . 00

Part 3: Determine your adjustments. If any line does NOT apply, leave it blank.

9	**If ALL of the taxable FUTA wages you paid were excluded from state unemployment tax, multiply line 7 by 0.054** (line 7 × 0.054 = line 9). Go to line 12	9	00 . 00
10	**If SOME of the taxable FUTA wages you paid were excluded from state unemployment tax, OR you paid ANY state unemployment tax late** (after the due date for filing Form 940), complete the worksheet in the instructions. Enter the amount from line 7 of the worksheet	10	00 . 00
11	**If credit reduction applies,** enter the total from Schedule A (Form 940)	11	00 . 00

Part 4: Determine your FUTA tax and balance due or overpayment. If any line does NOT apply, leave it blank.

12	**Total FUTA tax after adjustments** (lines 8 + 9 + 10 + 11 = line 12)	12	84 . 00
13	**FUTA tax deposited for the year, including any overpayment applied from a prior year**	13	00 . 00
14	**Balance due.** If line 12 is more than line 13, enter the excess on line 14. • If line 14 is more than $500, you must deposit your tax. • If line 14 is $500 or less, you may pay with this return. See instructions	14	00 . 00
15	**Overpayment.** If line 13 is more than line 12, enter the excess on line 15 and check a box below	15	00 . 00

▶ You **MUST** complete both pages of this form and **SIGN** it. Check one: ☐ Apply to next return. ☐ Send a refund.

Next ▶

850212

Name (not your trade name)	Employer identification number (EIN)
AJI Clark Bathtub Refinishing LLC	81-1667543

Part 5: Report your FUTA tax liability by quarter only if line 12 is more than $500. If not, go to Part 6.

16 **Report the amount of your FUTA tax liability for each quarter; do NOT enter the amount you deposited. If you had no liability for a quarter, leave the line blank.**

16a **1st quarter** (January 1 – March 31)	**16a**	00 . 00
16b **2nd quarter** (April 1 – June 30)	**16b**	00 . 00
16c **3rd quarter** (July 1 – September 30)	**16c**	00 . 00
16d **4th quarter** (October 1 – December 31)	**16d**	00 . 00
17 **Total tax liability for the year** (lines 16a + 16b + 16c + 16d = line 17)	**17**	00 . 00 **Total must equal line 12.**

Part 6: May we speak with your third-party designee?

Do you want to allow an employee, a paid tax preparer, or another person to discuss this return with the IRS? See the instructions for details.

☐ **Yes.** Designee's name and phone number

Select a 5-digit Personal Identification Number (PIN) to use when talking to IRS

☐ **No.**

Part 7: Sign here. You MUST complete both pages of this form and SIGN it.

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete, and that no part of any payment made to a state unemployment fund claimed as a credit was, or is to be, deducted from the payments made to employees. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

✗ **Sign your name here** G Clark 1

Print your name here: Gabriel Clark

Print your title here: Owner

Date: 06 2 /27 4 /2020 3

Best daytime phone: 786-702-9733

Paid Preparer Use Only

Check if you are self-employed ☐

Preparer's name		PTIN	
Preparer's signature		Date	/ /
Firm's name (or yours if self-employed)		EIN	
Address		Phone	
City	State	ZIP code	

Summary of Comments on 2019 Form 940

Page: 2

Number: 1 Author: iPhone Date: 6/27/2020 3:47:46 PM -04'00'

G Clark

Number: 2 Author: iPhone Date: 6/27/2020 3:48:37 PM -04'00'

06

Number: 3 Author: iPhone Date: 6/27/2020 3:49:05 PM -04'00'

2020

Number: 4 Author: iPhone Date: 6/27/2020 3:49:46 PM -04'00'

27

Form 940-V, Payment Voucher

Purpose of Form

Complete Form 940-V if you're making a payment with Form 940. We will use the completed voucher to credit your payment more promptly and accurately, and to improve our service to you.

Making Payments With Form 940

To avoid a penalty, make your payment with your 2019 Form 940 **only if** your FUTA tax for the fourth quarter (plus any undeposited amounts from earlier quarters) is $500 or less. If your total FUTA tax after adjustments (Form 940, line 12) is more than $500, you must make deposits by electronic funds transfer. See *When Must You Deposit Your FUTA Tax?* in the Instructions for Form 940. Also see sections 11 and 14 of Pub. 15 for more information about deposits.

CAUTION *Use Form 940-V when making any payment with Form 940. However, if you pay an amount with Form 940 that should've been deposited, you may be subject to a penalty. See* Deposit Penalties *in section 11 of Pub. 15.*

Specific Instructions

Box 1—Employer Identification Number (EIN). If you don't have an EIN, you may apply for one online by visiting the IRS website at *www.irs.gov/EIN*. You may also apply for an EIN by faxing or mailing Form SS-4 to the IRS. If you haven't received your EIN by the due date of Form 940, write "Applied For" and the date you applied in this entry space.

Box 2—Amount paid. Enter the amount paid with Form 940.

Box 3—Name and address. Enter your name and address as shown on Form 940.

- Enclose your check or money order made payable to "United States Treasury." Be sure to enter your EIN, "Form 940," and "2019" on your check or money order. Don't send cash. Don't staple Form 940-V or your payment to Form 940 (or to each other).
- Detach Form 940-V and send it with your payment and Form 940 to the address provided in the Instructions for Form 940.

Note: You must also complete the entity information above Part 1 on Form 940.

▼ **Detach Here and Mail With Your Payment and Form 940.** ▼

Form **940-V**
Department of the Treasury
Internal Revenue Service

Payment Voucher

▶ **Don't staple or attach this voucher to your payment.**

OMB No. 1545-0028
2019

1 Enter your employer identification number (EIN).	**2** **Enter the amount of your payment.** ▶ Make your check or money order payable to **"United States Treasury"**	Dollars	Cents
	3 Enter your business name (individual name if sole proprietor).		
	Enter your address.		
	Enter your city, state, and ZIP code or your city, foreign country name, foreign province/county, and foreign postal code.		

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to carry out the Internal Revenue laws of the United States. We need it to figure and collect the right amount of tax. Chapter 23, Federal Unemployment Tax Act, of Subtitle C, Employment Taxes, of the Internal Revenue Code imposes a tax on employers with respect to employees. This form is used to determine the amount of the tax that you owe. Section 6011 requires you to provide the requested information if you are liable for FUTA tax under section 3301. Section 6109 requires you to provide your identification number. If you fail to provide this information in a timely manner or provide a false or fraudulent form, you may be subject to penalties.

You're not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books and records relating to a form or instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law.

Generally, tax returns and return information are confidential, as required by section 6103. However, section 6103 allows or requires the IRS to disclose or give the information shown on your tax return to others as described in the Code. For example, we may disclose your tax information to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and possessions to administer their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

The time needed to complete and file this form will vary depending on individual circumstances. The estimated average time is:

Recordkeeping	9 hr., 19 min.
Learning about the law or the form . .	1 hr., 23 min.
Preparing, copying, assembling, and sending the form to the IRS	1 hr., 36 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 940 simpler, we would be happy to hear from you. You can send us comments from *www.irs.gov/FormComments.* Or you can send your comments to Internal Revenue Service, Tax Forms and Publications Division, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Don't send Form 940 to this address. Instead, see *Where Do You File?* in the Instructions for Form 940.

Wells Fargo Business Choice Checking

WELLS FARGO

AJI CLARK BATHTUB REFINISHING LLC
12831 SW 248TH TER
HOMESTEAD FL 33032-9084

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-CALL-WELLS (1-800-225-5935)

TTY: 1-800-877-4833
En español: 1-877-337-7454

Online: wellsfargo.com/biz

Write: Wells Fargo Bank, N.A. (287)
P.O. Box 6995
Portland, OR 97228-6995

Your Business and Wells Fargo

Visit wellsfargoworks.com to explore videos, articles, infographics, interactive tools, and other resources on the topics of business growth, credit, cash flow management, business planning, technology, marketing, and more.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com/biz or call the number above if you have questions or if you would like to add new services.

Business Online Banking	✓
Online Statements	✓
Business Bill Pay	✓
Business Spending Report	✓
Overdraft Protection	

Activity summary

Beginning balance on 2/1	$4,257.11
Deposits/Credits	635.00
Withdrawals/Debits	- 4,681.07
Ending balance on 2/29	**$211.04**
Average ledger balance this period	$1,022.01

Account number: [redacted]

AJI CLARK BATHTUB REFINISHING LLC

Florida account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 063107513

For Wire Transfers use
Routing Number (RTN): 121000248

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

WELLS FARGO

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
2/3		Purchase authorized on 01/31 Pp*Princetonian By 888-7226669 NC S380032119219621 Card 4800		45.95	
2/3		Purchase authorized on 01/31 Pp*Princetonian By 888-7226669 NC S580032120863566 Card 4800		45.95	
2/3		Purchase authorized on 01/31 Exeter Auto Rec 20 800-321-9637 TX S460032121566223 Card 4800		132.38	
2/3		Purchase authorized on 02/01 Raceway 6717 3256 Jacksonville FL S460032553959157 Card 4800		11.75	
2/3		Newrez-Shellpoin ACH Pmt 200131 0578505591 Perez Clark Gabriel		1,659.02	2,362.06
2/4		Purchase authorized on 02/02 Uber Trip Help.Uber.Com CA S580034002888641 Card 4800		14.15	
2/4		Purchase authorized on 02/03 Cash App*Yohima Aj 8774174551 CA S380034656140275 Card 4800		40.00	
2/4		Fpl Direct Debit Elec Pymt 02/20 2320894211 Ppda Yohima Aji		117.28	2,190.63
2/5		Purchase authorized on 02/03 Cash App*Leyane Ro 8774174551 CA S580035150460145 Card 4800		230.00	1,960.63
2/7		Purchase authorized on 02/06 Midwest Chemicals Orlando FL S460037687069714 Card 4800		124.13	
2/7		Purchase authorized on 02/07 Chevron/Princeton Chevr Homestead FL P00580038600584923 Card 4800		17.01	
2/7		Discover E-Payment 200207 7093 Perez Gabriel		829.59	989.90
2/10		Transfer From Perez Gustavo on 02/08 Ref # Pp07M229F6	300.00		
2/10		Transfer From Perez Gustavo on 02/08 Ref # Pp07M3K3Jl	125.00		
2/10		Purchase authorized on 02/07 Immitranslate Httpsimmitran MD S580038747465374 Card 4800		65.00	
2/10		Zelle to Sena Silquiel on 02/10 Ref #Rp07Mbsgpj		70.00	
2/10		Banco Do Brasil VISA Pay 020720 691051021000939 Aji,Yohima		11.13	1,268.77
2/11		Purchase authorized on 02/10 Cash App*Erick Fon 8774174551 CA S460041548422064 Card 4800		130.00	
2/11		Purchase authorized on 02/10 Cash App*Yohima Aj 8774174551 CA S460041548655680 Card 4800		140.00	998.77
2/12		Purchase authorized on 02/11 Ccu-State of MD We 888-248-0345 MD S460042580781112 Card 4800		126.58	872.19
2/18		Recurring Payment authorized on 02/14 Cubamessenger Llam Richmodn Hill Can S300046025486076 Card 4800		7.99	
2/18		Purchase authorized on 02/15 Amzn Mktp US*Gr016 Amzn.Com/Bill WA S460047074837603 Card 4800		57.99	
2/18		Purchase authorized on 02/15 Wu *1068035987 877-989-3268 CA S460047096299299 Card 4800		72.79	
2/18		Purchase authorized on 02/18 Dollartre 26610 S Dixi Naranja FL P00000000432007973 Card 4800		36.40	
2/18		Purchase authorized on 02/18 Wal-Mart #3935 Naranja FL P00000000881824855 Card 4800		92.58	604.44
2/19		Purchase authorized on 02/15 Zara.Com/USA 855-6359272 NY S380047065830768 Card 4800		96.09	
2/19		Spr&Ass PA Trust Purchase 200219 62150400 Gabriel Perez Clark		75.00	433.35
2/20		Recurring Payment authorized on 02/17 Vehicle Tag Renew 866-835-4966 FL S580049187322060 Card 4800		50.35	
2/20		Purchase authorized on 02/18 Infinity Insurance 800-7821020 AL S580049576380197 Card 4800		260.54	122.46
2/21		Recurring Payment authorized on 02/20 Netflix.Com Netflix.Com CA S580051480281413 Card 4800		17.28	105.18
2/24		Purchase authorized on 02/21 Uber Trip Help.Uber.Com CA S580052686128998 Card 4800		3.73	
2/24		Purchase authorized on 02/22 Cubamessenger Llam Richmodn Hill Can S300053690480544 Card 4800		7.99	
2/24		Non-WF ATM Withdrawal authorized on 02/22 178 Cll Dos Hermano San Juan Pri 00300054059476909 ATM ID Sb100037 Card 4800		21.99	

WELLS FARGO

Transaction history (continued)

Date	*Check Number*	*Description*	*Deposits/ Credits*	*Withdrawals/ Debits*	*Ending daily balance*
2/24		Non-Wells Fargo ATM Transaction Fee		2.50	68.97
2/25		Purchase authorized on 02/24 Comcast Dade Cs 1x 800-266-2278 FL S300055773153728 Card 4800		67.93	1.04
2/27		Mobile Deposit : Ref Number :013270854288	210.00		211.04
Ending balance on 2/29					**211.04**
Totals			**$635.00**	**$4,681.07**	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 02/01/2020 - 02/29/2020	Standard monthly service fee $14.00	You paid $0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following account requirements		
· Average ledger balance	$7,500.00	$1,022.00 ☐
· A qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 ☐
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	25 ☑
- Enrollment in a linked Direct Pay service through Wells Fargo Business Online	1	0 ☐
· Combined balances in linked accounts, which may include	$10,000.00	☐
- Average ledger balances in business checking, savings, and time accounts		
- Most recent statement balance in eligible Wells Fargo business credit cards and lines of credit, and combined average daily balances from the previous month in eligible Wells Fargo business and commercial loans and lines of credit		
- For complete details on how you can avoid the monthly service fee based on your combined balances please refer to page 10 of the Business Account Fee and Information Schedule at www.wellsfargo.com/biz/fee-information		

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.
WX/WX

Account transaction fees summary

Service charge description	*Units used*	*Units included*	*Excess units*	*Service charge per excess units ($)*	*Total service charge ($)*
Cash Deposited ($)	0	7,500	0	0.0030	0.00
Transactions	6	200	0	0.50	0.00
Total service charges					**$0.00**

WELLS FARGO

General statement policies for Wells Fargo Bank

■ **Notice:** Wells Fargo Bank, N.A. may furnish information about accounts belonging to individuals, including sole proprietorships, to consumer reporting agencies. If this applies to you, you have the right to dispute the accuracy of information that we have reported by writing to us at: Overdraft Collections and Recovery, P.O. Box 5058, Portland, OR 97208-5058.

You must describe the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that relates to an identity theft, you will need to provide us with an identity theft report.

Account Balance Calculation Worksheet

1. Use the following worksheet to calculate your overall account balance.
2. Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.
3. Use the chart to the right to list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

ENTER

A. The ending balance shown on your statement . . . . $ ______________

ADD

B. Any deposits listed in your register or transfers into your account which are not shown on your statement.

$ ______________
$ ______________
$ ______________
\+ $ ______________

. . . . **TOTAL** $ ______________

CALCULATE THE SUBTOTAL

(Add Parts A and B)

. . . . **TOTAL** $ ______________

SUBTRACT

C. The total outstanding checks and withdrawals from the chart above . . . . - $ ______________

CALCULATE THE ENDING BALANCE

(Part A + Part B - Part C)
This amount should be the same as the current balance shown in your check register . . . . $ ______________

Number	Items Outstanding	Amount
	Total amount $	

Paycheck Protection Program
Borrower Application Form Revised June 2020

OMB Control No.: 3245-0407
Expiration Date: 10/31/2020

Check One: ❑ Sole proprietor ❑ Partnership ❑ C-Corp ❑ S-Corp ☒ LLC ❑ Independent contractor ❑ Eligible self-employed individual ❑ 501(c)(3) nonprofit ❑ 501(c)(19) veterans organization ❑ Tribal business (sec. 31(b)(2)(C) of Small Business Act) ❑ Other	**DBA or Tradename if Applicable**	
Business Legal Name		
AJI Clark Bathtub Refinishing		
Business Address	**Business TIN (EIN, SSN)**	**Business Phone**
12831 Southwest 248th Terrace	[redacted]	(786)7029733
	Primary Contact	**Email Address**
Homestead FL 33032	Gabriel Clark	ajiclarkbathtub@gmail.com

Average Monthly Payroll:	$ 79596.00	x 2.5 + EIDL, Net of Advance (if Applicable) Equals Loan Request:	$ 198990.00	Number of Employees:	10
Purpose of the loan (select more than one):	☒ Payroll ☒ Lease / Mortgage Interest ☒ Utilities ☐ Other (explain): ________________				

Applicant Ownership

List all owners of 20% or more of the equity of the Applicant. Attach a separate sheet if necessary.

Owner Name	Title	Ownership %	TIN (EIN, SSN)	Address
Gabriel Clark	Owner	100.00	898462574	[redacted]

If questions (1) or (2) below are answered "Yes," the loan will not be approved.

Question	Yes	No
1. Is the Applicant or any owner of the Applicant presently suspended, debarred, proposed for debarment, declared ineligible, voluntarily excluded from participation in this transaction by any Federal department or agency, or presently involved in any bankruptcy?	☐	☒
2. Has the Applicant, any owner of the Applicant, or any business owned or controlled by any of them, ever obtained a direct or guaranteed loan from SBA or any other Federal agency that is currently delinquent or has defaulted in the last 7 years and caused a loss to the government?	☐	☒
3. Is the Applicant or any owner of the Applicant an owner of any other business, or have common management with any other business? If yes, list all such businesses and describe the relationship on a separate sheet identified as addendum A.	☐	☒
4. Has the Applicant received an SBA Economic Injury Disaster Loan between January 31, 2020 and April 3, 2020? If yes, provide details on a separate sheet identified as addendum B.	☐	☒

If questions (5) or (6) are answered "Yes," the loan will not be approved.

Question	Yes	No
5. Is the Applicant (if an individual) or any individual owning 20% or more of the equity of the Applicant subject to an indictment, criminal information, arraignment, or other means by which formal charges are brought in any jurisdiction, or presently incarcerated, or on probation or parole? Initial here to confirm your response to question 5 → DS GC	☐	☒
6. Within the last 5 years, for any felony, has the Applicant (if an individual) or any owner of the Applicant 1) been convicted; 2) pleaded guilty; 3) pleaded nolo contendere; or 4) been placed on any form of parole or probation (including probation before judgment)? Initial here to confirm your response to question 6 → DS GC	☐	☒
7. Is the United States the principal place of residence for all employees of the Applicant included in the Applicant's payroll calculation above?	☒	☐
8. Is the Applicant a franchise that is listed in the SBA's Franchise Directory?	☐	☒

Paycheck Protection Program
Borrower Application Form Revised June 2020

By Signing Below, You Make the Following Representations, Authorizations, and Certifications

CERTIFICATIONS AND AUTHORIZATIONS

I certify that:

- I have read the statements included in this form, including the Statements Required by Law and Executive Orders, and I understand them.
- The Applicant is eligible to receive a loan under the rules in effect at the time this application is submitted that have been issued by the Small Business Administration (SBA) implementing the Paycheck Protection Program under Division A, Title I of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) (the Paycheck Protection Program Rule).
- The Applicant (1) is an independent contractor, eligible self-employed individual, or sole proprietor or (2) employs no more than the greater of 500 or employees or, if applicable, the size standard in number of employees established by the SBA in 13 C.F.R. 121.201 for the Applicant's industry.
- I will comply, whenever applicable, with the civil rights and other limitations in this form.
- All SBA loan proceeds will be used only for business-related purposes as specified in the loan application and consistent with the Paycheck Protection Program Rule.
- To the extent feasible, I will purchase only American-made equipment and products.
- The Applicant is not engaged in any activity that is illegal under federal, state or local law.
- Any loan received by the Applicant under Section 7(b)(2) of the Small Business Act between January 31, 2020 and April 3, 2020 was for a purpose other than paying payroll costs and other allowable uses loans under the Paycheck Protection Program Rule.

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

CERTIFICATIONS

The authorized representative of the Applicant must certify in good faith to all of the below by **initialing** next to each one:

DS GC The Applicant was in operation on February 15, 2020 and had employees for whom it paid salaries and payroll taxes or paid independent contractors, as reported on Form(s) 1099-MISC.

DS GC Current economic uncertainty makes this loan request necessary to support the ongoing operations of the Applicant.

DS GC The funds will be used to retain workers and maintain payroll or make mortgage interest payments, lease payments, and utility payments, as specified under the Paycheck Protection Program Rule; I understand that if the funds are knowingly used for unauthorized purposes, the federal government may hold me legally liable, such as for charges of fraud.

DS GC The Applicant will provide to the Lender documentation verifying the number of full-time equivalent employees on the Applicant's payroll as well as the dollar amounts of payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities for the 24-week period following this loan.

DS GC I understand that loan forgiveness will be provided for the sum of documented payroll costs, covered mortgage interest payments, covered rent payments, and covered utilities, and not more than 40% of the forgiven amount may be for non-payroll costs.

DS GC During the period beginning on February 15, 2020 and ending on December 31, 2020, the Applicant has not and will not receive another loan under the Paycheck Protection Program.

DS GC I further certify that the information provided in this application and the information provided in all supporting documents and forms is true and accurate in all material respects. I understand that knowingly making a false statement to obtain a guaranteed loan from SBA is punishable under the law, including under 18 USC 1001 and 3571 by imprisonment of not more than five years and/or a fine of up to $250,000; under 15 USC 645 by imprisonment of not more than two years and/or a fine of not more than $5,000; and, if submitted to a federally insured institution, under 18 USC 1014 by imprisonment of not more than thirty years and/or a fine of not more than $1,000,000.

DS GC I acknowledge that the lender will confirm the eligible loan amount using required documents submitted. I understand, acknowledge and agree that the Lender can share any tax information that I have provided with SBA's authorized representatives, including authorized representatives of the SBA Office of Inspector General, for the purpose of compliance with SBA Loan Program Requirements and all SBA reviews.

DocuSigned by:
G Clark
152CDA0A4695468...

Signature of Authorized Representative of Applicant

6/27/2020
Date

Gabriel Clark
Print Name

Owner
Title

Paycheck Protection Program
Borrower Application Form Revised June 2020

Purpose of this form:

This form is to be completed by the authorized representative of the Applicant and ***submitted to your SBA Participating Lender***. Submission of the requested information is required to make a determination regarding eligibility for financial assistance. Failure to submit the information would affect that determination.

Instructions for completing this form:

With respect to "purpose of the loan," payroll costs consist of compensation to employees (whose principal place of residence is the United States) in the form of salary, wages, commissions, or similar compensation; cash tips or the equivalent (based on employer records of past tips or, in the absence of such records, a reasonable, good-faith employer estimate of such tips); payment for vacation, parental, family, medical, or sick leave; allowance for separation or dismissal; payment for the provision of employee benefits consisting of group health care coverage, including insurance premiums, and retirement; payment of state and local taxes assessed on compensation of employees; and for an independent contractor or sole proprietor, wage, commissions, income, or net earnings from self-employment or similar compensation.

For purposes of calculating "Average Monthly Payroll," most Applicants will use the average monthly payroll for 2019, excluding costs over $100,000 on an annualized basis for each employee. For seasonal businesses, the Applicant may elect to instead use average monthly payroll for the time period between February 15, 2019 and June 30, 2019 or any 12-week period between May 1, 2019 and September 15, 2019, excluding costs over $100,000 on an annualized basis for each employee. For new businesses, average monthly payroll may be calculated using the time period from January 1, 2020 to February 29, 2020, excluding costs over $100,000 on an annualized basis for each employee.

If Applicant is refinancing an Economic Injury Disaster Loan (EIDL): Add the outstanding amount of an EIDL made between January 31, 2020 and April 3, 2020, less the amount of any "advance" under an EIDL COVID-19 loan, to Loan Request as indicated on the form.

All parties listed below are considered owners of the Applicant as defined in 13 CFR § 120.10, as well as "principals":

- For a sole proprietorship, the sole proprietor;
- For a partnership, all general partners, and all limited partners owning 20% or more of the equity of the firm;
- For a corporation, all owners of 20% or more of the corporation;
- For limited liability companies, all members owning 20% or more of the company; and
- Any Trustor (if the Applicant is owned by a trust).

Paperwork Reduction Act – You are not required to respond to this collection of information unless it displays a currently valid OMB Control Number. The estimated time for completing this application, including gathering data needed, is 8 minutes. Comments about this time or the information requested should be sent to: Small Business Administration, Director, Records Management Division, 409 3rd St., SW, Washington DC 20416, and/or SBA Desk Officer, Office of Management and Budget, New Executive Office Building, Washington DC 20503. **PLEASE DO NOT SEND FORMS TO THESE ADDRESSES.**

Privacy Act (5 U.S.C. 552a) – Under the provisions of the Privacy Act, you are not required to provide your social security number. Failure to provide your social security number may not affect any right, benefit or privilege to which you are entitled. (But see Debt Collection Notice regarding taxpayer identification number below.) Disclosures of name and other personal identifiers are required to provide SBA with sufficient information to make a character determination. When evaluating character, SBA considers the person's integrity, candor, and disposition toward criminal actions. Additionally, SBA is specifically authorized to verify your criminal history, or lack thereof, pursuant to section 7(a)(1)(B), 15 USC Section 636(a)(1)(B) of the Small Business Act (the Act).

Disclosure of Information – Requests for information about another party may be denied unless SBA has the written permission of the individual to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act. The Privacy Act authorizes SBA to make certain "routine uses" of information protected by that Act. One such routine use is the disclosure of information maintained in SBA's system of records when this information indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature. Specifically, SBA may refer the information to the appropriate agency, whether Federal, State, local or foreign, charged with responsibility for, or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. Another routine use is disclosure to other Federal agencies conducting background checks but only to the extent the information is relevant to the requesting agencies' function. See, 74 F.R. 14890 (2009), and as amended from time to time for additional background and other routine uses. In addition, the CARES Act, requires SBA to register every loan made under the Paycheck Protection Act using the Taxpayer Identification Number (TIN) assigned to the borrower.

Debt Collection Act of 1982, Deficit Reduction Act of 1984 (31 U.S.C. 3701 et seq. and other titles) – SBA must obtain your taxpayer identification number when you apply for a loan. If you receive a loan, and do not make payments as they come due, SBA may: (1) report the status of your loan(s) to credit bureaus, (2) hire a collection agency to collect your loan, (3) offset your income tax refund or other amounts due to you from the Federal Government, (4) suspend or debar you or your company from doing business with the Federal Government, (5) refer your loan to the Department of Justice, or (6) foreclose on collateral or take other action permitted in the loan instruments.

Right to Financial Privacy Act of 1978 (12 U.S.C. 3401) – The Right to Financial Privacy Act of 1978, grants SBA access rights to financial records held by financial institutions that are or have been doing business with you or your business including any financial institutions participating in a loan or loan guaranty. SBA is only required provide a certificate of its compliance with the Act to a financial institution in connection with its first request for access to your financial records. SBA's access rights continue for the term of any approved loan guaranty agreement. SBA is also authorized to transfer to another Government authority any financial records concerning an approved loan or loan guarantee, as necessary to process, service or foreclose on a loan guaranty or collect on a defaulted loan guaranty.

Freedom of Information Act (5 U.S.C. 552) – Subject to certain exceptions, SBA must supply information reflected in agency files and records to a person requesting it. Information about approved loans that will be automatically released includes, among other things, statistics on our loan programs (individual borrowers are not identified in the statistics) and other information such as the names of the borrowers (and their officers, directors, stockholders or partners), the collateral pledged to secure the loan, the amount of the loan, its purpose in general terms and the maturity. Proprietary data on a borrower would not routinely be made available to third parties. All requests under this Act are to be addressed to the nearest SBA office and be identified as a Freedom of Information request.

Occupational Safety and Health Act (15 U.S.C. 651 et seq.) – The Occupational Safety and Health Administration (OSHA) can require businesses to modify facilities and procedures to protect employees. Businesses that do not comply may be fined, forced to cease operations, or prevented from starting operations. Signing this form is certification that the applicant, to the best of its knowledge, is in compliance with the applicable OSHA requirements, and will remain in compliance during the life of the loan.

Civil Rights (13 C.F.R. 112, 113, 117) – All businesses receiving SBA financial assistance must agree not to discriminate in any business practice, including employment practices and services to the public on the basis of categories cited in 13 C.F.R., Parts 112, 113, and 117 of SBA Regulations. All borrowers must display the "Equal Employment Opportunity Poster" prescribed by SBA.

Equal Credit Opportunity Act (15 U.S.C. 1691) – Creditors are prohibited from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

Debarment and Suspension Executive Order 12549; (2 CFR Part 180 and Part 2700) – By submitting this loan application, you certify that neither the Applicant or any owner of the Applicant have within the past three years been: (a) debarred, suspended, declared ineligible or voluntarily excluded from participation in a transaction by any Federal Agency; (b) formally proposed for debarment, with a final determination still pending; (c) indicted, convicted, or had a civil judgment rendered against you for any of the offenses listed in the regulations or (d) delinquent on any amounts owed to the U.S. Government or its instrumentalities as of the date of execution of this certification.

U.S. Small Business Administration

NOTE

SBA Loan #	5311208002
SBA Loan Name	AJI Clark Bathtub Refinishing
Date	6/27/2020
Loan Amount	198990.00
Interest Rate	1% per annum
Borrower	AJI Clark Bathtub Refinishing
Operating Company	N/A
Lender	Cross River Bank

1. PROMISE TO PAY:

In return for the Loan, Borrower promises to pay to the order of Lender the amount of one hundred and ninety-eight thousand nine hundred and ninety dollars Dollars, interest on the unpaid principal balance, and all other amounts required by this Note.

2. DEFINITIONS:

"Collateral" means any property taken as security for payment of this Note or any guarantee of this Note.

"Covered Period" means the period beginning on the date of the origination of the Loan and ending the earlier of (i) the date that is 24 weeks after such date of origination of the Loan; or (ii) December 31, 2020.

"Deferral Period" means one of the following, as the case may be:

a. If Borrower applies for Loan forgiveness within 10 months after the last day of the Covered Period, then the Deferral Period is the period from the date of the origination of the Loan until the date on which the amount, if any, of Loan forgiveness determined under Section 1106 of the CARES Act is remitted to Lender (for the avoidance of doubt, if the SBA determines that no Loan forgiveness is allowed under Section 1106 of the CARES Act, the date that the SBA notifies the Lender that no Loan forgiveness is allowed shall be the end date of the Deferral Period); or

b. If Borrower does not apply for Loan forgiveness within 10 months after the last day of the Covered Period, then the Deferral Period is the period from the date of the origination of the Loan until the date that is 10 months after the last day of such Covered Period.

"Guarantor" means each person or entity that signs a guarantee of payment of this Note.

"Loan" means the loan evidenced by this Note.

"Loan documents" means the documents related to this loan signed by Borrower, any Guarantor, or anyone who pledges collateral.

"SBA" means the Small Business Administration, an Agency of the United States of America.

3. PAYMENT TERMS:
Borrower must make all payments at the place Lender designates. The payment terms for this Note are: Borrower will pay this loan in accordance with the following payment schedule, which calculates interest on the unpaid principal balances in the "Interest Calculation Method" paragraph using the interest rates described in this paragraph:

Commencing on or after the last day of the Deferral Period, during which time interest will continue to accrue, and after taking into account the amount, if any, of Loan forgiveness determined under Section 1106 of the CARES Act as approved by SBA, any remaining principal and accrued interest will be payable by Borrower in accordance with a payment and amortization schedule that provides for equal monthly payments of principal and interest over what remains of the five (5) year maturity period which commenced on the date of initial Loan disbursement. Unless otherwise agreed or required by applicable law, payments will be applied first to any accrued unpaid interest; then to principal; and then to any late charges.

The interest rate on this Note is fixed at the rate of 1.00% per annum.

The interest rate on this Note is computed on a 365/365 basis, that is, by applying the ratio of the interest rate over the number of days in a year (365 for all years, including leap years), multiplied by the outstanding principal balance, multiplied by the actual number of days the principal balance is outstanding. All interest payable under this Note is computed using this method.

Receipt of payments must be made in U.S. dollars and must be received by Lender at:

Cross River Bank
400 Kelby Street, 14th Floor
Fort Lee, NJ 07024
Attention: Loan Servicing Department

Lender may modify these payment instructions, including changing the address for the payments, by providing updated payment instructions to the Borrower in writing. If a payment is made consistent with Lender's payment instructions but received after 3:00 PM EST on a business day, Lender will credit the Borrower's payment on the next business day.

No Prepayment Penalties are to apply.

SBA Provision: When SBA is the holder, this Note will be interpreted and enforced under federal law, including SBA regulations. Lender or SBA may use state or local procedures for filing papers, recording documents, giving notice, foreclosing liens, and other purposes. By using such procedures, SBA does not waive any federal immunity from state or local control, penalty, tax or liability. As to this Note, Borrower may not claim or assert against SBA any local or state law to deny any obligation, defeat any clam of SBA, or preempt federal law.

4. DEFAULT:

Borrower is in default under this Note if Borrower does not make a payment when due under this Note, or if Borrower or Operating Company:

A. Fails to do anything required by this Note and other Loan Documents;

B. Defaults on any other loan with Lender;

C. Does not preserve, or account to Lender's satisfaction for, any of the Collateral or its proceeds;

D. Does not disclose, or anyone acting on their behalf does not disclose, any material fact to Lender or SBA;

E. Makes, or anyone acting on their behalf makes, a materially false or misleading representation to Lender or SBA;

F. Defaults on any loan or agreement with another creditor, if Lender believes the default may materially affect Borrower's ability to pay this Note;

G. Fails to pay any taxes when due;

H. Becomes the subject of a proceeding under any bankruptcy or insolvency law;

I. Has a receiver or liquidator appointed f for any part of their business or property;

J. Makes an assignment for the benefit of creditors;

K. Has any adverse change in financial condition or business operation that Lender believes may materially affect Borrower's ability to pay this Note;

L. Reorganizes, merges, consolidates, or otherwise changes ownership or business structure without Lender's prior written consent; or

M. Becomes the subject of a civil or criminal action that Lender believes may materially affect Borrower's ability to pay this Note.

5. LENDER'S RIGHTS IF THERE IS A DEFAULT:

Without notice or demand and without giving up any of its rights, Lender may:

A. Require immediate payment of all amounts owing under this Note;

B. Collect all amounts owing from any Borrower or Guarantor;

C. File suit and obtain judgment;

D. Take possession of any Collateral; or

E. Sell, lease, or otherwise dispose of, any Collateral at public or private sale, with or without advertisement.

6. LENDER'S GENERAL POWERS:

Without notice and without Borrower's consent, Lender may:

A. Bid on or buy the Collateral at its sale or the sale of another lienholder, at any price it chooses;

B. Incur expenses to collect amounts due under this Note, enforce the terms of this Note or any other Loan Document, and preserve or dispose of the Collateral. Among other things, the expenses may include payments for property taxes, prior liens, insurance, appraisals, environmental remediation costs, and reasonable attorney's fees and costs. I If Lender incurs such expenses, it may demand immediate repayment from Borrower or add the expenses to the principal balance;

C. Release anyone obligated to pay this Note;

D. Compromise, release, renew, extend or substitute any of the Collateral; and

E. Take any action necessary to protect the Collateral or collect amounts owing on this Note.

7. WHEN FEDERAL LAW APPLIES:

When SBA is the holder, this Note will be interpreted and enforced under federal law, including SBA regulations. Lender or SBA may use state or local procedures for filing papers, recording documents, giving notice, foreclosing liens, and other purposes. By using such procedures, SBA does not waive any federal immunity from state or local control, penalty, tax, or liability. As to this Note, Borrower may not claim o r assert against SBA any local or state law to deny any obligation, defeat any claim of SBA, or preempt federal law.

8. SUCCESSORS AND ASSIGNS:

Under this Note, Borrower and Operating Company include the successors of each, and Lender includes its successors and assigns.

9. GENERAL PROVISIONS:

A. All individuals and entities signing this Note are jointly and severally liable.

B. Borrower waives all suretyship defenses.

C. Borrower must sign all documents necessary at any time to comply with the Loan Documents and to enable Lender to acquire, perfect, or maintain Lender's liens on Collateral.

D. Lender may exercise any of its rights separately or together, as many times and in any order it chooses. Lender may delay or forgo enforcing any of its rights without giving up any of them.

E. Borrower may not use an oral statement of Lender or SBA to contradict or alter the written terms of this Note.

F. If any part of this Note is unenforceable, all other parts remain in effect.

G. To the extent allowed by law, Borrower waives all demands and notices in connection with this Note, including presentment, demand, protest, and notice of dishonor. Borrower also waives any defenses based upon any claim that Lender did not obtain any guarantee; did not obtain, perfect, or maintain a lien upon Collateral; impaired Collateral; or did not obtain the fair market value of Collateral at a sale.

10. STATE-SPECIFIC PROVISIONS:

N/A

BORROWER'S NAME(S) AND SIGNATURE(S):

By signing below, each individual or entity becomes obligated under this Note as Borrower.

AJI Clark Bathtub Refinishing, Borrower

By: DocuSigned by: G Clark 152CDA0A4695468

Name: Gabriel Clark

Title: Owner

RESOLUTION TO BORROW

Principal	Loan Date	Maturity Date	Loan No	Call / Coll	Account	Officer	Initials
198990$.00	6/27/2020		5311208002			Ido Lustig	GC

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "***" has been omitted due to text length limitations.

Borrower: AJI Clark Bathtub Refinishing
12831 Southwest 248th Terrace
Homestead FL 33032

Lender: **Cross River Bank**
400 Kelby Street,
14th Floor
Fort Lee, NJ 07024

I,THE UNDERSIGNED, DO HEREBY CERTIFY THAT:

THE BORROWER 'S EXISTENCE. The complete and correct name of the borrower is AJI Clark Bathtub Refinishing ("Borrower"). The Borrower is a duly formed entity which is, and at all times shall be, duly organized, validly existing, and in good standing under and by virtue of the laws of the State of its organization. The Borrower is duly authorized to transact business in all other states in which the Borrower is doing business, having obtained all necessary filings, governmental licenses and approvals for each state in which the Borrower is doing business. Specifically, the Borrower is, and at all times shall be, duly qualified as a foreign entity in all states in which the failure to so qualify would have a material adverse effect on its business or financial condition. The Borrower has the full power and authority to own its properties and to transact the business in which it is presently engaged or presently proposes to engage. The Borrower maintains an office at the address set forth above. Unless the Borrower has designated otherwise in writing, the principal office is the office at which the Borrower keeps its books and records. The Borrower will notify Lender prior to any change in the location of the Borrower 's state of organization or any change in the Borrower's name. The Borrower shall do all things necessary to preserve and to keep in full force and effect its existence, rights and privileges, and shall comply with all regulations, rules, ordinances, statutes, orders and decrees of any governmental or quasi-governmental authority or court applicable to the Borrower and the Borrower's business activities.

RESOLUTIONS ADOPTED. At a meeting of the directors or members of the Borrower, or if the Borrower is a close corporation having no Board of Directors then at a meeting of the Borrower 's shareholders, duly called and held on , at which a quorum was present and voting, or by other duly authorized action in lieu of a meeting, the resolutions set forth in this Resolution were adopted.

OFFICER. The following named person is an officer of Borrower:

NAMES	TITLES	AUTHORIZED	ACTUAL SIGNATURES
Gabriel Clark	Owner	y	x DocuSigned by: G Clark 152CDA0A4695468...

ACTIONS AUTHORIZED. The authorized person listed above may enter into any agreements of any nature with Lender, and those agreements will bind the Borrower. Specifically, but without limitation, the authorized person is authorized, empowered, and directed to do the following for and on behalf of the Borrower:

Borrow Money. To borrow, as a cosigner or otherwise, from time to time from Lender, on such terms as may be agreed upon between the Borrower and Lender, such sum or sums of money as in his or her judgment should be borrowed, without limitation.

Execute Notes. To execute and deliver to Lender the promissory note or notes, or other evidence of the Borrower's credit accommodations, on Lender's forms, at such rates of interest and on such terms as may be agreed upon, evidencing the sums of money so borrowed or any of the Borrower's indebtedness to Lender, and also to execute and deliver to Lender one or more renewals, extensions, modifications, refinancings, consolidations, or substitutions for one or more of the notes, any portion of the notes, or any other evidence of credit accommodations .

Negotiate Items. To draw, endorse, and discount with Lender all drafts, trade acceptances, promissory notes, or other evidences of indebtedness payable to or belonging to the Borrower or in which the Borrower may have an interest, and either to receive cash for the same or to cause such proceeds to be credited to the Borrower's account with Lender, or to cause such other disposition of the proceeds derived therefrom as he or she may deem advisable.

ASSUMED BUSINESS NAMES. The Borrower has filed or recorded all documents or filings required by law relating to all assumed business names used by the Borrower. Excluding the name of the Borrower, the following is a complete list of all assumed business names under which the Borrower does business: ______________.

NOTICES TO LENDER. The Borrower will promptly notify Lender in writing at Lender's address shown above (or such other addresses as Lender may designate from time to time) prior to any (A) change in the Borrower 's name; (B) change in the Borrower's assumed business name(s); (C) change in the management of the Borrower; (D) change in the authorized signer(s); (E) change in the Borrower's principal office address; (F) change in the Borrower's state of organization; (G) conversion of the Borrower to a new or different type of business entity; or (H) change in any other aspect of the Borrower that directly or indirectly relates to any agreements between the Borrower and Lender. No change in the Borrower's name or state of organization will take effect until after Lender has received notice.

RESOLUTION TO BORROW
(Continued)

CERTIFICATION CONCERNING OFFICERS AND RESOLUTIONS. The officer named above is duly elected. appointed. or employed by or for the Borrower, as the case may be, and occupies the position set opposite his or her respective name. This Resolution now stands of record on the books of the Borrower, is in full force and effect, and has not been modified or revoked in any manner whatsoever.

NO CORPORATE SEAL. The Borrower n has no corporate seal, and therefore, no seal is affixed to this Resolution.

CONTINUING VALIDITY. Any and all acts authorized pursuant to this Resolution and performed prior to the passage of this Resolution are hereby ratified and approved. This Resolution shall be continuing, shall remain in full force and effect and Lender may rely on it until written notice of its revocation shall have been delivered to and received by Lender at Lender's address shown above (or such addresses as Lender may designate from time to time). Any such notice shall not affect any of the Borrower's agreements or commitments in effect at the time notice is given.

IN TESTIMONY WHEREOF, I have hereunto set my hand and attest that the signature set opposite the name listed above is his or her genuine signature.

I have read all the provisions of this Resolution, and personally and on behalf of the Borrower certify that all statements and representations made in this Resolution are true and correct. This Resolution to Borrow is dated as of the date set forth above.

CERTIFIED TO AND ATTESTED BY:

Gabriel Clark
__________________________, as president, manager or managing member

.

CIP data reviewed on 2020-06-28by BlueVine

Applicant personal details confirmation: were confirmed via Experian PreciseID and found at least 3/4 to match

Beneficial Owner 0.0 **personal details confirmation** : No other owners with more than 20% ownership were reported.

KYC - OFAC: The applicant does not have any OFAC warnings.

In business by 2/15/2020 : based on our data,business was active and in business on 2/15/2020.

Bank account is active The business deposit account standing has been verified with GIACT and the response code was: AV;

Bank account Ownership: The deposit bank account ownership was verified via GIACT and the response code was CA11

KYB KYB: business name was found to match Tax-Id using Trans-Union's TLO and no OFAC warnings were found..

Forms 941 for the relevant quarters were uploaded and found belonging to the business.

Y (/yoda/clientid/954053) S (https://skywalker.bluevine.com/client/954053) User: AJI Clark Bathtub Refinishing (ajiclarkbathtub@gmail.com)

Approve Client | Suspend Client | Deactivate Client | Client Defaulted | **Full Notification: false**

Flags: | User Requests: | Tasks: | SalesForce | **ALL TL ELIGIBLE**

ID
c954053 (/rey/clients/954053)

Business Name
AJI Clark Bathtub Refinishing

Authorised Person Full Name
Gabriel Clark

Account Manager

Underwriter

Status
APPROVED

In Buyout Process
false

DDA Product Status

User Account Type
PPP CRB First

Status Updated
6/27/2020 18:44

PPP - Latest Application Status
NEW_SBA_PPP_SECOND_DRAW_APPLICATION - DECLINED

Approved Credit
$0

Advanced Credit
$0

Status By
system@bluevine.com

Client Tier
standard

Active Products:
PPP

Account Activated
YES

Invoice Service

Factoring Credit Line
$0

Flex Credit Line
$0

Onboarding Stage
ppp_manual

First login
6/25/2020 19:33

Last login
12/29/2021 09:34

Instant Draws Status
DISABLED

Life Time Value
$0

Last Refresh

Invoices Imported
Manual Invoices

Lead Source
Unknown

Full Details () | Summary () | SBA () | PPP () | PPP Calculator () | Terms Configuration ()

Client Pricing () | Email Settings () | Bank Accounts () | Analyst Editable Attributes ()

Back Office Editable Attributes () | User Files () | Experian () | Credit Report () | Mitek Verification ()

User Events () | User Deals () | User Invoices () | User Debtors () | Verification () | Reported Debtors ()

User Repayments () | Revisions of client invoice service provider details () | Imported details vs. collected details ()

Information Validation () | Socure - Information Validation () | Socure Watchlist Information ()

Giact Account Verification () | Email Age () | Social Networks () | Change Requests () | Business Requests ()

Vendor Portals () | Whois Domain () | Whois IP () | Bizapedia () | Bank Data () | Liens () | TLO ()

TLO Ver2 () | Yodlee () | Abbyy () | AbbyyCloud () | MedValue () | Ocrolus () | Beneficial Owners ()

Exceptions () | DDA Eligibility () | Payees () | Payments () | Credit Cards () | Bill Pay Config ()

BankTransfers () | Checks () | Deposit Accounts () | MFA () | Plaid () | Abbyy Tax 941 ()

LN Instant Id Business () | Threat Metrix Search () | Sentilink () | Ekata ()

Last Week | History

Search... | 1 | Prev | 1 | Next

Events 1 - 51 of 51

Types Login

	Date	Type	Params
user (/users/954053)	12/29/2021 09:34	user_api_login	IP Addr: 98.242.229.72 Platform: desktop Success: true
user (/users/954053)	12/29/2021 09:33	user_api_login	IP Addr: 98.242.229.72 Platform: desktop Success: true
user (/users/954053)	4/21/2021 12:22	user_api_login	IP Addr: 73.244.12.189 Platform: mobile Success: true
user (/users/954053)	4/21/2021 10:55	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	4/20/2021 13:51	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	4/20/2021 07:30	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true

	Date	Type	Params
user (/users/954053)	4/19/2021 14:25	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	4/16/2021 06:56	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	4/15/2021 12:56	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	4/15/2021 09:37	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	4/15/2021 06:21	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	4/14/2021 11:40	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	4/13/2021 09:03	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	4/13/2021 06:44	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	4/12/2021 14:59	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	4/12/2021 14:10	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	4/12/2021 14:04	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	4/5/2021 12:02	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	4/2/2021 06:42	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true

	Date	Type	Params
user (/users/954053)	4/1/2021 14:19	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	4/1/2021 10:53	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	3/31/2021 09:24	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	3/30/2021 18:33	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	3/30/2021 17:55	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	3/30/2021 14:42	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	3/30/2021 13:24	user_api_login	IP Addr: 73.244.12.189 Platform: mobile Success: true
user (/users/954053)	3/30/2021 10:57	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	3/30/2021 08:03	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	3/30/2021 07:16	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	3/30/2021 06:44	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	3/29/2021 18:45	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	3/29/2021 15:11	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true

	Date	Type	Params
user (/users/954053)	3/29/2021 10:45	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	3/27/2021 07:02	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	3/26/2021 15:09	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	3/26/2021 14:49	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	3/26/2021 12:46	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	3/26/2021 11:08	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	3/26/2021 10:59	user_api_login	IP Addr: 98.242.224.88 Platform: desktop Success: true
user (/users/954053)	2/27/2021 17:56	user_api_login	IP Addr: 172.58.11.9 Platform: desktop Success: true
user (/users/954053)	6/30/2020 17:54	user_api_login	IP Addr: 174.48.138.90 Platform: mobile Success: true
user (/users/954053)	6/29/2020 05:25	user_api_login	IP Addr: 172.58.11.50 Platform: mobile Success: true
user (/users/954053)	6/28/2020 13:29	user_api_login	IP Addr: 172.58.11.17 Platform: mobile Success: true
user (/users/954053)	6/28/2020 13:28	user_api_login	IP Addr: 172.58.11.17 Platform: mobile Success: true
user (/users/954053)	6/28/2020 13:05	user_api_login	IP Addr: 174.48.138.90 Platform: mobile Success: true

	Date	Type	Params
user (/users/954053)	6/28/2020 12:51	user_api_login	IP Addr: 174.48.138.90 Platform: mobile Success: true
user (/users/954053)	6/28/2020 12:47	user_api_login	IP Addr: 174.48.138.90 Platform: mobile Success: true
user (/users/954053)	6/27/2020 18:42	user_api_login	IP Addr: 138.207.157.5 Platform: mobile Success: true
user (/users/954053)	6/27/2020 14:29	user_api_login	IP Addr: 138.207.157.5 Platform: mobile Success: true
user (/users/954053)	6/27/2020 13:44	user_api_login	IP Addr: 138.207.157.5 Platform: mobile Success: true
user (/users/954053)	6/25/2020 19:33	user_api_login	IP Addr: 138.207.157.5 Platform: desktop Success: true