CARES ACT DISCLOSURES

The undersigned, **TARGET ROOFING AND SHEET METAL, INC., a Florida corporation** ("Borrower") in connection with SANIBEL CAPTIVA COMMUNITY BANK Loan No. **33300251**, originated under the Coronavirus Aid, Relief, and Economic Security Act's Paycheck Protection Program ("PPP"), hereby represents, attests and certifies to SANIBEL CAPTIVA COMMUNITY BANK as follows:

1. Borrower is a small business concern as defined in section 3 of the Small Business Act (15 USC 632), and subject to SBA's affiliation rules under 13 CFR 121.301(f) unless specifically waived in the Act or a tax-exempt nonprofit organization described in section 501(c)(3) of the Internal Revenue Code (IRC), a tax-exempt veterans organization described in section 501(c)(19) of the IRC, Tribal business concern described in section 31(b)(2)(C) of the Small Business Act, or any other business.

2. Current economic uncertainty makes this loan request necessary to support the ongoing operations of the Borrower.

3. Borrower has been in operation on February 15, 2020 and either had employees for whom it has paid salaries and payroll taxes or paid independent contractors, as reported on a Form 1099-MISC.

4. The materials submitted for eligibility for the Loan, including, but without limitation, federal tax return filings, payroll processor records, payroll tax filings, Form 1099-MISC, bank records, and other items sufficient to demonstrate the qualifying payroll amount, are true and correct and have not been falsified in any way.

5. Neither Borrower, nor any principal or key employee is engaged in any activity that is illegal under federal, state, or local law or is a household employer (individuals who employ household employees such as nannies or housekeepers).

6. No owner of 20% or more of the equity of Borrower is incarcerated, on probation, on parole; presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction; or has been convicted of a felony within the last five years.

7. Neither Borrower, nor any or any business owned or controlled by Borrower or any of its owners, has ever obtained a direct or guaranteed loan from SBA or any other Federal agency that is currently delinquent or has defaulted within the last seven years and caused a loss to the government.

8. Borrower has not and will not apply for more than one PPP loan under the CARES Act.

9. The information contained on SBA Form 2483 Paycheck Protection Program Application is true and correct in all respects.

10. Borrower will use the proceeds of this PPP Loan solely for:

    a. payroll costs;
    b. costs related to the continuation of group health care benefits during periods of paid sick, medical, or family leave, and insurance premiums;

c. business related mortgage interest payments (but not mortgage prepayments or principal payments);
d. rent payments;
e. utility payments;
f. interest payments on any other debt obligations that were incurred before February 15, 2020; and/or
g. refinancing an SBA EIDL loan made between January 31, 2020 and April 3, 2020.

11. At least 75 percent of the PPP Loan proceeds shall be used for payroll costs. Not more than 25% of non payroll costs may be forgiven.

12. If PPP funds are used for unauthorized purposes, the SBA will direct Borrower to repay those amounts. If Borrower knowingly uses the funds for unauthorized purposes, Borrower will be subject to additional liability such as charges for fraud. It is understood that if one of Borrower's shareholders, members, or partners uses PPP funds for unauthorized purposes, SBA will have recourse against the shareholder, member, or partner for the unauthorized use.

13. It is 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.

Agreed to and accepted April 14, 2020.

TARGET ROOFING AND SHEET METAL, INC.,
a Florida corporation

DocuSigned by:
By: Casey Crowther
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CASEY D CROWTHER, President