Electronic Record of Loan Application

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AO386-C
GOVERNMENT EXHIBIT
CASE NO. 24-CR-80103-AMC
EXHIBIT NO. GX92

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Loan Application submitted & accepted by:

Dustin McCabe	**Signer ID:**	dmccabe1075@gmail.com
	Email:	dmccabe1075@gmail.com

Date & Time:	21/Jan/2021 13:12:44.696
IP Address:	73.205.159.163
User Agent Details:	Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/88.0.4324.96 Safari/537.36
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Loan Application Information

Business Information

Legal Name:	Florida Scuba Charters Inc	Entity Type:	C-Corp
DBA Name:	Florida Scuba Charters	EIN / SSN:	[redacted]
Street:	803 Promenade Way,104	State of Incorporation:	FL
City:	Jupiter	Start Year:	11/2014
State:	FL	DUNS:	
Zip:	33458	Website:	
Country:	US	Industry:	
Phone:	[redacted]	Naics Code:	713990
Email:	dmccabe1075@gmail.com	Number of Employees:	1

Loan Information

Loan Purpose:	Payroll; Covered Operations Expenditures
Loan Purpose Notes:	
PreAdjusted Payroll Amount:	$8,154
Average Monthly Payroll:	$8,154
Total Loan Request Amount:	$20,385

Owner Information

Owner Name:	Dustin McCabe
Owner Percentage:	100
Address:	803 Promenade Way,104
City:	Jupiter
State:	FL
Zip:	33458
Phone:	
Home Phone:	
Mobile Phone:	[redacted]
Email:	dmccabe1075@gmail.com
SSN:	[redacted]-7518
DOB:	[redacted]/1975

Terms & Conditions

- I attest that I have not applied for a Paycheck Protection Program loan with another lender. If I have applied for more than one loan, I understand that I can be personally liable for any duplicate loans and it can exclude these loans for forgiveness eligibility.

☒ **I confirm that I have not applied for a PPP loan with another lender**

I understand that by checking the box below, I am confirming that:

- To the best of my knowledge, the business information I provided in this application is accurate and complete, and:
- I have provided all owner(s) of the business who own 20% or more of the company and/or a single control person with control over the entity if different than the owners or in the event there is not a single owner over the threshold
- the responses to the Eligibility Questionaire were accurate and complete
- the information provided in the PPP Calculator is accurate as per the instructions laid out in the calculator
- this business is *not* an Ineligible Business, as defined in the section below this
- **Florida Scuba Charters Inc** hereby provides its written instructions to Cross River Bank and its affiliates, agents, or third-party service providers to obtain business and/or credit reports about **Florida Scuba Charters Inc** in connection with this application.
- I hereby provide my written instructions to Cross River Bank under the Fair Credit Reporting Act permitting Cross River Bank and its affiliates, agents, or third-party service providers, to obtain one or more consumer report(s) about me, including any credit reports and/or credit score, from one or more consumer reporting agencies in connection with **Florida Scuba Charters Inc** 's application for business loan, and any subsequent account review or collection activities related to the account.

☒ **I am electronically signing the authorization above that I give permission to Cross River Bank to obtain my personal credit report.**

Ineligible businesses

Ineligible Businesses for the Cross River's SBA Payroll Protection Program

1. Businesses Engaged in Lending
   - Banks;
   - Life Insurance Companies (but not independent agents);
   - Finance Companies;
   - Factoring companies;
   - Investment Companies;
   - Bail Bond Companies; and
   - Other businesses whose stock in trade is

1. Passive Businesses
   - Passive businesses owned by developers and landlords that do not actively use or occupy the assets acquired or improved with the loan proceeds (except as Eligible Passive Companies under 13 CFR § 120.111) are not eligible.

- Businesses primarily engaged in subdividing real property into lots and developing it for resale on its own account are not eligible.
- Businesses that are primarily engaged in owning or purchasing real estate and leasing it for any purpose are not eligible. For example, shopping centers, salon suites, and similar business models that generate income by renting space to accommodate independent businesses that provide services directly to the public are not eligible.
- Businesses that lease land for the installation of a cell phone tower, solar panels, billboards, or wind turbine also are not eligible. However, the business operating the cell phone tower, solar panel, billboard, or wind turbine is eligible.
- Businesses that have entered into a management agreement with a third party that gives the management company sole discretion to manage the operations of the business, including control over the employees, the finances and the bank accounts of the business, with no involvement by the owner(s) of the Applicant business, are not eligible. (See paragraph II.D.7 of this chapter for additional guidance on management agreements.)
- Apartment buildings and mobile home parks are not eligible.
- Residential facilities that do not provide healthcare and/or medical services are not eligible.

2. Life Insurance Companies
3. Business Located in a Foreign Country or Owned by Undocumented (Illegal) Aliens
4. Businesses Selling Through a Pyramid Plan
5. Businesses Deriving More Than One-Third 0f Gross Annual Revenue from Legal Gambling Activities
6. Private Clubs and Businesses Which Limit the Number of Memberships for Reasons Other Than Capacity
7. Government-Owned Entities, Excluding Native American Tribes
8. Businesses Engaged in SBA Loan Packaging
9. Businesses Providing Prurient Sexual Material
10. Businesses primarily engaged in political or lobbying activities
11. Speculation

- Speculative businesses are not eligible. This prohibits loans to an Applicant for:
  - The sole purpose of purchasing and holding an item until the market price increases; or
  - Engaging in a risky business for the chance of an unusually large profit.
- Speculative businesses include:
  - Wildcatting in oil;
  - Dealing in stocks, bonds, commodity futures, and other financial instruments;
  - Mining gold or silver in other than established fields;
  - Research and Development; and
  - Building homes for future sale (except under the Builders CAPLines program).

13. Small Business Lending Company (SBLC)
14. Businesses Owned by Non-U.S. Citizens

☒ **I confirm and agree to all the statements above.**