EXHIBIT “A”

Northeast BANK

PPP Loan Approval

Partnership

HM-UP DEVELOPMENT ALAFAYA TRAILS LLC	YOU ARE IN THE WRONG TAB

Summary (VERIFIER):	
Business Type (e.g. restaurant, retail, hospitality, etc):	
Is this a First Draw (SBA Form 2483) or Second Draw (SBA Form 2483-SD) application?:	Second Draw
If this is a Second Draw application, does the Borrower's NAICS Code start with '72'?:	No
Number of employees:	19
Loan amount requested:	$148,397

Application (VERIFIER):	
Are the application fields completed and initialed?	
Are Questions #1 and #2 answered "No"?	
Second Draw: Are Questions #4 and #5 answered "No" | First Draw: Are Questions #5 and #6 answered "No"?	
Is the US the place of residence for all employees included in calculation?	
Does every owner listed as a 20% owner or greater on the application have a Name, Address, Date of Birth and Social Security Number listed? Refer to the Additional Owner/Guarantor section on the Application tab to confirm DOB.	
Does the name of the business on the payroll support forms match the Application and, If we do have tax forms, does the Tax ID on the tax forms match the Application?	
Does name of Entity or d.b.a. per Application match cancelled check; AND is the Driver's License or Passport active (not expired)?	
The Business/Borrower address is NOT at P.O. Box?	
Does the routing number and account number on the check match the routing number listed in the portal? If leading zeros are omitted from the account number only, answer "Yes". Routing numbers must be an exact match. If we do not have a check, follow the bank statement review process in the Verifier User Guide.	
Is the Application OK?:	No

Revenue Decline (VERIFIER):		
What form of support did the Borrower provide for the revenue decline?:		
What is the earlier (HIGHER REVENUE) quarter or year:		
What is the later (LOWER REVENUE) quarter or year:		
	25% Revenue Decline OK?:	Incomplete

Calculator (UNDERWRITER):	
Borrower's Requested Loan Amount:	$148,397
Number of Employees:	19
Amount Exceeds MAX Amount per Employee?:	NO
Enter Amount from 2019 or 2020 Schedule K-1 (IRS FORM 1065) box 14a capped at $108,284 per partner:	
Eligible K-1 Amount (NOTE 1):	$0
Enter gross wages and tips paid to employees (NOTE 2):	
Enter amounts paid above $100,000 for employees making more than $100,000 (as a positive number):	
Enter amounts paid to employees residing outside of the United States (as a positive number):	
Enter contributions for employee health insurance (NOTE 3):	
Enter contributions to employee retirement plans (NOTE 4):	
Enter employer state and local taxes assessed on employee compensation (NOTE 5):	
Eligible Annual payroll:	$0
Monthly Average payroll:	$0
Preliminary Eligible Loan Amount:	$0
Calculated variance from Borrower's Request:	-100%
THIS IS THE LOAN AMOUNT THAT SHOULD BE IN THE PORTAL:	$0
Is the Loan Amount OK?:	NO

Why Not?:	Variance

Application (UNDERWRITER):	
Is application complete, initialed & signed and do the signature and initials match the Applicant?	
Are Questions #1 and #2 answered "No"?	
Second Draw: Are Questions #4 and #5 answered "No" | First Draw: Are Questions #5 and #6 answered "No"?	
Is the US the place of residence for all employees included in calculation?	
If a NAICS Code '72' loan, do the Application and Tax Documents (if provided) match?:	
Does the Approved Loan Amount in the portal match the amount in CELL G42 and the signed Application?:	
Is the Application OK?:	No

Risk Assessment - Individual (UNDERWRITER):	
Name, SSN, & DOB of Applicant match application, driver's license/passport, & 'Subject' section of Individual CLEAR report?	
Does the individual applicant's Address per the application agree to at least one of the following: • A recent address (within the past three years) listed in the 'Possible Addresses Associated with Subject' section of Individual applicant's CLEAR Report? • An address listed in the 'Business Profile Records' section or 'Corporate Filings' section of the Business CLEAR Report?	
Is 'Date of Death' in the 'Subject' section of the Individual CLEAR report blank?	

ONLY APPLICABLE FOR PARTNERSHIPS REGISTERED AS LLC	
Risk Assessment - Business (UNDERWRITER):	
Does the Business Name per application agree to Business Name per 'Corporate Filings' section of Business CLEAR Report?	IF NOT REQUIRED SELECT N/A
Is the Business '*Filing Date:*' per the '*Corporate Filings*' section of Business CLEAR Report prior to February 15, 2020?	IF NOT REQUIRED SELECT N/A
Is (i) the Business listed as '*ACTIVE*' under the title labeled '*Status:*' per the '*Corporate Filings*' section of Business CLEAR Report?, OR (ii) If the Business is NOT listed as 'ACTIVE' per the 'Corporate Filings' section of the Business CLEAR Report, is the most-recent Effective Date under Officers and Registered Agents after February 15, 2020?	IF NOT REQUIRED SELECT N/A

ONLY APPLICABLE FOR LOANS >=$150,000 and/or PARTNERSHIPS NOT REGISTERED AS LLC	
Risk Assessment - Business (UNDERWRITER):	
Confirm business is legitimate through one of the following: a. Company website b. Google/yelp reviews c. LinkedIn or Facebook page	IF NOT REQUIRED SELECT N/A
If an internet search was used to pass this stage, paste the link:	

ONLY APPLICABLE FOR LOANS >=$150,000	
Risk Assessment - Business (UNDERWRITER):	
Tie Individual Applicant to Business through one of the following: a. Listed as Officer or Registered Agent under 'Corporate Filings Section' if an LLC b. Listed as Officer on Company Website c. Listed as Officer on LinkedIn d. Listed as Officer through other online search (i.e. news articles, google/yelp reviews, etc.)	IF NOT REQUIRED SELECT N/A
If an internet search was used to pass this stage, paste the link:	

	RISK REVIEW
Individual:	
Business:	

	UNDERWRITING RESULT

Loan Review:	FAIL
Risk Review:	FALSE

ACTION:	WRONG TAB RETURN TO VERIFIER

*If you answered **No** to any of the above questions, you must provide an explanation as a Case Note in the file and assign to the risk group as outlined in the User Guide.*