EXHIBIT "B"

Northeast BANK

PPP Loan Approval

Corporations & Non-Profits

HM-UP DEVELOPMENT ALAFAYA TRAILS LLC	*YOU ARE IN THE CORRECT 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?	**Yes**
Are Questions #1 and #2 answered "No"?	**Yes**
Second Draw: Are Questions #4 and #5 answered "No" | First Draw: Are Questions #5 and #6 answered "No"?	**Yes**
Is the US the place of residence for all employees included in calculation?	**Yes**
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.	**Yes**
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?	**Yes**
Does name of Entity or d.b.a. per Application match cancelled check; AND is the Driver's License or Passport active (not expired)?	**Yes**
The Business/Borrower address is NOT at P.O. Box?	**Yes**
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.	**Yes**
Is the Application OK?:	**Yes**

Revenue Decline (VERIFIER):		
What form of support did the Borrower provide for the revenue decline?:		N/A (<=$150k)
What is the earlier (HIGHER REVENUE) quarter or year:	2019 - Full Year	$1,414,576
What is the later (LOWER REVENUE) quarter or year:	2020 - Full Year	$1,047,653
	25% Revenue Decline OK?:	**YES**

Calculator (UNDERWRITER):	
Borrower's Requested Loan Amount:	**$148,397**
Number of Employees:	**19**
Amount Exceeds MAX Amount per Employee?:	**NO**
Enter gross wages and tips paid to employees (NOTE 1):	$815,358
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 2):	
Enter contributions to employee retirement plans (NOTE 3):	
Enter employer state and local taxes assessed on employee compensation (NOTE 4):	
Eligible Annual payroll:	**$815,358**
Monthly Average payroll:	**$67,947**
Preliminary Eligible Loan Amount:	**$169,866**
Calculated variance from Borrower's Request:	**14%**
THIS IS THE LOAN AMOUNT THAT SHOULD BE IN THE PORTAL:	**$148,397**
Is the Loan Amount OK?:	**YES**

Why Not?:	Loan Amount OK

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

Risk Assessment - Individual (UNDERWRITER):	
Name, SSN, & DOB of Applicant match application, driver's license/passport, & 'Subject' section of Individual CLEAR report?	Yes
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?	Yes
Is 'Date of Death' in the 'Subject' section of the Individual CLEAR report blank?	Yes

ONLY APPLICABLE FOR CORPORATIONS and NON-PROFITS THAT ARE REGISTERED AS A CORPORATION

Risk Assessment - Business (UNDERWRITER):	
Does the Business Name per application agree to Business Name per 'Corporate Filings' section of Business CLEAR	Yes
Is the Business '*Filing Date:*' per the '*Corporate Filings*' section of Business CLEAR Report prior to February 15, 2020?	Yes
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?	Yes

ONLY APPLICABLE FOR LOANS >=$150,0000 and/or NON-PROFITS THAT ARE NOT REGISTERED AS A CORPORATION

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	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.)	N/A
If an internet search was used to pass this stage, paste the link:	

	RISK REVIEW
Individual:	Pass
Business:	Pass

UNDERWRITING RESULT

Loan Review:	**PASS**