FORM S1

SPONSOR - CREDIT AUTHORIZATION & CERTIFICATION

EACH INDIVIDUAL OWNING 20% OR MORE OF THE BORROWER MUST SUBMIT HIS/HER OWN FORM. When complete please email to team@builderfinance.com OR mail to Builder Finance Inc.; 101 S Reid St #203; Sioux Falls, SD 57103.

CREDIT & BACKGROUND CHECK

The questions below pertain to you, any entity of which you have been an officer, and any entity of which you have held 20% or greater ownership.

1. Ever failed to complete a construction contract or failed in a construction related business?

☐ YES ☐ NO (If yes, please explain below)

2. Currently involved in any disputes, lawsuits, judgments, liens, or surety claims?

☐ YES ☐ NO (If yes, please explain below)

3. Have been convicted of a felony or of an indictable crime.

☐ YES ☐ NO (If yes, please explain below)

4. In the past 10 years, filed a voluntary petition for bankruptcy or was the subject of an involuntary petition for bankruptcy, regardless of the disposition of such case.

☐ YES ☐ NO (If yes, please explain below)

5. In the past 10 years, been involved in litigation with or been subject to a judgment from a bank, lender, or other financial institution.

☐ YES ☐ NO (If yes, please explain below)

6. In the past 10 years, had a foreclosure or a deed-in-lieu.

☐ YES ☐ NO (If yes, please explain below)

The undersigned certifies and represents that everything stated on this page and any other documents or information submitted in connection with this is true, accurate and complete. The undersigned hereby authorizes 1st Financial Bank USA, or its subsidiary Builder Finance Inc. ("Lender") to conduct personal due diligence on the undersigned, including obtaining a copy of his/her consumer report, in the following circumstances: (a) relating to the opening of an account or upon application for a loan or other product or service offered by Lender to a commercial entity of which the undersigned is a principal, member, guarantor or other party, (b) thereafter, periodically according to the Lender's credit review and audit procedures, and (c) related to Lender's review or collection of a loan, account, or other Lender product or service made or extended to a commercial entity of which the undersigned is a principal, member, guarantor or other party.

IMPORTANT NOTICE ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

****NOTICE** If this form is not accurate because something was left out, YOUR APPLICATION(S) WILL BE DECLINED. When in doubt, include anything that might be applicable.**

Signature:

Name:

Date:

Physical Address:

City: State: Zip:

Social Security Number:

Date of Birth: