



CREDIT REVIEW

Dear Prospective Tenant:

Thank you for your interest in leasing space with U.S. Properties Group. A goal for each of our properties is to provide a stable tenant mix. For the community, this stability creates familiarity resulting in greater and more consistent traffic. To this end, we perform a thorough credit evaluation of our tenants and request that you provide us with the following:

For Entities:

- Three years and year-to-date balance sheet and income statement
- Build-out budget for proposed space (*note source of funds*)
- Business Plan with projections for three years (first year monthly), along with detailed notes

Individuals/Guarantors (personal guarantees will be required if not an existing business or inadequate signing entity):

- Personal financial statement (*signed and dated by spouse as well; form included*)
- Credit report authorization: upon receipt of your completed personal financial statement, our credit department will generate an email from SmartMove, allowing you to log in & securely share your personal credit information via credit bureau Trans Union (*soft inquiry*).
- Three years of Federal Tax Returns
- Supporting documentation for assets listed on your personal financial statement (*recent bank and brokerage statements, real estate tax assessments, etc.*)
- Statement of relevant experience as it applies to the prospective business

All information will be kept strictly confidential. Timely submission of ALL documentation will hasten the leasing process. Information can be submitted via e-mail to credit@uspginc.com or postal service (*please indicate tenant name, leasing agent, and center in all correspondence*):

Attn: Credit
3665 Fishinger Blvd
Hilliard, Ohio 43026

We appreciate the opportunity to serve your needs.

Best Regards,
U.S. Properties Group Leasing:

Cindy Hicks

Tim Todaro



Prospective Business

Personal Financial Statement dated:

Individual #1:			Individual #2:		
Full Name			Full Name		
Address			Address		
City	State	Zip	City	State	Zip
Email			Email		
Marital Status	Spouse Name		Marital Status	Spouse Name	
SSN	Date of Birth		SSN	Date of Birth	
Cell Phone	Work Phone		Cell Phone	Work Phone	
DL #	DL State		DL #	DL State	
DL Iss. Date:	DL Exp. Date:		DL Iss. Date:	DL Exp. Date:	
Employer:	Years at Job		Employer:	Years at Job	

For the post references in each row [e.g. (1), (2), (3)], please itemize each subject on the corresponding attached schedules.

Solely Owned					
Assets	Schedule	Individual #1	Individual #2	Jointly Owned	Total
Cash, Money Market, CD's	(1)				\$ -
Government & Marketable Securities	(2)				-
Closely-Held Securities	(3)				-
Accounts or Notes Receivable					-
Cash Surrender Value of Life Insurance	(4)				-
Personal Residence	(5)				-
Other Real Estate	(5)				-
Personal Property					-
IRA's, 401K's, Keoughs, Etc.					-
Other Assets					-
Totals:		\$ -	\$ -	\$ -	\$ -

Solely Liable					
Liabilities	Schedule	Individual #1	Individual #2	Jointly Liable	Total
Notes Payable to Banks - Secured	(6)	\$ -	\$ -	\$ -	\$ -
Notes Payable to Banks - Unsecured	(6)				-
Other Notes Payable - Secured	(6)				-
Other Notes Payable - Unsecured	(6)				-
Accounts Payable & Credit Cards					-
Real Estate Mortgages	(5)				-
Tax Liability					-
Loans on Life Insurance	(4)				-
Margin Accounts					-
Other Liabilities					-
Totals:		\$ -	\$ -	\$ -	\$ -

Net Worth		Individual #1	Individual #2	Jointly	Total
Total Net Worth		\$ -	\$ -	\$ -	\$ -
Contingent Liabilities		Individual #1	Individual #2	Jointly Liable	Total
As Guarantor or as Endorser	(7)				\$ -
Other Contingent Debt	(7)				-
Totals:		\$ -	\$ -	\$ -	\$ -

*Above Contingent Liabilities section must be completed. If no contingent debt is involved, please write or type **NONE** in the above section.

For the Year:			For the Year:		
Sources of Income	Individual #1	Individual #2	Expenses & Spending	Individual #1	Individual #2
Wages & Salaries			Mortgage/Rent - Residence		
Commissions, Bonuses, Etc.			Other Mortgages & Notes		
Interest & Dividends			Automobile		
Net Rental Income			Credit Cards		
Distributions/Partnership Draws			Alimony		
Other			Other		
Total Income:	\$ -	\$ -	Total Expenditures:	\$ -	\$ -

Schedule (1) - Cash				
Name of Bank/Institution	Account Number & Type	Balance	Owned By	

Schedule (2) - Marketable Securities				
Face Value	Owned By	Description	Cost	Current Market Value

Schedule (3) - Closely Held Securities				
Face Value	% of Total Shares	Owned By	Description	Current Market Value

Schedule (4) - Life Insurance						
Insurance Company	Owned By	Beneficiary	Face Value	Cash Value	Policy Loans	

Schedule (5) - Assets Description								
Description & Location	Owned By	%	Date Acquired	Cost	Value	Mortgage Balance	Monthly Payment	Net Yearly Cash Flow

Schedule (6) - Liabilities Description						
Name & Address of Note Holder	Obligor	Type of Loan	Current Balance	Monthly Payment	Collateral	

Schedule (7) - Other Contingent Debt Description (List type of contingent debt and \$ amount)			
Borrower	\$ Amount		Additional Comments:

of Dependents:
Ages of Dependents:

Are you a defendant in any legal suits or legal actions?

If yes, describe:

Have you ever filed bankruptcy?

If yes, describe:

I/We provide this personal financial statement as an accurate and true representation of my/our current financial condition. I authorize lender to confirm this fact by periodically obtaining credit reports on me/us. I agree to immediately notify lender of any change in my/our financial condition.

Signature:
Date:

If joint statement,
Signature:
Date:

Commercial Real Estate Schedule

Applicant Name

Date Completed:

	Property Name	Address	City State Zip	Ownership Entity	Ownership %	Property Type	Units/Tenants	Year Built	Original Purchase Price	Current Loan Balance	Current Market Value	Monthly Debt Service
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
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20												
21												
22												
23												
24												
25												
26												
27												
28												
29												
30												
	Total/Average									\$ -	\$ -	\$ -

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer

reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:
CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE
You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.
As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.
- A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements. You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
<p>1. a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>

Additional Information about the Fair Credit Reporting Act

The Summary of Your Rights provided above does not reflect certain amendments contained in the Consumer Reporting Employment Clarification Act of 1998. The following additional information may be important for you:

- Records of convictions of crimes can be reported regardless of when they occurred.
- If you apply for a job that is covered by the Department of Transportation's authority to establish qualifications and the maximum hours for that job, and you apply by mail, telephone, computer, or other similar means, your consent to a consumer report may validly be obtained orally, in writing, or electronically. If an adverse action is taken against you because of a consumer report for which you gave your consent over the telephone, computer, or similar means, you may be informed of the adverse action and the name, address and phone number of the consumer reporting agency, orally, in writing, or electronically.