

REPRESENTATIONS & AUTHORIZATION

I/We for myself/ourselves and as owners(s)/officer(s)/partner(s)/member(s) of the applicant and/or guarantor(s) jointly and severally certify to the Wintrust Community Bank that acts as Bank on the requested transaction, ("Wintrust Community Bank" defined as, including without limitation: Barrington Bank & Trust Company, N.A.; Beverly Bank & Trust Company, N.A.; Crystal Lake Bank & Trust Company, N.A.; Hinsdale Bank & Trust Company, N.A.; Lake Forest Bank & Trust Company, N.A.; Libertyville Bank & Trust Company, N.A.; Northbrook Bank & Trust Company, N.A.; Old Plank Trail Community Bank N.A.; Schaumburg Bank & Trust Company, N.A.; State Bank of The Lakes, N.A.; St. Charles Bank & Trust Company, N.A.; Town Bank, N.A.; Village Bank & Trust, N.A.; Wheaton Bank & Trust Company, N.A.; Wintrust Bank, N.A., collectively the "Bank") that the information provided in this application (and in any related documents submitted in connection with this application) is true and correct in all respects and may be relied upon by the Bank in determining whether or not to extend credit. I/We understand that this application is subject to credit approval. I/We acknowledge our obligation to promptly notify the Bank of any changes to the information provided. I/We understand that this application and attachments are the property of the Bank, and will remain so, even if the loan is declined. I/We for ourselves and as owner(s)/officer(s)/partner(s)/member(s) of the applicant and/or guarantor(s) authorize the Bank to obtain any information the Bank requires relating to my/our creditworthiness from any source, including financial institutions and credit reporting agencies, now and any time during the term of the loan or while any balance is outstanding. Upon my/our request, the Bank will provide me/us with the name and address of any credit reporting agency from which the Bank obtained a report. I/We authorize the Bank to report to any of its affiliates and/or a credit reporting agency information about the applicant(s), including the following: the timeliness of payments, any collateral position taken by the Bank, the balance due under any loan outstanding, any default that has occurred, or any other matter related to the loan. I/ We understand that personal and/or other guarantees will be required if the application is approved. The credit being applied for is intended solely for business or commercial purposes, and not for household, personal, family, or consumer purposes. Each of the applicants certifies that he/she is signing in the capacity indicated next to each signer's name and that such signer is duly authorized to execute this credit application on behalf of the applicant.