BUSINESS CREDIT EVALUATION FORM

IRVINE COMPANY
RETAIL PROPERTIES

TENANT BUSINESS & CREDIT EVALUATION CHECKLIST

Prior to negotiating a lease, a thorough tenant credit and business evaluation must be completed for Landlord's review. This information is necessary in order for The Irvine Company LLC to understand the relevant business history and creditworthiness of prospective and existing tenants.

✓	PERSONAL / SOLE PROPRIETORSHIP
	Personal financial statements
	Previous two years tax returns
	Bank account information *(statements preferred)*
	Authorization to perform credit report *(TRW, Equifax)*
	Landlord and trade references *(if applicable)*
	Business Plan for location under consideration
	Existing store(s) sales performance history
	Cash reserve status and estimated costs to open the store
	General background information

✓	CORPORATION
	Audited financial statements for the last 2 years *(annual/quarterly report; 10K and/or 10Q if public corporation)*
	Authorization to perform business /credit report *(TRW, Dun & Bradstreet)*
	Year-to-Date financial statements
	Bank, landlord and trade references
	Business Plan/growth plan for location under consideration *(competitive position information, number of stores, store spacing, etc.)*
	General background information

110 INNOVATION DR., IRVINE, CA 92617 | 949-720-2535 | RETAIL@IRVINECOMPANY.COM

IRVINE COMPANY
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AUTHORIZATION TO PERFORM CREDIT CHECK

NOTICE TO CONSUMER

(Please complete thoroughly, completely, and legibly)

Thank you for seeking a rental or leasing relationship with our company: THE IRVINE COMPANY, LLC.

In compliance with State and Federal laws, we are hereby notifying you that a CONSUMER REPORT, and/or INVESTIGATIVE CONSUMER REPORT may be obtained for use in evaluating our decision to accept your personal guarantee for the rental or lease of our property.

Inquiries may be made in considering your application, and the ensuing report may contain public/semi-public or private information, identification information, credit information, or other information, which could adversely affect your potential for an association with us. The report will only be obtained, according to your written instruction(s), below.

You have the right to make a direct written request to obtain copies of any reports, which may have been provided by one, or more of the following Consumer Reporting Agencies, which may have contributed to the compilation of the Consumer Report, and/or Investigative Consumer Report:

1. **EXPERIAN** (Formerly TRW – www.experian.com)
   701Experian Parkway
   Dallas, TX 75013; or call:
   1-888-397-3742
2. **EQUIFAX** (www.equifax.com)
   P.O. Box 740241
   Atlanta, GA 30374-0241; or call:
   1-800-685-1111
3. **TRANSUNION** (www.transunion.com)
   2 Baldwin Place
   Chester, PA 19022; or call:
   1-800-916-8800
4. **CORELOGIC SAFERENT**
   (ConsumerRelations@saferent.com)
   or call:
   1-888-333-2413

AGREEMENT AND CONSENT

I have read this form completely, and **I authorize you to obtain** a Consumer Report, or Investigative Consumer Report, per the outline of available information, above. **I also (by photocopy of this form) authorize Consumer Reporting Agencies,** related or unrelated firms and/or persons to release information in response to these inquiries, and release same from any and all liability in responding to such inquiries. I understand that I am authorizing this request in accordance with my rights under the Fair Credit Reporting Act, the Fair and Accurate Credit Transactions Act, and the Gramm-Leach-Bliley Act.

Signed: ______________________________ Date: ____________________

Full Name (Printed): ______________________________

Social Security Number: ____________________ Date of Birth (mm/dd/yy): ____________

Current Address: ______________________________

City/State/Zip: ______________________________

Telephone Number: ______________________________

IRVINE COMPANY
RETAIL PROPERTIES

PERSONAL RESUME & FINANCIAL STATEMENT

To THE IRVINE COMPANY LLC, its assignees, construction lenders, permanent leaders and purchasers:

For the purpose of inducing the addresses above to lease space or to guarantee a lease, the undersigned furnishes the following as a true and accurate personal resume and financial statement of the undersigned. It is understood that the addressees, in entering into a lease or other agreement, are doing so in reliance upon this resume and financial statement, and in consideration of such the undersigned agree that if any of the representations of the undersigned prove to be untrue, such shall be considered as a default under such lease or agreement.

PERSONAL INFORMATION

Name: ______________________ SS #: ______________

Spouse's Name: ______________________ SS #: ______________

Phone: (________) ______________________ # of Dependents: __________

Current Address: ______________________________________

____

Own or Rent: ______________ How Long? ______________

Bank & Address: ______________________________________

______________________ Account #: ______________

Bank & Address: ______________________________________

______________________ Account #: ______________

EMPLOYMENT INFORMATION

Present Employer: ______________________ From ________ To ________

Address: ______________________________________

Phone: (________) ______________ Position: ______________________

Responsibilities: ______________________________________

Previous Employer: ______________________ From ________ To ________

Address: ______________________________________

Phone: (________) ______________ Position: ______________________

Responsibilities: ______________________________________

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PERSONAL RESUME & FINANCIAL STATEMENT

MARRIED PERSONS: The following financial statement represents: (check one)

____ Only community property ____ Only separate property ____ Both community and separate property

FINANCIAL STATEMENT

Date of Statement: ________________________________

Please note: *List all amounts in dollars, omit cents. Attach a separate sheet if needed.*

ASSETS	AMOUNT	LIABILITIES	AMOUNT
Cash in bank		Income taxes payable	
Cash in other institutions (detail)		Other taxes payable	
Securities owner (schedule 1)		Revolving credit (schedule 4)	
IRA/Keogh/Pension		Installment contracts & notes payable to banks and other (schedule 5)	
Notes receivable including mortgages and Deeds of Trust Owned (schedule 2)		Loans on life insurance	
Cash surrender value of life insurance		Mortgages or liens on real estate (schedule 3)	
Real Estate MV (schedule 3)		Other liabilities (detail)	
Other investments (Ltd. Partnerships)			
Automobiles		**Total Liabilities**	
Personal Property		**Net Worth**	
Other Assets (detail)			
Total Assets:		**Grand Total:**	

ANNUAL INCOME		ANNUAL EXPENDITURES		CONTINGENT LIABILITIES	
Employment–applicant		Property Tax / Assessments		As Endorser	
Spousal		Income and other taxes		As Guarantor	
Dividends & Bonds		Mortgage		On Damage Claims	
Interest		Other contract Payments		Letters of Credit	
Alimony, child support or separate maintenance income (need not be revealed if you do not wish to have it considered as a basis for repaying this obligation)		Rent		Other (detail)	
		Insurance			
		Alimony, child support / maintenance.		Check here if none: ________	
Other		Other			
Total:		**Total:**		**Total:**	

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PERSONAL RESUME & FINANCIAL STATEMENT

GENERAL INFORMATION

Are any assets pledged or debts secured except as shown?	Yes _______	No _______
Have you ever had a repossession?	Yes _______	No _______
Have you ever had a bankruptcy or had a judgement against you?	Yes _______	No _______
Have you ever been a principal or guarantor of a firm that declared bankruptcy?	Yes _______	No _______
Are you party to any claim or suits?	Yes _______	No _______
Has there been an IRS audit in the past 3 years?	Yes _______	No _______

If you have answered "Yes" to any of the above questions, then please explain on a *separate* piece of paper.

SCHEDULES

How Held

In the space provided, please use the following abbreviations:

A	Applicant
S	Spouse
J	Jointly with spouse
O	Jointly with someone other than spouse
ASP	Applicant's separate property
SSP	Spouse's separate property

SCHEDULE 1

How Held	# Shares or Bond Amt	Description	Title In Name Of	Pledged Yes or No	Where Quoted	Present Market Value
					Total:	

PERSONAL RESUME & FINANCIAL STATEMENT

SCHEDULE 2

How Held	Name of Debtor	Collateral / Type of Property	Date of Notice	Annual P&I Payment	Due Date	1st or 2nd Lien	Unpaid Balance
						Total:	

SCHEDULE 3

How Held	Property Address	% of Ownership	Name & Address of Lenders	Present Loan Balance	Due Date
1.					
2.					
3.					
			Total:		

Cost	Date Purchased	Market Value As Of: ____________	Equity	Annual Rent Income (1)	Annual P&I Payment (2)	Annual Tax & Ins (3)	All Other Operating Exp. Excl. Depr. (4)	1 minus 2,3,4 = Cash Flow
1.								
2.								
3.								
	Total:						**Total:**	

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PERSONAL RESUME & FINANCIAL STATEMENT

SCHEDULE 4 — REVOLVING CREDIT

Creditor's Name	Creditor's Address	Account Number	Monthly Payment	Present Balance
		Total:		

SCHEDULE 5 — INSTALLMENT CONTRACTS AND NOTES PAYABLE

Creditor's Name	Creditor's Address	Account Number	Monthly Payment	Present Balance
		Total:		

SIGNATURES

I certify that the information I have provided is true, correct and complete. I authorize you to make whatever inquiries you deem necessary and appropriate for the purpose of evaluating my credit application, including obtaining credit bureau reports and contacting my employer. I also authorize you to provide information about your credit experience with me to other creditors and credit reporting agencies.

Applicant's Signature ______________________ Date

Spouse's Signature ______________________ Date

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