

CERTIFICATE OF AUTHORIZATION

Payroll Protection Program Loan

Date of Authorization: _____, 2021

I am a duly authorized representative of _____
(the "Borrower"). The Borrower is a (check appropriate box):

- C-Corporation
- S-Corporation
- Other: _____
- Limited Liability Company
- Partnership (general / limited)

The Borrower is formed/incorporated/organized under the laws of the State of _____
and the Taxpayer Identification Number of the Borrower is _____.

I certify the governing authority of the Borrower, in accordance with applicable law, has authorized the Borrower to apply for a loan (the "Loan") from **AMERICAN FIRST NATIONAL BANK** (the "Lender"), its successors and assigns, to participate in the Paycheck Protection Program ("PPP") of the **U.S. SMALL BUSINESS ADMINISTRATION** ("SBA"), in accordance with SBA rules and regulations, program guidance and standards for the PPP issued by the SBA in connection with the PPP, and applicable law, in the amount of \$_____, to be evidenced by a Promissory Note (the "Note"), to be repaid on or before two years from the date of the Note with payments deferred for six months, to bear interest at the rate of 1.00% per annum, and which Borrower understands will be unsecured and without guarantees of any person or entity other than the SBA, and be further subject to all other provisions of the PPP and applicable law.

I further certify (i) the Note and all other documents relating to the transaction are approved for adoption by the Borrower, (ii) the Chairman of the Board, the President, any Vice President, the Secretary, any Assistant Secretary, any Officer, Director, Member or Manager, any General Partner, or any other governing person of the Borrower, is/are authorized to execute the Note and all such other documents relating to the transaction on behalf of the Borrower, (iii) all actions taken by the Borrower in connection with the Loan are being taken in accordance with the formation and governing documents of the Borrower, (iv) the Borrower is properly organized and in good standing under the laws of the state of its formation, (v) the Borrower was in existence on February 15, 2020 as a legal entity, and (vi) the Borrower has all requisite power and governmental certificates of authority, licenses, permits, qualifications and documentation to own, lease and operate its properties, to carry on its business as is now being conducted and to enter into the Loan.

I further certify all information and certifications provided to the Lender in connection with the PPP and in the Borrower's application to the Lender for the Loan are true, complete and correct. I am further aware the Lender and the SBA will rely on the truthfulness, completeness and accuracy of such information, application and certifications in the application, and any false statement may result in criminal prosecution by the SBA or other governmental authority.

Signed on _____, 2021.

Printed Name: _____