

PAPOULIAS SECURITIES CO.

FINANCIAL INSTRUMENT SOP AGREEMENT

[DATE]

I, the undersigned, Peter Papoulias, Executive Director and Attorney-in-Fact of Papoulias Securities Company ("Seller"), with full authority and responsibility, hereby confirm the following as the transactional standard operating procedure ("SOP"). Before pursuing a potential transaction with parties interested in purchasing the Seller's services, the Seller requires the Instrument Buyer's confirmation of concordance with said SOP.

- 1 Seller provides the SOP Agreement for the Buyer to review and execute (after requesting any clarifications) confirming the SOP applicable to the financial services transaction.
- 2 After the Buyer returns the fully executed SOP Agreement, the Buyer completes the application, pays the application fee, and then selects a time, through the link that will be provided upon execution of this Agreement, for a consultation with Seller and Seller's counsel to confirm the deal terms, including the instrument type, instrument size, payment terms, and the next steps to proceed. *Please note that all questions after submission of the application should only be directed to info@papouliassecurities.com.*
- 3 After the consultation between Buyer and Seller and completion of a compliance review, Seller provides the Buyer a draft of the Instrument Sales and Purchase Agreement with deal terms confirmed during the consultation for review and execution.
- 4 Seller executes the Sales and Purchase Agreement and pays the document fee.
- 5 Upon receipt of the document fee, Seller prepares a draft of the financial instrument and ancillary documents (including a power of attorney and acknowledgement of principal) for review.
- 6 Buyer coordinates communication between the Seller and any third-party beneficiaries or principals responsible for approving the financial instrument contents for full, final execution.
- 7 Buyer and Seller execute the financial instrument document set.
- 8 Buyer pays the purchase price (or the first installment of the purchase price, depending on the agreed purchase terms).
- 9 Seller provides Buyer and any mutually agreed third parties a certified copy of the instrument with a confirmation of active instrument status. The Seller's document custodian retains the original instrument.
- 10 Seller provides a valid and current FCO or LOA confirming quantity, price, OTG and SGS being readily available.

SOP Agreement Acceptance:

By their signatures below, the Seller and Buyer, by and through the undersigned as duly authorized agents of the Parties, hereby confirm the acceptance of the SOP indicated herein. **Buyer and Seller agree that this SOPA does not infer that any business shall be or is required to be conducted between the parties. This SOPA is agreement of the guidelines that shall be followed should any business be conducted between the parties.**

SELLER

Papoulias
Securities

BUYER

Entity Name:

Peter Papoulias
Executive Director, Attorney in Fact

Name:
Title:

PAPOLIAS SECURITIES CO.

Alpharetta, Georgia

PSC COMPLIANCE INTAKE FORM

Contractor Data:

Federal Tax ID: _____ Date Started in Business: _____ General: Subcontractor:

Type of Business: (C) Corp (S) Corp LLC Partnership Sole Proprietorship

Company Name: _____ Phone Number: _____

Company Address: _____ City: _____ State: _____ Zip: _____

Type of Work: _____ Territory: _____

Are there any unfinished bonded jobs with other sureties? If yes, attach explanation: Yes No

Owner/Indemnitor Data (Attach additional sheets if necessary)

Owner 1

Name: _____ SS#: _____ DOB: _____

City: _____ State: _____ Zip: _____ Business Ownership %: _____

Spouse Info (If Applicable) - Name: _____ DOB: _____

SS#: _____ Employer: _____ Annual Income: _____

Owner 2 (If Applicable)

Name: _____ SS#: _____ DOB: _____

City: _____ State: _____ Zip: _____ Business Ownership %: _____

Spouse Info (If Applicable) - Name: _____ DOB: _____

SS#: _____ Employer: _____ Annual Income: _____

Is either partner/officer in any other venture? _____ If so, please explain:

General Information

	Company	Owner, Officer, or Partner
Failed in business or declared bankruptcy?	Yes__ No__	Yes__ No__
Failed to complete a job?	Yes__ No__	Yes__ No__
Been in claim with a bond company?	Yes__ No__	Yes__ No__
Been involved in lawsuit or dispute in 5 years?	Yes__ No__	Yes__ No__
Do you have any personal assets held in a trust?	Yes__ No__	Yes__ No__
Any assets pledged as collateral?	Yes__ No__	Yes__ No__

Please explain any Yes answers. Attached additional sheets if needed:

PAPOULIAS SECURITIES CO.

Alpharetta, Georgia

Project Experience

Please list your 5 Largest Projects:

Dollar Amount of Your Contract	Owner or Contractor Name	Date Completed

List all states and counties your company has conducted business in the last 5 years (attached additional sheet if necessary)

Due Diligence Payment

Processing fee of \$500 due upon submission

Wire (see attached wire instructions)

Credit Card CC# _____ Exp: _____ CVV: _____ Billing Zip Code: _____

Owner 1 Signature and Date

Owner 2 Signature and Date

Please provide color copies of driver's license or passport for each officer, owner, or partner

By signing above, I hereby authorize Papoulias Securities Co. and/or their affiliated surety companies to obtain personal and/or commercial credit reports and/or background checks. I understand that the parties intend to use the information for the purpose of underwriting or financial services. My signature also authorizes Papoulias Securities Co. and affiliates surety companies to exchange with each other the complete content of these reports. Additionally, my signature authorizes EMI Law PLLC and its affiliates to charge the processing fee of \$500 and that the fee is non-refundable.

PAPOLIAS SECURITIES CO.

Alpharetta, Georgia

PSC LEGAL INTAKE FORM

Please submit all contracts or documents related to the transaction or financing request

Contractor Data:

Federal Tax ID: _____ Date Started in Business: _____ General: Subcontractor:

Type of Business: (C) Corp (S) Corp LLC Partnership Sole Proprietorship

Company Name: _____ Phone Number: _____

_____ Company Address: _____ City: _____ State:

_____ Zip: _____

Type of Work: _____ Territory: _____

Are there any unfinished bonded jobs with other sureties? If yes, attach explanation: Yes No

Owner/Indemnitor Data (Attach additional sheets if necessary)

Owner 1

Name: _____ SS#: _____ DOB: _____

_____ City: _____ State: _____ Zip: _____ Business Ownership %: _____

Owner 2 (If Applicable)

Name: _____ SS#: _____ DOB: _____

City: _____ State: _____ Zip: _____ Business Ownership %: _____

Is either partner/officer in any other venture? _____ If so, please explain: _____

Project Information If Applicable

Obligee (Who is requiring the bond or financial instrument?): _____

Obligee Address: _____ City: _____ State: _____ Zip: _____

Job Legal Description: _____ Start Date: _____ Time for Completion: _____

Job Physical Address: _____

Instrument Needed: Purpose of Instrument: Collateralization Monetization Securitization

Letter of Credit LC Amount: _____ Desired LC Term: _____

SBLC SBLC Amount: _____ Desired SBLC Term: _____

Bid Bond Bid Date: _____ Bid Estimate: _____ Bid % or Flat Amount: _____

Performance Bond Performance & Payment Supply Bond Maintenance Only Contract Price: _____

Contract Date: _____

Please submit all contracts or documents related to the transaction or financing request

PAPOULIAS SECURITIES CO.

Alpharetta, Georgia

Professional Service Providers

Banking:

Name of Institution: _____ Bank officer name: _____
Phone: _____ Email: _____ Length of Relationship: _____ years _____ months

Attorney:

Name: _____ Firm: _____
Phone: _____ Email: _____

CPA:

Name: _____ Firm: _____
Phone: _____ Email: _____

Legal Review Payment

Legal Review fee of \$500 due upon submission.

Wire (see attached wire instructions)

Credit Card CC# _____ Exp: _____ CVV: _____ Billing Zip Code: _____

Owner 1 Signature and Date

Owner 2 Signature and Date

By signing above, I hereby authorize Papoulias Securities Co. and/or their affiliated surety companies to obtain personal and/or commercial credit reports and/or background checks. I understand that the parties intend to use the information for the purpose of underwriting or financial services. My signature also authorizes Papoulias Securities Co. and affiliates surety companies to exchange with each other the complete content of these reports. Additionally, my signature authorizes EMI Law PLLC and its affiliates to charge the processing fee of \$500 and that the fee is non-refundable

PAPOLIAS SECURITIES CO.

Alpharetta, Georgia

WIRING INSTRUCTIONS FOR FIDUCIARY ACCOUNT

Bank of America Wire Instructions

Bank Name	Bank of America
Bank Address	20902 US Highway 281 N, San Antonio, TX 78258 US
Bank Officer	Lory Doncaster
Bank Officer Phone No	1-210-496-4232
Routing#	026009593
BIC/SWIFT Code	BOFAUS3N
Account Name	EMI Law PLLC
Account Holder Address	17319 San Pedro, Suite 120, San Antonio, Texas, 78232
Account Number	5860 3900 3398