



Business Credit Application

Loan Request Information (Please Complete All Information to Avoid Delays in Processing Your Application)

Application For:

- Business Line
- Business Term Loan
- Commercial Mortgage
- Other _____

Purpose of Loan: _____

Amount Requested: \$ _____

Term Requested: _____

Collateral Description:

Market Value:

1.	\$
2.	\$
3.	\$

Applicant Information

Legal Name of Applicant			
DBA (If Applicable)			Tax I.D. Number
Principal Place of Business Address (not P.O. Box)			
City	State	County	Zip
Mailing Address (if different)			
City	State	County	Zip
Key Contact Name		Business Telephone Number ()	Business Fax Number ()
Date Business Established	Current ownership (# of years)	State of Registration	Annual Sales \$
Describe Applicant's Product/Service			Number of Employees
Type of Ownership (Select One) <input type="checkbox"/> General Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Non Profit <input type="checkbox"/> Proprietorship <input type="checkbox"/> C-Corp. <input type="checkbox"/> S-Corp. <input type="checkbox"/> LLC <input type="checkbox"/> Professional Association <input type="checkbox"/> LLP			Business E-Mail Address <small>(By providing this information, I authorize Vclear Capital to send me information via e-mail)</small>

Owners Information

Name	Social Security Number	% Ownership	Title
Key Office Contact			

For more than four owners attach additional sheet(s).

Deposit And Loan Disclosures

Deposits: Name of Lender or Broker	Account Number	Type of Account	Avg. Balance	Current Balance
Loans: Name of Lender	Type of Loan/Line	Collateral Description	Monthly Payment	Outstanding Balance

Internal use only

Underwriter Contact	_____	Fax # () _____	Cost Center # _____
Office #	_____	Telephone # () _____	Employee # _____
		Loc# _____	

Other Information

Hazard Insurance Company Name _____ Insurance Company Phone Number () _____

Insurance Agent/Contact Name _____ Insurance Company Fax Number () _____

Does any customer or supplier currently account for more than 20% of your business?	<input type="checkbox"/> Yes*	<input type="checkbox"/> No
Has the applicant ever declared bankruptcy or had any judgments, repossessions, garnishments or other legal proceeding filed against them?	<input type="checkbox"/> Yes*	<input type="checkbox"/> No
Has the applicant ever obtained credit under another name?	<input type="checkbox"/> Yes*	<input type="checkbox"/> No
Are any tax obligations, including payroll or real estate taxes, past due?	<input type="checkbox"/> Yes*	<input type="checkbox"/> No
Is the applicant liable on debts not shown, including any contingent liabilities such as leases, endorsements, guarantees, etc.?	<input type="checkbox"/> Yes*	<input type="checkbox"/> No
Is the applicant currently a defendant in any suit or legal action?	<input type="checkbox"/> Yes*	<input type="checkbox"/> No
<i>*If you answered yes to any of the above questions, please provide an explanation on a separate sheet</i>		

Certification And Signatures

Each of the undersigned hereby instructs, consents and authorizes VClear Capital, or any affiliate, subsidiary or other entity related thereto ("Lender") to obtain a consumer credit report and any other information relating to their individual credit status in the following circumstances: (a) relating to the opening of an account or upon application for a loan or other product or service offered by Lender by a commercial entity of which the undersigned is a principal, member, guarantor or other party, (b) thereafter, periodically according to the Lender's credit review and audit procedures, and (c) relating to Lender's review or collection of a loan, account, or other Lender product or service made or extended to a commercial entity of which the undersigned is a principal, member, guarantor or other party. The Applicant(s), individually and/or by the signature(s) of its authorized representative below, hereby certifies that: the foregoing has been carefully read by the Applicant and is given to VClear Capital for the purpose of obtaining the credit described above and other credit from time to time in whatever form; the information in this Application and any other documents or information submitted in connection with this Application or any other credit request are true and correct statements of the Applicant's financial condition and may be treated by the lender as a continuing statement thereof until replaced by a new Application or until the Applicant specifically notifies the Lender in writing of any change; and the credit requested herein and any other credit obtained from the Lender by the Applicant on the basis of the information contained in this Application shall be used solely for business and commercial purposes. The Applicant and each Guarantor authorize the lender to: verify at any time any information submitted to the Lender by or on behalf of the Applicant and/or any Guarantor; obtain further information concerning the credit standing of the Applicant, its representatives and Guarantors; and exchange such credit information with others. The Applicant agrees to provide additional information, financial or otherwise, upon request and agrees that, unless otherwise directed by the Applicant in writing, all statements and notices regarding any credit granted by the Lender to the Applicant shall be mailed to the Applicant at the address shown above. Any person(s) signing below is duly authorized and empowered to request credit on behalf of the Applicant.

Unless I/We initial here, VClear Capital Lender is hereby authorized to share this application and credit information with its other lenders, which may consider my/our application for loan approval/purchase. This statement does not limit VClear Capital's right to sell or assign any loans to a third party.

Applicant and each Guarantor initials: _____

Important Information About Procedures for Opening a New Account:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you: when you open an account we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying information.

If the loan or credit accommodation applied for is a joint obligation the undersigned acknowledges their intent to apply for joint credit.

Signature (Applicant)	Title	Print Name	Date
Signature (Co-Applicant)	Title	Print Name	Date
Signature (Guarantor)		Print Name	Date
Signature (Guarantor)		Print Name	Date