

# Commercial Credit Application

Please return via fax or e-mail to:

Stan Sikorski  
 Phone: 1-888-234-0166 x155  
 Fax: 1-888-234-0177  
 E-mail: stans@bankofcardiff.com



## 1. Lessee Company Information

Company Name		Company Address (Billing Address)		City/State/Zip	
E-mail Address		Phone Number	Fax Number	Years in Business	Federal Tax ID # (FEIN)
Business Classification <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> C. Corp <input type="checkbox"/> S. Corp <input type="checkbox"/> LLC <input type="checkbox"/> LLP <input type="checkbox"/> Non-Profit			Annual Gross Income	Annual Sales	Net Worth

## 2. Principals Information (Personal Information of Proprietor, Partners, or Major Shareholders)

Principal 1 – Name		Title	Social Security Number	% Ownership
Home Address (Primary Residence)		City/State/Zip	Home Phone Number	Years with Company
Principal 2 – Name		Title	Social Security Number	% Ownership
Home Address (Primary Residence)		City/State/Zip	Home Phone	Years with Company

## 3. Company Banking Information (\* Required)

Bank Name	Contact Officer	Contact Phone Number	ABA/Routing Number (9-digits)	Account Number
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## 4. Proposed Equipment Acquisition

Equipment Vendor Name	Vendor Contact Name	Contact Phone Number	Total Estimated Equipment Cost
			\$
Equipment to be Financed or Leased			

## 5. Applicant Signature & Authorization

The above information, together with any accompanying financial statements, schedules, or other materials, is submitted for the purpose of obtaining credit and is warranted to be true, correct, and complete. The undersigned hereby warrants that any individual identified above who is either a principal, a personal guarantor, or a sole proprietor of the credit applicant, recognizing that his/her individual credit history may be a factor in the evaluation of the credit history of the applicant, has provided his/her written authorization for inquiry into their credit worthiness, including but not limited to obtaining a consumer credit report, and shall hold Commercial Finance & Leasing Bank of Cardiff ("CFLBC") and its assignees harmless from same. The undersigned authorizes CFLBC to draft from the bank account above an application processing fee of \$25.00 per individual applicant by means of a drafted check or electronic debit (ACH). CFLBC is hereby authorized to investigate (directly or through an agent or nominee) your/their credit and financial responsibility. You understand that such investigation may include seeking information as to the background, credit, and financial responsibility of your officers and principals (or any of them).

Signature (Principal 1)	Date	Signature (Principal 2)	Date
X		X	

I would like to also be considered for a Visa Business Credit Card. I have read and agree to the Business Credit Card disclosures listed below.

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By signing above, the undersigned in Section 5 above (the "Authorized Individual") hereby represents and warrants that (i) he or she is an officer, owner, principal or other authorized individual of the Business, (ii) he or she is duly authorized to enter into this agreement on behalf of the Business, and (iii) the above information is true and accurate. The Authorized Individual also agrees, on behalf of the Business, that (i) use of the Business Cards(s) shall be and hereby is bound by the terms and conditions, which may be amended from time to time, which are incorporated herein by reference and will accompany the original issuance of the Business Card(s), (ii) the issuing bank for the Visa Business Credit Card, Fifth Third Bank (the "Bank") shall be and hereby is authorized to obtain, receive, and report credit information of the Business regarding this application or resulting accounts. The Business will be liable for all indebtedness incurred by use of the Business Card(s) whether authorized or unauthorized. To secure all amounts owed to Bank and all affiliates of Bank hereunder and under the Business Card(s), whether now existing or hereinafter arising, the Business pledges a security interest in all of Business's now existing or hereinafter arising accounts, inventory, equipment, general intangibles, chattel paper, instruments, documents, and all products and proceeds of the foregoing wherever any of the same may be located, including without limitation, collateral of any nature hypothecated pursuant to other instruments evidencing indebtedness of Business to Bank or any affiliate of Bank, or assets of any nature held by Bank or any affiliate of Bank, for Business. The undersigned in Section 2 above (the "Guarantor(s)"), hereby unconditionally, absolutely and irrevocably guarantee to Bank the full and prompt payment and performance when due of any and all indebtedness incurred by use of the Business Card(s), whether authorized or unauthorized. The Guarantor(s) hereby authorize the Bank to review his/her/their individual credit history and further consent and authorize the Bank's use of a consumer credit report to aid in the Bank's credit evaluation process in connection with this Guaranty. This Guaranty is a continuing guaranty of payment, and not merely of collection, and Bank shall not be required to exhaust its remedies against the Business or any other party prior to enforcing this Guaranty. For Guarantor(s) residing in Kentucky: The maximum aggregate liability under this Guaranty is \$35,000, plus accrued interest, fees, charges, and costs (including but not limited to attorneys' fees incurred by Bank in the enforcement of this Guaranty). This Guaranty shall terminate on January 1, 2015, provided that such termination shall not affect the liability of the Guarantor(s) with respect to obligations created or incurred prior to such termination date or extensions or renewals thereof, interest accruing on, or fees, costs or expenses incurred with respect to, such obligations on or after such date of termination. In accordance with the USA PATRIOT Act, Federal law requires all financial institutions to obtain, verify, and record information that identifies each individual or entity opening an account. This includes all personal and commercial accounts including loan and deposit accounts, as well as trust, brokerage, insurance and investment management accounts. When you open an account you will be asked for your name, address, social security or tax identification number, date of birth (if applicable) and other information that will allow Bank to identify you. You will also be asked to furnish your driver's license or other identifying documents. We are required to follow this procedure each time an account is opened, even if you are a current customer of Bank.

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