

USE OF PROCEEDS

Real Estate Acquisition	\$ _____
Real Estate Improvements	\$ _____
Real Estate Refinance	\$ _____
Machinery & Equipment Acquisition	\$ _____
Inventory	\$ _____
Business Acquisition	\$ _____
Working Capital / Cash Out	\$ _____
Debt Refinance (other than Real Estate)	\$ _____
Total Financing Required	\$ _____
Less Borrower's Down Payment	\$ _____
Less Other Financing (CDC/Seller)	\$ _____
Total Loan Requested	\$ _____

OWNERSHIP & MANAGEMENT

Please provide a listing of Owners, Officer Titles, and Ownership Percentages.

<u>OFFICER TITLE</u>	<u>PRINCIPAL</u>	<u>OWNERSHIP %</u>
1) _____	_____	%
2) _____	_____	%
3) _____	_____	%
4) _____	_____	%
		100%

PERSONAL FINANCIAL STATEMENT

As of 20

Complete this form for: (1) each proprietor, or (2) each limited partner and each general partner, or (3) each stockholder and each corporate officer and director, or (4) any other person or entity providing a guaranty on the loan.

Name	Business Phone () ()
Residence Phone () ()	
Residence Address	E-mail Address
City, State, & Zip Code	

Business Name of Applicant/Borrower

*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

ASSETS	(Omit cents)	LIABILITIES	(Omit cents)
Cash on Hand & in Banks	\$	Accounts Payable	\$
Savings Accounts	\$	Notes Payable to Banks and Others	\$
IRA or Other Retirement Accounts	\$	(Describe in Section 2)	
Accounts & Notes Receivable	\$	Installment Account (Auto)	\$
Life Insurance-Cash Surrender Value Only	\$	Mo. Payments \$	
(Complete Section 8)		Installment Account (other)	\$
Stocks and Bonds	\$	Mo. Payments \$	
(Describe in Section 3)		Loan on Life Insurance	\$
Real Estate	\$	Mortgages on Real Estate	\$
(Describe in Section 4)		(Describe in Section 4)	\$
Automobile-Present Value	\$	Unpaid Taxes	\$
Other Personal Property	\$	(Describe in Section 6)	
(Describe in Section 5)		Other Liabilities	\$
Other Assets	\$	(Describe in Section 7)	
(Describe in Section 5)		Total Liabilities	\$
		Net Worth	
Total	\$	Total	\$

Section 1. Source of Income	(Omit cents)	Contingent Liabilities	(Omit cents)
Salary	\$	As Endorser or Co-Maker	\$
Net Investment Income	\$	Legal Claims & Judgments	\$
Real Estate Income	\$	Provision for Federal Income Tax	\$
Other Income (Describe below)*	\$	Other Special Debt	\$

Description of Other Income in Section 1.

Section 2. Notes Payable to Bank and Others (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Name and Address of Note Holder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed Type of Collateral

Section 3. Stocks and bonds. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)					
Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value
Section 4. Real Estate Owned. (List each parcel separately. Use attachments if necessary. Each attachment must be identified as a part of this statement and signed).					
	Property A	Property B	Property C		
Type of Property					
Address of Property					
Name of Property Owner					
Date Purchased					
Original Cost					
Present Market Value					
Name of Lender					
Loan Number					
Loan Balance					
Amount of Payment per Month					
Section 5. Other Personal Property and Other Assets. (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment, and if delinquent, describe delinquency).					
Section 6. Unpaid Taxes. (Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches).					
Section 7. Other Liabilities. (Describe in detail).					
Section 8. Insurance Held. (Give face amount and cash surrender value of policies - name of insurance and beneficiaries).					



PRE-QUALIFICATION APPLICATION

100 E. Campus View Blvd., Suite 250, Columbus, OH 43235
 Phone: 877.690.8955, Fax: 206-350-0664, Email: admin@accesscreditlines Web: www.accesscreditlines.com

Schedule of Business Debt

List Below All Business Fixed Debt, Lines of Credit, Shareholders' Notes, and Capital Leases

Creditor	Original Date	Original Balance	Present Balance	Interest Rate	Maturity Date	Monthly Payment	Collateral	Current or Delinquent
TOTAL		\$	\$			\$		

AGREEMENT FOR SERVICES

This Agreement For Services ("Agreement") is made by and between Access Credit Lines, LLC, an Ohio limited liability company (the "Company"), and the client (the "Client").

ARTICLE 1

SERVICE BY COMPANY

1.01. Engagement. Subject to and in accordance with the terms stated herein, the Client hereby appoints and hires the Company to perform the services specifically provided for herein ("Services"). It is agreed that the following terms and conditions shall govern the Client's engagement of the Company to perform said Services.

1.02. General Services. The Company shall use its best efforts to build and strengthen the Client's financial and professional profile through, and by way of, the Company's specifically designed and structured procedure identified herein, and ultimately to identify and direct the Client to, and make the Client marketable to specific financial institutions to create opportunities to obtain financing for the Client's particular business or operation.

1.03. Client Qualification. Beginning upon the Client's initial contact with the Company, and pursuant to the Qualification Fee stated in Section 2.01 of this Agreement, the Company will perform an analysis of the Client's professional and financial condition in order to assess the viability of the Client's business and in order to determine whether the Company's Services are aligned with Client's goals to produce the intended results. As part of this qualification process, the Client will be required to provide to the Company certain documentation, records and paperwork ("Records") regarding the Client's business. These Records will include the Client's, or the entity under which it operates, tax records and tax returns, business plan, projected financials and evidence of formation, incorporation or partnership. Following receipt by the Company of the Client's Records, the Company will create a private on-line account for the Client, accessible only by the Client and the Company, which will catalogue and organize for viewing, all of the Client's Records. Such Records will then be reviewed by the Company to determine whether the Client and its Records meets certain criteria of completeness, accuracy and viability related the Client's business in order to qualify to receive the Company's Services. The failure by the Client to provide such Records can result in a delay in qualification of the Client or a denial by the Company of qualification. Following the initial analysis of the Client and the requested Records, the Company reserves the right in its sole discretion to refuse to provide to the Client the services stated herein.

1.04. Specific Services. Upon the Client being qualified with the Company as eligible for the Company's Services, and pursuant to the Monthly Fee obligation stated in Section 2.02 of this Agreement, the Company, as part of its structured procedure, will perform the following:

- (i) Register the Client's business in the Dunn and Bradstreet's Data Universal Number System ("DUNS") and obtain a DUNS Number for the Client's Business;
- (ii) Direct and advise the Client on an ongoing basis regarding specific actions or steps which may be taken by the Client to build and enhance the Client's Dunn and Bradstreet credit profile ("Paydex Score") in order to increase opportunities for financing;
- (iii) Provide a monthly Dunn & Bradstreet vendor update to allow the Client to monitor the progress regarding the Client's Paydex Score (The Company will first provide each month to, and the Client must complete a Vendor Reference Sheet prior to the Company providing a vendor update);
- (iv) Evaluate the Client's business for strengths, weaknesses, opportunities and industry trends and provide direction to the Client to take advantage of or minimize the impact of such elements noted by the evaluation;
- (v) Direct the Client to state specific websites and provide itemized lists of suggested documentation which the Client should obtain in order to operate its business;
- (vi) Set up the Client for the Company's automatic email campaign which will inform and educate the Client regarding necessary steps and procedures to build the Client's business and credit profile and viability;
- (vii) Assist the Client in obtaining an Employer Identification Number from the IRS;
- (viii) Provide information regarding specific websites which the Client may access to obtain information, advice and direction related to business oriented issues;
- (ix) Identify potential lenders who may provide financing to the Client and provide direction to the Client regarding how to contact such potential lenders.

1.05. Performance of Services. The Company shall determine, in its sole discretion, the timing, method, details and means by which it will perform the Services. The Company will however reasonably attempt to render its Services within time periods iterated by the Client due to Client specific circumstances. The Client at all times will be expected to follow the direction and procedure of and to take the actions directed by the Company with regard to those steps necessary to achieve the stated result. Any such failure on the part of the Client to follow the directions and procedures of the Company that negatively impact the ability of the Client to achieve the desired results specified in this Agreement become the responsibility of the Client.

1.06. Excluded Services. The Client hereby acknowledges that the Company is neither a law firm, accounting firm, lending institution nor financial broker, and cannot advise the Client on, nor provide any advice regarding any legal, tax accounting or underwriting related issue or matter. Further the Company does not offer financing, broker loans, or negotiate any legal, tax or financial matter with any third party or governmental agency on the Client's behalf.

1.07. No Guaranty of Outcome. Client acknowledges that the Company is only providing advice which is reasonably calculated to improve the Client's credit score, Paydex Score and business profile ("Business Ratings"), and further that the Company's success in improving the Client's Business Ratings is directly related to the Client's efforts to follow all Company instruction and direction. The Company does not warrant or guarantee that the Client will recognize an improvement in its Business Ratings as many other factors affect these numbers aside from those matters on which the Company may advise on. Further, in cases where the Client does recognize an improvement in its Business Ratings, the Company, in identifying potential lenders, does not warrant that any such identified lender will extend financing to the Client, as each lender operates pursuant to its own set of lending conditions and underwriting guidelines which are subject to periodic adjustment by such lender and over which the Company has no control.

1.08. Responsibility of the Client. The Company is not affiliated with or related to Dun & Bradstreet, Experian, Equifax, or any CRA (Credit Reporting Agency) and shall not be liable or responsible for errors made by Dun & Bradstreet/CRA's in reporting any information regarding the Client. The Client shall be solely responsible for working directly with Dun & Bradstreet/CRA's as may be necessary in order to clarify or correct any reporting errors made by Dun & Bradstreet/CRA's. It shall also be the Client's sole responsibility to ensure that it operates



its business in full compliance with all laws, codes, regulations and ordinances of any governmental entity having jurisdiction over the Client's business ("Laws"). The Company's review and evaluation of the Client and its business is not a warrant or guaranty that the Client is in compliance with all such Laws.

1.09. Termination. This Agreement may be terminated at any time by the Client upon 30 days prior written notice to the Company. The Company may terminate this Agreement at any time, if in its sole discretion, the Company believes either that the Client is not following the instruction or direction of the Company, or that the Client would not realize any further benefit from the Company's rendering of any of its Services on behalf of the Client.

ARTICLE 2
COMPENSATION

2.01. Qualification Fee. In consideration of the services performed by Company pursuant to Section 1.03 in collecting and categorizing Client's Records, creating Client's on-line account and reviewing such for completeness, the Client agrees to pay to the Company a non-refundable fee of \$695.00 ("Qualification Fee"). The Qualification Fee will be due and payable immediately upon demand by the Company following the Client's initial contact with the Company. The Company can withhold performance of the Client evaluation and qualification until such time as the Qualification Fee is paid in full.

2.02. Monthly Fee. Upon the Client's qualification, the Company shall render the Services detailed in Section 1.04 as deemed needed by the Company. Client agrees to pay the Company until such time as this Agreement is terminated, a flat fee of \$150.00 per month ("Monthly Fee") for each month during which any Service is performed on behalf of the Client, notwithstanding the time spent or number of Services actually performed during any such month. The Monthly Fee shall be immediately due and payable upon receipt by the Client of an invoice for the Monthly Fee.

ARTICLE 3
GENERAL PROVISIONS

3.01. Confidentiality and Proprietary Property. The Company covenants and agrees that all Records provided by the Client shall remain solely the proprietary interest of the Client and the Company shall destroy all such Records upon written demand of the Client. Company and Client mutually covenant and agree with each other that neither party shall disclose any information to any person or entity, which is not generally known to the public, and which is disclosed to or acquired by either party directly or indirectly due to the relationship between Company and Client pursuant to this Agreement, including but not limited to information relating to the research, operations, clients and business activities of either party or their affiliates. Neither party shall use the other's trade name or any trade mark without the prior written consent. Further, the Company shall not divert or attempt to divert or take advantage of or attempt to take advantage of any actual or potential business or opportunities of the Client or its subsidiaries, affiliates, distributors or representatives, which the Company became aware of as the result of Client's engagement of the Company.

3.02. Dispute Resolution. Any dispute arising between the Company and the Client related to this Agreement shall be settled only through binding arbitration conducted pursuant to the rules of the American Arbitration Association and venued exclusively in Columbus, Ohio and shall be governed by and construed in accordance with the laws of the State of Ohio. The Arbitrator's decision shall be final and binding upon the parties, and may be entered and enforced in any court of competent jurisdiction by the prevailing party. The party against whom the Arbitrator rules shall be solely responsible for all costs associated with the arbitration proceedings. In the event any such arbitration results in a finding against the Company, the Company's liability notwithstanding any such finding, shall not exceed the total compensation paid by the Client to the Company pursuant to this Agreement.

3.03. Relationship of Parties and Indemnification. Nothing contained in this Agreement shall be deemed to constitute, whether expressed or implied, a partnership, joint venture, employment or agency between the Company and Client, other than the relationship for the sole purpose of providing the Services specifically detailed in this Agreement, and neither Client nor Company shall represent otherwise to any other person or entity. Client shall indemnify the Company and defend, waive and hold the Company harmless from all claims, liability, damage, loss, fees, fines, penalties and expense, including, without limitation, attorneys' fees, arising out of any act or omission by the Client in the operation of its business or incurred due to the failure of the Client to follow the instruction and direction of the Company or to operates its business in compliance with all Laws. The provisions of this Section 3.04 shall survive termination or expiration of this Agreement.

3.03. Partial Invalidity. In the event that any provisions of this Agreement shall be deemed void or invalid by a court of competent jurisdiction, the remaining provisions shall be and remain in full force and effect and the Client hereby confers upon such court the power to replace such void or invalid such provisions with such other enforceable and valid provisions as near to the original provisions in form and effect.

3.04. Authority. Each person executing this Agreement on behalf of a party hereto does hereby represent and warrant that such person has the full right and authority to execute this Agreement on behalf of such party and that such party is authorized to enter into this Agreement.

3.05. Notices. All notices, demands, consents or approvals which may or are required to be given by either party to the other hereunder shall be in writing and shall be deemed to have been fully given when deposited in the United States mail, postage prepaid, registered or certified mail, return receipt requested and addressed, or when delivered to any reputable private overnight courier utilizing written proof of delivery.

3.06. Entire Agreement of the Parties. This Agreement shall constitute the entire agreement between the parties. Any prior understanding or representation of any kind preceding the date of this Agreement shall not be binding upon either party except to the extent incorporated in this Agreement. Modification of this Agreement will be effective only if in a writing signed by the parties.

Name _____ Print Name _____ Date _____
By: _____
Title _____