



Robert
Goodykoontz

Operations

PO Box
Ft. Myers Beach, FL
33932

239.233.8138

Dear Potential Client;

I wanted to take a minute and say Thank You for considering Alliance Business Capital to assist you with your current Commercial Loan request.

Alliance, through our Lending Partners, offers Commercial Real Estate and Account Receivable Loans Nationwide. We can handle Commercial Real Estate Loan requests from \$350,000 (smaller on a case by case basis) up to \$100 Million and more.

Through our Bank Lending Partners we are able to offer a variety of different Loan Programs including SBA Loans, USDA B&I Loans, Conventional Loans, Bridge Loans and even Account Receivable Loans.

When you apply for your Loan directly through Alliance you have access to all of our Lending Partners Loan Programs and are not limited to those of just one institution.

Because of our extensive knowledge of the different Loan Programs, our existing Business Relationships with Banks who are Actively Lending and our Streamlined Application Process working with Alliance can actually save you both time and money.

Alliance Business Capital is working hard each and every day to be the only Commercial Loan Source you will ever need.

We appreciate your Business.

Sincerely;

Robert Goodykoontz

Robert Goodykoontz
Operations Manager



Loan Package Instructions

Our Loan Package contains several forms each has its own importance to the overall package. We urge you to please take your time and fill out each form in as much detail as possible.

Some forms will be just a single page while others like the Loan Application and the Personal Financial Statement contain 2 or more pages.

You can save the Loan Package to your desktop if you desire and work on it as time allows.

Each form will allow for typing in directly on the form itself, please note you should have the latest version of [adobe reader](#) installed on your computer for our forms to work properly.

Most forms will contain a SUBMIT button on the bottom of the form's last page. After filling out the form please hit the submit button which will open up your email account and attach the form. You then simply send the email like you would any other email.

Additionally some forms will require signature(s), after sending the forms electronically please print out the forms that require signature(s) and fax back to us at 813.675.4230. Also we ask that you please mail the originals to:

Alliance Business Capital
150 Mandalay Road
Ft Myers Beach, FL 33931

IMPORTANT: Please print out one Credit Authorization form to be signed by each owner AND spouse (please use individual forms for each owner and spouse).

Also enclosed in this loan package is an Application Checklist which will contain a list of all supporting documents that we will need in order to review a loan request. When possible please email all documents to us at:

allianceloans@msn.com

If you use a CPA to prepare your Tax Returns and Financial Statements they should have the ability to email those items directly to us using the above email address.

We will need the Financials on all owners of 20% or more of the Borrowing Entity.

Should you have any questions or need assistance with the loan package please give us at call at 239.233.8138.

Thank you for allowing Alliance Business Capital the opportunity to assist you with your Commercial Loan Request.

Loan Application Checklist

In order to complete our analysis of your Loan Request and structure a financing package that meets your Company's needs we need to review the information outlined below. Please note that all items must contain an original signature and date. If you have any questions about the forms or require assistance in completing them please give an Alliance Representative a call.

I. LOAN APPLICATION

Alliance Business Capital Loan Application (enclosed) for SBA, USDA or Conventional Business Loan. Application must include the **Business Profile** and the **Management Profile**. The Management Profile must be completed by each partner holding 20% or more of the Common Stock and/or Key Management Personnel.

II. BUSINESS FINANCIAL EXHIBITS – Needed for Borrowing Entity and all Affiliate Companies

- Fiscal Year End Business Financial Statements**
- Business Federal Tax Returns** – for 3 prior years, including all supporting schedules and statements
- Interim Business Financial Statements** – Year to Date current within 60 days of Application Date
- Business Debt Schedule** – form attached
- Accounts Receivable and Accounts Payable Aging Reports** (corresponding to dates of interim financial statements)
- Two (2) Years Income/Expense Projections** – for new Businesses
- Business Plan** – for new Businesses

III. PERSONAL FINANCIAL EXHIBITS

- Personal Financial Statement** for all partners, owners with 20% or more ownership interest and/or Key Managers or Guarantors – can use enclosed for or a CPA prepared PFS.
- Personal Federal Tax Returns** for the 3 prior years, including all supporting schedules and statements

IV. PROPERTY PHOTOS

- Please email Digital Photos of both the Inside and Outside of the Property to allianceloans@msn.com

V. IDENTIFICATION

- Please include copies of Drivers License(s) for all partners, owners with 20% of more ownership interest
- If not a US Citizen please provide copies of front and back of Alien Registration Card

VI. MISCELLANEOUS - as applicable

- Executed or Certified Copy of Buy/Sell Agreement
- Copy of Real Estate Purchase Agreement or Letter of Interest
- Description of Collateral
- Copy of any Previous Appraisal – emailed to allianceloans@msn.com
- Property Rent Rolls if receiving rental income from Property

CREDIT REQUEST		
Requested Loan Amount	Loan Purpose	
Requested Loan Term / Amortization /	Requested Rate	Requested Loan Type <input type="checkbox"/> SBA <input type="checkbox"/> USDA B&I <input type="checkbox"/> Conventional <input type="checkbox"/> Other

BUSINESS INFORMATION			
Legal Name of Applicant		DBA (If applicable)	
Street Address		City, State, Zip	
Mailing Address if different		City, State, Zip	
Business Telephone Number	Business Fax Number	Business Website	
Business Legal Structure <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> LLC <input type="checkbox"/> S Corporation <input type="checkbox"/> C Corporation <input type="checkbox"/> Other (Specify)			
Business Tax ID Number	Nature of Business	Current Number of Employees	Number of Employees after Loan
Date Business Established	Business Contact Person	Contact Phone #	Contact Email Address
Business Attorney	Attorney Firm Name	Attorney Phone #	Attorney Email Address
Business Accountant	Accountant Firm Name	Accountant Phone #	Accountant Email Address
Current Banker Name	Name of Bank	Banker Phone #	Banker Email Address

USE OF FUNDS			
Land Acquisition		Payoff SBA Loan	
New Building Construction		Payoff Non SBA Mortgage	
Land & Building Acquisition		Payoff Bank Loan	
Building Improvements / Repairs		Payoff Other Loans	
Equipment / Machinery Acquisition		Payoff Other Debt	
Inventory Purchase		Estimated Closing Costs	
Existing Business Acquisition		Total Project Costs	
Working Capital		Less Down Payment*	

Total Requested Loan Amount	
------------------------------------	--

*Down Payment Source: _____

BUSINESS OWNERSHIP INFORMATION				
Name	Title	Social Security #	Telephone #	Ownership %
Street Address	City, State, Zip		Email Address	
Name	Title	Social Security #	Telephone #	Ownership %
Street Address	City, State, Zip		Email Address	
Name	Title	Social Security #	Telephone #	Ownership %
Street Address	City, State, Zip		Email Address	

AFFILIATE COMPANY OWNERSHIP – if applicable		
Name of Company	Owner Name	Ownership %
Name of Company	Owner Name	Ownership %
Name of Company	Owner Name	Ownership %
Name of Company	Owner Name	Ownership %
Name of Company	Owner Name	Ownership %
Name of Company	Owner Name	Ownership %

SUBJECT PROPERTY INFORMATION					
Subject Property Type (ex Hotel, Restaurant)	Year Built	Purchase Date	Purchase Price	Money spend on Renovations / Updates	
Subject Property Street Address		Subject Property City, State, Zip			Property County
Property Lot Size (Acres)	Number of Buildings	Total Building(s) Sq. Feet	% Owner Occupied	Total Square Feet Occupied by Owner	
Total # of Units (rental)	# of Rented Units	# of Vacant Units	Property Location <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural		
Property Condition <input type="checkbox"/> Excellent <input type="checkbox"/> Average <input type="checkbox"/> Need Works (explain)			Total Costs of any needed Repairs / Maint.		
Current Lender – if applicable	Current Balance	Current Interest Rate	Current Note Expiration	Loan Status (current, behind)	
Add'l Loan – if applicable	Current Balance	Current Interest Rate	Current Note Expiration	Loan Status (current, behind)	
Property Current Value	Current Tax Assessed Value	Is there an existing Property Appraisal <input type="checkbox"/> No <input type="checkbox"/> Yes – if yes please email to allianceloans@msn.com			

FINANCIAL HISTORY

Have the Applicant(s) / Owner(s) / Shareholder(s) or any Business in which any of them have / had an interest in ever:

Filed for Bankruptcy	<input type="checkbox"/> No	<input type="checkbox"/> Yes	If Yes, please explain -
Party to a Claim or Lawsuit	<input type="checkbox"/> No	<input type="checkbox"/> Yes	If Yes, please explain -
Pending / Filed Judgments	<input type="checkbox"/> No	<input type="checkbox"/> Yes	If Yes, please explain -
Subject to Foreclosure	<input type="checkbox"/> No	<input type="checkbox"/> Yes	If Yes, please explain -

APPLICATION DISCLOSURE

This is an Application for a Business Loan and all Proceeds must be used for Business Purposes. Alliance Business Capital is a Commercial Loan Consultant, Correspondent or Agent and is not a Direct Lender. Alliance Business Capital has formed several Business Relationships with Banking as well as Non Banking Companies who function as Alliance Business Capital Lending Partners. All final underwriting and loan approvals will be performed by an Alliance Business Capital Lending Partner. All Loan Approvals are at the sole discretion of our Lending Partners.

APPLICANT'S AUTHORIZATION STATEMENT

Applicant(s) hereby certify that all of the statements included in this Business Loan Application and any other documents provided to Alliance Business Capital, its successor or assigns, are true and complete as of the application date. Applicant's hereby authorize Alliance Business Capital, its successor or assigns, the right to share all information contained in this application as well as other documents submitted to Alliance pertaining to this Business Loan Application with Alliance Business Capital Lending Partners. Applicant(s) authorize Alliance Business Capital, its successors or assigns, the right to verify all information contained in this Business Loan Application as well as all other documents submitted to Alliance Business Capital, its successors or assigns. Applicant(s) agree to notify Alliance Business Capital immediately of any adverse changes in financial condition.

Applicant(s) acknowledge that knowingly making a false statement or overvaluing collateral in an attempt to obtain a loan from a Bank can result either in a fine of up to \$10,000 and / or imprisonment for not more than five (5) years under 18 USC 1001 or in a fine of not more than \$1,000,000 and / or imprisonment for not more than twenty (20) years under 18 USC 1014.

Authorized Signature (Applicant)		Authorized Signature (Applicant)	
Print Name		Print Name	
Title	Date	Title	Date

Please answer the questions below or provide the information on a separate attachment.

I. Describe the History of your Business.

Year Started: _____ By Whom: _____ Number of Locations: _____

Main Location: _____

List Products and or Services Provided: _____

II. Who are your Major Customers?

Name	City, State, or Country	Percent in Sales (%)
------	-------------------------	----------------------

_____	_____	_____
_____	_____	_____
_____	_____	_____

III. Who are your Major Suppliers?

Name	City, State or Country	Product Purchased
------	------------------------	-------------------

_____	_____	_____
_____	_____	_____
_____	_____	_____

IV. Who are your Major Competitors?

Name	City, State or Country	Competing Product
------	------------------------	-------------------

_____	_____	_____
_____	_____	_____
_____	_____	_____

V. How will this Loan change or aid the growth of your Business?

Alliance Business Capital

Management Profile

A Management Profile must be completed by the Proprietor, each Partner, and each Holder of 20% or more of the Common Stock and/or Key Management. You may attach Education and Employment history separately if preferred.

Name: _____ Spouse Name: _____

Date of Birth: _____ Birth Place: _____

Are you a US Citizen? Yes No – if No Alien Registration Number: _____

Current Residence – from _____ to Present

Street Address: _____

City: _____ State: _____ Zip: _____

Immediate Past Residence – from _____ to _____

Street Address: _____

City: _____ State: _____ Zip: _____

Education

Institution	Dates Attended	Degree
_____	_____	_____
_____	_____	_____
_____	_____	_____

Employment History for Prior 10 Years

Employer: _____ Location: _____

Position: _____ From: _____ to _____

Responsibilities: _____

Employer: _____ Location: _____

Position: _____ From: _____ to _____

Responsibilities: _____

Additional Information

Are you presently under indictment, on parole or probation? Yes No

Have you ever been charged with or arrested for any criminal offense other than a motor vehicle violation? Yes No

Have you ever been convicted of any criminal offense other than a motor vehicle violation? Yes No

If you answered YES to any of the above provide details on an additional page.

Signature: _____ Date: _____

**Authorization to Release
Information**

I/We hereby authorize the release to Alliance Business Capital, its successors or assigns, all information that they may be required for the purpose of a credit transaction. I/We further authorize Alliance Business Capital, its successors or assigns, the right to release such information to any entity they deem necessary for any purpose related to our credit transaction with them.

I/We certify that the enclosed information (plus any attachments or exhibits) is valid and correct to the best of my/our knowledge.

NAME: _____ SOCIAL SECURITY NO: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

SIGNATURE: _____ DATE: _____

NAME: _____ SOCIAL SECURITY NO: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

SIGNATURE: _____ DATE: _____

NAME: _____ SOCIAL SECURITY NO: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

SIGNATURE: _____ DATE: _____

NAME: _____ SOCIAL SECURITY NO: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

SIGNATURE: _____ DATE: _____



PERSONAL FINANCIAL STATEMENT

U.S. SMALL BUSINESS ADMINISTRATION

As of _____, _____

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock, or (4) any person or entity providing a guaranty on the loan.

Name	Business Phone
Residence Address	Residence Phone
City, State, & Zip Code	
Business Name of Applicant/Borrower	

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 Account	\$	_____	(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	\$	_____
Total	\$	_____	Net Worth	\$	_____
			Total	\$	_____

Section 1. Source of Income	Contingent Liabilities
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.

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

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

Name and Address of Noteholder(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 attachment 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			
Date Purchased			
Original Cost			
Present Market Value			
Name & Address of Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment per Month/Year			
Status of Mortgage			

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. Life Insurance Held. (Give face amount and cash surrender value of policies - name of insurance company and beneficiaries)

I authorize SBA/Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001).

Signature: _____ Date: _____ Social Security Number: _____

Signature: _____ Date: _____ Social Security Number: _____

PLEASE NOTE: The estimated average burden hours for the completion of this form is 1.5 hours per response. If you have questions or comments concerning this estimate or any other aspect of this information, please contact Chief, Administrative Branch, U.S. Small Business Administration, Washington, D.C. 20416, and Clearance Officer, Paper Reduction Project (3245-0188), Office of Management and Budget, Washington, D.C. 20503. **PLEASE DO NOT SEND FORMS TO OMB.**



Our Loan Process

INITIAL ELIGIBILITY DETERMINATION

Within 48 Business Hours from receipt of your loan inquiry, qualified submissions will be issued a Commercial Loan Proposal.

INVESTOR LETTER OF INTEREST

Within 24 Business Hours after receiving back the executed Commercial Loan Proposal and supporting documents asked for in the Application Checklist the Loan Package will be submitted to our Investor for a Letter of Interest.

UNDERWRITING

Once our Investor receives the executed Letter of Interest back along with any additional documents requested by the Investor your Loan will be submitted to Underwriting for Approval. Third Party Reports are ordered.

LOAN APPROVAL

The Underwriting Process typically takes 7 days and includes reviewing Appraisal Reports, Surveys and other Business and Personal Documents that has been provided by you. Once Approved a Conditional Loan Commitment Letter will be issued outlining the final loan terms and conditions.

CLOSING AND FUNDING OF YOUR LOAN REQUEST

Upon your execution of the Conditional Commitment a closing checklist will be sent to you asking for any additional items they may be needed as well as the steps required to close and fund your loan.