



CCRF is a short-term working capital "loan" for Visa/MC merchants. Loan amount is based on the merchant's average monthly sales volume on Visa/MC over the previous 6 months (12 months if the business is seasonal). Typical loan amount is 70%-100% of the monthly average. Typical term is 6 months, but the final due date on the loan is rarely enforced as long as the fluctuation is "normal" for the business. Loan is amortized by an automatic daily payment based on the merchant's Visa/MC sales. Typical daily payment percentage is 15%-20%. Merchant has the option of using a fixed daily payment instead of % of daily sales. CCRF is paid back automatically. Lender initiates an ACH to the business checking account based on the amount of Visa/MC sales and the agreed upon payment percentage. Merchants can renew their loans when the loan balance is reduced to approximately 20% of the original loan.

Please print this form and complete the information. Fax completed form to 703-827-7033 or scan and email to contact@wincreek.com.

APPLICANT INFORMATION

BRIEFLY DESCRIBE THE NATURE OF YOUR PRODUCT OR SERVICE

LEGAL BUSINESS NAME, DOING BUSINESS As (d/B/A), FULL ADDRESS, ADDITIONAL LOCATION ADDRESS (IF ANY), FEDERAL TAX ID NUMBER, EMAIL ADDRESS, TELEPHONE #, FACSIMILE #, ACCOUNTANT'S NAME, ACCOUNTANT'S TELEPHONE #, LEGAL ENTITY TYPE, NUMBER OF YEARS UNDER CURRENT MANAGEMENT, STATE OF INCORPORATION/ORGANIZATION, LANDLORD OR MORTGAGE COMPANY, TELEPHONE #, IF LEASE, CURRENT TERM, MONTHLY RENT/MORTGAGE, OPTION TO RENEW LEASE, APPROXIMATE SQUARE FOOTAGE, # OF EMPLOYEES, AVERAGE MONTHLY SALES, IS YOUR BUSINESS SEASONAL, MONTH HIGH SEASON BEGINS & ENDS, NAME OF CREDIT CARD PROCESSING COMPANY, TELEPHONE #, NUMBER OF CREDIT CARD TERMINALS AT THIS LOCATION, DOES APPLICANT HAVE MULTIPLE MERCHANT ACCOUNTS?, NAME OF P.O.S. (IF ANY), P.O.S. VENDOR TELEPHONE #, HAS APPLICANT OR ANY OF ITS AFFILIATES EVER BEEN IN BANKRUPTCY?, ARE ANY JUDGMENTS, SUITS OR LIENS PENDING AGAINST THE APPLICANT?, IN APPLICANT'S BEST JUDGMENT, WHAT IS APPLICANT'S CREDIT SCORE?

FINANCING INFORMATION

DESIRED AMOUNT OF FINANCING, MINIMUM ACCEPTABLE AMOUNT OF FINANCING, PURPOSE OF PROCEEDS, DOES APPLICANT CURRENTLY HAVE OUTSTANDING ADVANCE WITH OTHER CASH ADVANCE/FUNDING COMPANY?, NAME OF OTHER CASH ADVANCE/FUNDING COMPANY, DATE OF FUNDING, ORIGINAL FUNDING AMOUNT, CURRENT BALANCE, DAILY HOLDBACK PERCENTAGE, DOES APPLICANT CURRENTLY HAVE OUTSTANDING LOAN WITH TRADITIONAL BANKS/SBA LENDER?, NAME OF THE BANK, DATE OF LOAN, ORIGINAL FUNDING AMOUNT, CURRENT BALANCE, DUE DATE

BANKING INFORMATION

NAME OF THE BANK, ACCOUNT NUMBER, ROUTING NUMBER, CONTACT NAME, CONTACT'S TELEPHONE #

THE INFORMATION CONTAINED IN THIS APPLICATION IS PROVIDED TO WINCREEK FINANCIAL, LLC ("Wincreek") AND ITS ASSIGNS FOR THE PURPOSE OF OBTAINING, OR MAINTAINING CREDIT WITH WINCREEK FOR THE APPLICANT. THE APPLICANT UNDERSTANDS THAT WINCREEK IS RELYING ON THIS INFORMATION IN DECIDING TO GRANT OR CONTINUE CREDIT TO THE APPLICANT. THE APPLICANT REPRESENTS AND WARRANTS THAT THE INFORMATION PROVIDED IS TRUE AND COMPLETE. WINCREEK MAY CONSIDER THIS LOAN APPLICATION TO BE TRUE AND CORRECT UNTIL IT NOTIFIES THE APPLICANT IN WRITING OF A CHANGE. WINCREEK, ITS ASSIGNS, AGENTS, BANKS, OR FINANCIAL INSTITUTION IS AUTHORIZED TO MAKE ALL INQUIRES NECESSARY TO VERIFY THE ACCURACY OF THESE STATEMENTS AND TO DETERMINE THE APPLICANT'S AND THE PRINCIPAL OWNER'S CREDIT WORTHINESS. WINCREEK, ITS ASSIGNS, AGENTS, BANKS, OR FINANCIAL INSTITUTION IS AUTHORIZED TO ANSWER QUESTIONS ABOUT WINCREEK'S CREDIT EXPERIENCE WITH THE APPLICANT.

AGREED & ACCEPTED

PRINCIPAL #1, NAME, TITLE, DATE OF BIRTH, RESIDENCE ADDRESS, SOCIAL SECURITY #, RESIDENCE TELEPHONE #, MOBILE TELEPHONE #, HOW LONG AT RESIDENCE (MONTHS), Signature, Date, % OF OWNERSHIP, PRINCIPAL #1, NAME, TITLE, DATE OF BIRTH, RESIDENCE ADDRESS, SOCIAL SECURITY #, RESIDENCE TELEPHONE #, MOBILE TELEPHONE #, HOW LONG AT RESIDENCE (MONTHS), Signature, Date, % OF OWNERSHIP