Greetings,

We know it takes capital to grow and succeed in today's economy. Without access to capital, your company is at a distinct disadvantage. So, why limit your opportunities when there is a simple solution? Our Commercial Credit Program, offered in partnership with Orange Commercial Credit, can provide your business with a continuous source of operating capital allowing you to pay creditors promptly, meet payroll, maintain overhead expenses, pay taxes or simply relieve the financial burden experienced during rapid growth periods.

Are you tired of the ups and downs of an unpredictable cash flow cycle? Our Commercial Credit Program offers a unique blend of finance and system support. We realize many small companies do not meet the borrowing criteria of conventional lenders and therefore must be turned away to seek other sources. However, from our point of view, any company with a sound customer base and a good product or service need not struggle with insufficient working capital.

If you'd rather spend your time making money instead of waiting to get paid, we have a solution – one that offers a wide variety of factoring programs to provide your business with a continuous source of operating capital allowing you to pay creditors promptly, meet payroll, maintain overhead expenses, pay taxes or simply relieve the financial burden experienced during rapid growth periods.

Can we help your business? Complete the attached Application and fax it and the requested documentation to: **1-866-931-5843**. Please be sure to submit all of the documents requested with your Application.

Please don't hesitate to call us at **1-866-931-5760 ext 116** should you have any questions or concerns. Thank you for choosing VHCDC as your business financial services provider!

Sincerely,

James R Taylor, III
President

ORANGE COMMERCIAL CREDIT

BUSINESS APPLICATION

Fax to: 1-866-931-5843

COMPANY PROFILE

Full Legal Name of Business		Phone
Other Trade Name(s)/DBA's of Business		Fax
Address		Date Established
City, State, Zip	County	Email
Line of Business (Describe)	❑ Corporation ❑ Partnership ❑ LLC ❑ Individual	
Number of Employees	Number of Independent Contractors	
Prior Business Name(s) in Past Five Years		State of Incorporation/LLC

OWNERS/OFFICERS/LLC MEMBERS Please account for 100%

1.Name		Title
Home Address, City, State, Zip		❑ Own ❑ Rent
Drivers License #	State	Percentage of Ownership
Social Security #	Date of Birth	Home Phone
2.Name		Title
Home Address, City, State, Zip		❑ Own ❑ Rent
Drivers License #	State	Percentage of Ownership
Social Security #	Date of Birth	Home Phone
3.Name		Title
Home Address, City, State, Zip		❑ Own ❑ Rent
Drivers License #	State	Percentage of Ownership
Social Security #	Date of Birth	Home Phone

FINANCIAL INFORMATION

Business Bank			Phone
Complete Address			Acct. #
Federal Tax I.D. Number		State Tax I.D. Number	
Any taxes past due? (Y/N)	Amt: $	Agency	Installment Agreement (Y/N)
Last 941 Filing: / /	Amt: $		

PERSONAL REFERENCES

Nearest Relative	Phone	Relationship
Home Address, City, State, Zip		
Name	Phone	Relationship
Home Address, City, State, Zip		

BUSINESS LOANS

1.Lender	Amount Owed	Collateral
2.Lender	Amount Owed	Collateral

ACCOUNT INFORMATION

A/R Outstanding	Average Monthly Sales $	
Average Invoice Amount $	Approximate # of Accounts	Terms of Sale
Amount you intend to factor on a monthly basis $	How soon do you plan to start factoring?	
Have you ever factored before?	With whom?	

CUSTOMER LIST Please list the 5 largest customers you wish to factor

	NAME	ADDRESS, CITY, STATE, ZIP	PHONE	APPROX. MO. SALES
1.				
2.				
3.				
4.				
5.				

TRANSPORTATION COMPANIES Please provide the following

MC #	US DOT #	State Authority #		
Check all that apply to your business:	❑ Common Carrier	❑ Contract	❑ Broker	❑ Other
# Company Drivers Used	# Owner Operators Used	# Brokers Used		
# Power Units Owned	# Trailers Owned			
# Power Units Leased	# Trailers Leased			
Fuel Supplier Name and Address				
Payment Method:	❑ Cash	❑ Deposit Account	❑ Wire	❑ Other
Frequency of Payments	❑ Daily	❑ Semi-Weekly	❑ Weekly	❑ Other

DOCUMENTATION The following must be provided to OCC in order to process your application

Organizational Documents

❑ Articles of Incorporation (CORPS) ❑ Statement of Domestic Stock (CORPS) ❑ Articles of LLC (LLC)

❑ Partnership Agreements (Partnership) ❑ DBA Fillings/Fictitious Business Filings

❑ Copy of Drivers License of each owner	❑ Copy of completed invoice with supporting documents and/or contracts
❑ Accounts Receivable Aging & Accounts Payable Aging	❑ Business License

Transportation companies please include copies of the following:

❑ Authority ❑ Bond Information

❑ Insurance Certificate ❑ Contracts Used for Brokers and/or Owner Operators

Who referred you to Orange Commercial Credit? Virginia Housing and Community Development Corp

The Undersigned hereby declares that the information provided in this application is true and correct to the best of his/her knowledge. The undersigned without further notice hereby authorizes Orange Commercial Credit to make whatever inquiries deemed necessary concerning the parties listed herein for the purpose of evaluating this application. Orange Commercial Credit is also authorized to provide any and all credit information relating to the parties herein to other creditors and/or credit reporting agencies. Applicant represents that applicant will use any and all monies borrowed primarily for the purpose other than personal, family or household usage. All applicants must sign and date below.

Date _____ Signature _____ Title _____

Date _____ Signature _____ Title _____

Date _____ Signature _____ Title _____