



Thank you for considering Creative Capital Associates, Inc.

Our firm provides accounts receivables financing for emerging growth companies. In order to qualify, your business must be generating invoices for work that has been completed and accepted by your commercial customers.

Please fill out this Adobe Acrobat Document. It is our client application. Upon receiving your completed application, we can begin our due diligence activities. Within 24 hrs, we will submit to you a term sheet proposal. The proposal will outline the terms & conditions, including rates for financing.

On page 4 there is a list of additional documents we will need before we can actually begin the funding. In the case of a start up company some of the financials may be unavailable. That is okay, we fully understand the nature of a start up company.

The entire application to first funding process usually takes 3 – 7 business days. The faster we get the proper documentation from you, the sooner we can begin funding.

Be advised, at this point we are not contacting any of your customers. You can rest assured that those relationships that you depend on will not be disturbed. We will be checking customer credit availability using public record information like Experion® and D&B®. Again, this has no residual affect on your company or your customers.

After we agree on the term sheet, we produce contracts based on the terms and send them to you. After we receive the signed contracts back in our office the account is set up and we are ready to begin funding.

Any questions or concerns please call our office 301-681-0080. We look forward to assisting your company in its expansion.

# Creative Capital Associates Client Application

## GENERAL BUSINESS INFORMATION

Business Name: \_\_\_\_\_

D/B/A Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Website: \_\_\_\_\_

Email address: \_\_\_\_\_

**Please Print Clearly**

Type of Registered Entity (C-Corp, S-Corp, LLC etc): \_\_\_\_\_

State of Incorporation: \_\_\_\_\_ Year Started: \_\_\_\_\_ No. of Employees: \_\_\_\_\_

Federal Tax ID: EIN \_\_\_\_\_

Product or Type of Business: \_\_\_\_\_

Have you factored before? \_\_\_\_ Y or \_\_\_\_ N

## SALES INFORMATION

Current A/R Balance: \_\_\_\_\_ Selling Terms: Net - \_\_\_\_\_

Average Monthly Sales: \_\_\_\_\_ Projected Monthly Sales: \_\_\_\_\_

% of Sales to be Factored: \_\_\_\_\_ Average Invoice Size: \_\_\_\_\_

For their credit approval purposes, Largest Customers and Average Monthly Billings;  
address and phone number: (Attach additional page if necessary)

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_

## HISTORY

This section of the application is **required** to be completed. It is important that your answers be truthful and accurate. Any “yes” answers will not disqualify you from consideration for funding, but a “no” answer that we find is really a “yes” might.

Has the company ever declared bankruptcy?       Yes     No    **please initial**

Have any company officers declared personal bankruptcy?     Yes     No    **please initial**

Does the company have any prior or present judgments?     Yes     No    **please initial**

Do any company officers have any personal judgments?     Yes     No    **please initial**

We understand there might be a legitimate explanation for these sorts of issues. Kindly provide any form of narrative and backup documents to support the reason.

## BANK AND SECURITY INFORMATION

Which institutional bank handles your operating account:

\_\_\_\_\_

Does the company have any existing outstanding loans?     Yes     No

Name of lender(s) \_\_\_\_\_

Check all items for which your lender has a security interest:

Accounts Receivable     Equipment     Inventory     All Assets \_\_\_\_\_

If any other entity or person has a security interest in any of your assets, please complete the following:

Name: \_\_\_\_\_

City: \_\_\_\_\_

Phone: \_\_\_\_\_

Purpose and Security: \_\_\_\_\_

## TAXES

Are any company taxes past due?     Yes     No

If yes, which type: Federal \_\_\_\_\_    State \_\_\_\_\_    Local \_\_\_\_\_

**COMPANY OFFICERS – Please complete all fields**

**1. Name:** \_\_\_\_\_ **Title:** \_\_\_\_\_

**Address:** \_\_\_\_\_ **City:** \_\_\_\_\_

**State:** \_\_\_\_\_ **Zip Code:** \_\_\_\_\_ **Home Phone:** \_\_\_\_\_

**Social Security #:** \_\_\_\_\_ **% of Ownership:** \_\_\_\_\_

**Date of birth:** \_\_\_\_\_ **Driver's License #:** \_\_\_\_\_

**2. Name:** \_\_\_\_\_ **Title:** \_\_\_\_\_

**Address:** \_\_\_\_\_ **City:** \_\_\_\_\_

**State:** \_\_\_\_\_ **Zip Code:** \_\_\_\_\_ **Home Phone:** \_\_\_\_\_

**Social Security #:** \_\_\_\_\_ **% of Ownership:** \_\_\_\_\_

**Date of birth:** \_\_\_\_\_ **Driver's License #:** \_\_\_\_\_

In order for your new account to be processed in a timely manner, please submit the following documents:

1. Current company financial statements (Profit/Loss & Balance Sheet)
2. Articles of Incorporation or Other; LLC Partnership, D/B/A Filings
3. Current Accounts Receivable Aging Report
4. Proof of Federal Tax ID # (e.g., a pre-printed IRS letter or tax coupon)
5. Photo Copy of driver's license(s) for Company's principal(s) [enlarge photocopy]
6. Sample Copy of your business invoice

**The undersigned hereby agrees that the information provided is deemed accurate. Signee authorizes CCA and all its Strategic Financial Partners to verify the contents, to obtain credit reports, and to contact reliable sources to approve this client. Applicant(s), hereby consents to and authorizes the use of a personal consumer credit report and investigative background check as may be needed in the credit evaluation.**

**Furthermore, the undersigned releases and holds harmless all parties involved from any and all liability for damages arising from requesting, procuring or furnishing the requested information and authorizes agents/credit reporting agencies and all associated entities to receive any criminal history information or credit reporting in the files of any state or local criminal justice agency.**

**The signee(s) also indicate they are aware of the Summary of Rights in accordance with the Fair Credit Reporting Act. \*Please have the owner(s) listed above sign the application.**

**1.** \_\_\_\_\_

**2.** \_\_\_\_\_

Date

Signature

Title