



Commercial Retail Credit Application

Bevel Financial
8 W 5th St
Fulton, MO 65251

CUSTOMER INFORMATION

Business Legal Name		DBA	
Address			
Federal Tax ID		Time in Business	Contact Name
Nature of Business	Web Address		Number of Employees
Phone	Fax	Email	
Business Type (Please Check one). <input type="checkbox"/> Sole Prop <input type="checkbox"/> Corp <input type="checkbox"/> LLC <input type="checkbox"/> Partnership			Years of Ownership
State of Organization	Sales Tax Exempt? <input type="checkbox"/> Yes <input type="checkbox"/> No	Gross Annual Revenue	

BANK & LENDING REFERENCES

Bank/Lender Name		Account#	Phone#
Contact Name		Type Account. <input type="checkbox"/> Savings <input type="checkbox"/> Checking <input type="checkbox"/> Loan <input type="checkbox"/> Line of Credit	
Bank/Lender Name		Account#	Phone#
Contact Name		Type Account. <input type="checkbox"/> Savings <input type="checkbox"/> Checking <input type="checkbox"/> Loan <input type="checkbox"/> Line of Credit	

PRINCIPAL 1 INFORMATION

Name		Title	
Home Address (No PO Box)			
City		State	Zip
Phone	SS#		US Citizen: Yes
% Ownership	DOB		

PRINCIPAL 2 INFORMATION

Name		Title	
Home Address			
City		State	Zip
Phone	SS#		US Citizen: Yes / No
% Ownership	DOB		

EQUIPMENT INFORMATION

Equipment Description (Year, Make, Model)			
Equipment Location		By checking this box, I confirm that I'm using the Equipment for Business Purposes (not family, personal, or household purposes) <input type="checkbox"/>	
New/Used		Equipment Cost	
Financing Type <input type="radio"/> \$1 Buyout <input type="radio"/> EFA <input checked="" type="radio"/> FMV <input type="radio"/> Loan <input type="radio"/> TRAC		Additional Options <input type="checkbox"/> 3 Month Seasonal Payments <input type="checkbox"/> 3 Month Skip Payments	
Term Desired (Months) <input type="radio"/> 12 <input type="radio"/> 24 <input type="radio"/> 36 <input checked="" type="radio"/> 48 <input type="radio"/> 60		Financing Amount Requested (\$)	

TERMS AND CONDITIONS

Applicant and each individual, shareholder, partner and member signing as "Applicant" (each such individual, shareholder, partner or member, an "Owner") certifies that the information provided in this application ("Application") is accurate and complete as of the date hereof and Applicant and each Owner agree to promptly notify Bevel Financial Inc ("Bevel") of any change to the information provided or such Applicant or Owner's financial status. Each individual signing this Application on behalf of Applicant or an Owner expressly authorizes Bevel and/or its agents, designees, assigns or lending sources to request a credit report on Applicant or such Owner, as required in connection with the credit applied for, and to disclose or use information concerning Applicant to any credit reporting agency in connection with such request. Applicant acknowledges the information collected in connection with this Application, including any credit report, is for purposes of reviewing the account, increasing the credit line, invoicing, taking collection action and for any other legitimate purpose associated with the account, as needed. Upon Applicant's or Owner's request, Bevel, and/or its agents, designees, assignees, or lending sources, to the extent any of the foregoing requests a credit report in connection with this Application, will advise Applicant or Owner (as applicable) whether a credit report was requested and, if so, the name and address of the credit reporting agency that furnished the report. By signing this Application, Applicant and each Owner signing as "Applicant" direct Bevel and/or its agents, designees and assigns to disclose or otherwise transmit any and all information and documents that Bevel may obtain, including, without limitation, business or personal credit reports, this Application, and any "personal information" (as defined under the California Consumer Privacy Act or other similar applicable laws, however personal information or data may be defined thereunder), to other persons that are



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involved in providing commercial funding and the services related thereto (including, but not limited to, Bevel's lending sources and its and their third-party service providers), in each case for the purposes of facilitating the provision of commercial funding for Applicant or the ongoing facilitation or administration of any funded transaction. All such personal information shall be collected, stored, disclosed and used by Bevel in accordance with applicable laws and Bevel's privacy policy (which can be found at <https://www.bevelfinancial.com/privacy-policy>). Applicant acknowledges that (i) Bevel, its agents, designees and/or assigns have not represented the terms of financing to be more or less favorable than other financing available; (ii) this is an application for credit and Bevel's lending sources will rely upon the information provided in evaluating the financing request; (iii) there is no commitment on the part of Bevel's lending sources to approve the financing request and the decision to approve or reject the financing request will be made in their sole discretion; and (iv) Bevel may not be successful in finding a lending source that will approve the financing request. Applicant acknowledges and understands that Bevel and its employees, agents, designees and assigns will not approve any financing requests or lend any money in connection with this Application. Applicant acknowledges and agrees that Bevel may receive compensation from its lending sources as a result of a loan being closed and funded in connection with this Application.

To help the government fight terrorism & money laundering activities, Federal law requires verification and recording of information that identifies each person or commercial entity who opens an account or obtains financing. For this reason, Bevel or its lending sources will ask Applicant and/or each Owner for information such as name, address, date of birth, Social Security, or other Tax Identification Number and other information that will allow Bevel or its lending sources to identify Applicant and/or each Owner. Bevel or its lending sources may also request additional information or assistance and cooperation with completing and executing other due diligence documents meant to verify individual or company identities and financial status, and Applicant agrees to provide such additional information, assistance and cooperation.

Equal Credit Opportunity Act ("ECOA") Notice: If Applicant's application for business credit is denied, Applicant has the right to a written statement of the specific reasons for denial. To obtain the statement, please contact Bevel at the address noted above (Attn: Legal Department) within 60 days from the date Applicant is notified of the denial. Within 30 days of receiving the request, Bevel will send a written statement specifying the reasons for the denial. The Federal ECOA prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the Applicant has the capacity to enter into a binding contract); because all or part of the Applicant's income derives from any public assistance program; or because the Applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning the creditor is the FTC Regional Office for the region in which Bevel operates or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law. Notice to California Residents: A married individual who is an Applicant may apply for a separate account.

Bevel, its agents, designees, assigns or lending sources are not an agent of the Applicant's in obtaining financing. Bevel and its agents, designees and assigns are not agents, joint venturers or partners with any lending source that may provide funds in connection with this Application. This application shall be governed by the State Laws of Missouri without regard to its choice of law or conflict of laws provisions or principles, and Applicant hereby waives application of the laws of any other state in connection with this Application. Applicant and Bevel agree that any action, suit or proceeding related to or arising out of this Application shall exclusively be brought in the federal or state courts located in the State of Missouri, and both Applicant and Bevel expressly submit to the jurisdiction of such courts with respect to any such action, suit or proceeding. This application may be signed in counterparts of which each copy shall constitute together a complete document. If any provision of this Application is found to be unenforceable, such provision will be fully severable from this Application and the remaining provisions of this Application will remain in full force and effect.

By signing below, the undersigned represents and warrants that (1) Applicant has read this application in its entirety; (2) Applicant has the capacity to enter into a binding contract; (3) the undersigned is authorized to execute this application thereby binding Applicant to the terms and conditions herein (4) the information provided by Applicant is accurate and complete (5) Applicant and each individual signing on behalf of Applicant agree to the Terms and conditions herein.

Signature	Printed Name	Title	Date
Signature	Printed Name	Title	Date

