

# Finance Application



The Wirt-Rivette Group  
 3520 Davenport Avenue Saginaw, MI 48602  
 800.777.9478 Fax: 989.892.8151  
 www.wirtrivettegroup.com

\*If amount is over \$10,000 please submit last 3 years 1040's, 1120's, and a Personal Financial Statement.

Date:

Referred By:

## Company Information

Legal Business Name	Telephone #	Cell #	Fax #	Contact
Business Address		City	State	Zip
Email	Authorized Signer	Title	Type of Business: <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> LLC <input type="checkbox"/> Corporation	Nature of Business-date established
Tax Exempt _____ Yes _____ No If Yes, please fax exemption form to Wirt.		Exemption Reason		
Are you interested in Credit Life & Disability Insurance? Yes No		Organizational ID#	Do you own or rent your building?	

## Owners or Officers

Name	Title	Social Security #	Home Phone #
Home Address	City	State	Zip
Employer	How Long?	Annual/Monthly Income \$	
Name	Title	Social Security #	Home Phone #
Home Address	City	State	Zip
Employer	How Long?	Annual/Monthly Income \$	

## Company Bank Reference

Name of Bank/Branch	How Long?	Chkg Acct #/Loan Acct #	Telephone #/Fax #	Contact
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## Company Trade References

Name of Reference	Address	Phone #	Fax #	Acct #	Contact
Name of Reference	Address	Phone #	Fax #	Acct #	Contact

## Vendor and Equipment Information

Name of Vendor & Contact Person	Vendor Address	City	State	Zip
Telephone #	Fax #	Vendor Guaranty? Yes No	Equipment Cost	Term (Mos.)
Equipment Description	Equipment Location	Equipment to be used for		

## Additional Financing

Yes, I am interested in additional financing.  \$25,000  \$50,000  \$100,000  \$\_\_\_\_\_

**How did you hear about us?**  Previous Client  Web Search  Phone  Referred by: \_\_\_\_\_  Mailing  Advertisement  Other: \_\_\_\_\_

**Application and Assessment Fee**– Minimum of \$195.00. This fee is non-refundable and is used to cover the costs associated with the complete financial review and assessment process. Please see reverse side for guidelines on how credit may affect your cost of capital. For transactions greater than \$100,000 additional fees may apply. These fees are non-refundable. We reserve the right to charge additional fees for the processing of your application.

I certify that all information above is accurate and complete and authorize The Wirt-Rivette Group and/or it's assignees to obtain financial reports from any lending institution or credit reporting bureau at any time. In the event all parties signing this agreement are in different locations, or use electronic devices to transmit signatures (e.g. fax machines or computers), all of the separate pieces will be considered part of the same agreement.

Authorized Signer \_\_\_\_\_ Title \_\_\_\_\_ Date \_\_\_\_\_

Authorized Signer \_\_\_\_\_ Title \_\_\_\_\_ Date \_\_\_\_\_

# Credit Guidelines

The Wirt-Rivette Group's credit matrix is provided as a framework to assist you in understanding how your finance transaction may be structured and assessed based on your credit. The Wirt-Rivette Group considers all aspects of your credit and collateral situation as they assess your request.

<p style="text-align: center;"><b>A</b></p> <p style="text-align: center;"><b><u>Excellent Credit/High Net Worth</u></b></p> <ul style="list-style-type: none"> <li>• Personal Credit Score: 750+</li> <li>• May qualify for bank interest rates or better and programs such as SBA financing</li> <li>• Personal Net Worth: Significant Liquid Assets</li> </ul>	<p style="text-align: center;"><b>B</b></p> <p style="text-align: center;"><b><u>Good Credit/Good Net Worth</u></b></p> <ul style="list-style-type: none"> <li>• Personal Credit Score: 680-749</li> <li>• Transaction may require additional collateral</li> <li>• Personal Net Worth: Some Liquid Assets</li> <li>• May qualify for SBA financing</li> <li>• Less competitive interest rates</li> </ul>
<p style="text-align: center;"><b>C</b></p> <p style="text-align: center;"><b><u>Average Credit/Average Net Worth</u></b></p> <ul style="list-style-type: none"> <li>• Personal Credit Score: 630-679*</li> <li>• Personal Net Worth: Limited Liquid Assets</li> <li>• Company has positive retained earnings</li> <li>• Transaction will require additional collateral and possibly co-signors</li> <li>• Bank financing will be a challenge or not available</li> </ul>	<p style="text-align: center;"><b>D</b></p> <p style="text-align: center;"><b><u>Below Average to Poor Credit/Limited Net Worth</u></b></p> <ul style="list-style-type: none"> <li>• Personal Credit Score: &lt; 630*</li> <li>• Personal Net Worth: Very Limited to No Liquid Assets</li> <li>• Company has losses or no retained earnings</li> <li>• Transaction (if approved) will require additional collateral and co-signors</li> </ul>

**Note: All collateral and co-signors must be credit acceptable and approved by The Wirt-Rivette Group. Each credit tier requires a personal guaranty.**

\*Expect credit card interest rates for these levels of credit.

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