

FERNWOOD CAPITAL & LEASING

CREDIT APPLICATION

15 Webster St. N. Tonawanda, NY 14120
Phone 888-241-8636 / Fax 716-694-9304

LESSEES FULL COMPANY NAME: _____

EQUIPMENT ADDRESS, CITY, STATE, ZIP CODE _____

BUSINESS PHONE NUMBER _____ FAX NUMBER _____ CELL PHONE NUMBER _____ PAGER NUMBER _____

TYPE OF BUSINESS _____ FEDERAL ID NUMBER _____ DATE BUSINESS STARTED UNDER CURRENT PRESIDENT/OWNER _____

D&B NUMBER _____ WEB SITE ADDRESS _____ EMAIL ADDRESS _____

BUSINESS (CIRCLE ONE): CORPORATION LIMITED LIABILITY PARTNERSHIP PROPRIETORSHIP

PERSONAL INFORMATION ON OWNER(S):

NAME _____ NAME _____

ADDRESS _____ ADDRESS _____

CITY, STATE, ZIP _____ CITY, STATE, ZIP _____

SOCIAL SECURITY # _____ SOCIAL SECURITY # _____

% OF OWNERSHIP & TITLE _____ % OF OWNERSHIP & TITLE _____

BUSINESS BANK INFORMATION: (LIST ALL ACCT #'S INCLUDING COMMERCIAL BORROWING ACCT #'S)

BANK NAME _____ BANK NAME _____

PHONE # _____ PHONE # _____

ACCOUNT # _____ ACCOUNT # _____

CONTACT _____ CONTACT _____

TRADE REFERENCES: (LIST MAJOR SUPPLIERS YOU HAVE TERMS WITH)

BUS NAME _____ PHONE # _____

BUS NAME _____ PHONE # _____

BUS NAME _____ PHONE # _____

VENDOR & EQUIPMENT INFORMATION: (WHO ARE YOU GETTING THE EQUIPMENT FROM)

BUSINESS NAME _____

CONTACT _____ PHONE # _____

EQUIPMENT _____

COST \$ _____ (WITHOUT TAX) TERM _____ CIRCLE ONE: NEW USED/YEAR _____

NOTICE TO ALL BUSINESS APPLICANTS: IF YOUR APPLICATION FOR BUSINESS CREDIT IS DENIED, YOU HAVE THE RIGHT TO A WRITTEN STATEMENT OF THE SPECIFIC REASONS FOR DENIAL. TO OBTAIN THE STATEMENT, PLEASE CONTACT FERNWOOD CAPITAL & LEASING, LLC WITHIN 60 DAYS FROM THE DATE YOU ARE NOTIFIED OF OUR DECISION. WE WILL SEND YOU A WRITTEN STATEMENT OF THE REASONS FOR THE DENIAL WITHIN 30 DAYS OF RECEIVING YOUR REQUEST. NOTICE: THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT PROHIBITS CREDITORS FROM DISCRIMINATION AGAINST CREDIT APPLICANTS ON THE BASIS OF RACE, COLOR, RELIGION, NATIONAL ORIGIN, SEX, AGE (PROVIDED 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 THIS CREDITOR IS THE FEDERAL TRADE COMMISSION, EQUAL OPPORTUNITY, WASHINGTON, D.C. TO SECURE THIS LEASE, LESSEE AGREES TO PAY TO FERNWOOD CAPITAL THE ADVANCE PAYMENT AND/OR SECURITY DEPOSIT AMOUNT ALONG WITH A NON-REFUNDABLE DOCUMENTATION FEE REQUIRED AT THE TIME OF LEASE SIGNING. IF FOR ANY REASON THIS LEASE IS NOT FINALIZED, IT IS SPECIFICALLY AGREED THAT FERNWOOD CAPITAL MAY RETAIN THE ADVANCE PAYMENT AND/OR SECURITY DEPOSIT AMOUNT AND SUCH AMOUNT IS FULLY EARNED BY FERNWOOD CAPITAL.

By signing below, each undersigned individual, as a principal of and/or guarantor for the Applicant, authorizes Lessor, its designees, assignees and potential assignees, to review his or her personal credit profile and other information as provided by national credit bureaus, banks and third parties, as Lessor in its sole discretion shall deem necessary. Such review shall be made for the purpose of considering this Application and for the purpose of any update, renewal or extension of credit to the Applicant or for the collection and review on any resulting accounts with Applicant. A fax or photocopy of this Authorization shall be valid as the original.

DATE _____, _____ SIGNATURE: _____