

RilCorp. Brokerage

990 Cherry Ave Suite 204, Long Beach Ca 90813

Direct 323-481-6998 Fax 562-685-0531 RilCorp@live.com

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TRW International

CUSTOMER AGREEMENT

Please make check payable to: TRW Credit Services TRW-9417

APPLICANTS PERSONAL INFORMATION

Name (Last, First, Middle Initial)	Social Security Number
Mailing Address (Include Apt Number)	Date of Birth
City, State, Zip	Home Phone
Email Address	Cell Phone Number

This agreement or contract is not binding and enforceable until received and accepted by TRW International at its home office in Amarillo, TX. This writing is the full and complete agreement between TRW Intl' and the customer and shall not be orally amended. Processing will be handled by **TRW Credit Services, 701 S Pierce Ste 112 Amarillo, Texas 79110. (806) 355-2020.**

CUSTOMER AGREES TO:

1. Provide TRW Credit Services with personal credit information, credit bureau reports, and/or authorizes TRW Intl' or its designee to obtain credit reports on customers behalf.
2. Immediately notify TRW of any change of address.
3. Identify in writing any accurate negative information which you believe to be true, so that we can be sure not to dispute such item/items as per the Fair Credit Reporting Act.
4. Immediately forward all correspondence received from the credit reporting agencies to TRW or its designated agent, and to notify TRW if final credit investigation reports have not been received within sixty days after customer receives the above referenced initial correspondence from TRW Credit Services.

CUSTOMER COST AND PAYMENT:

The customer shall pay \$ 149 non-refundable fee for the initial setup of the electronic file and input of the credit data. TRW Credit Services will then draft your account for \$175 each 30 day period after service has been provided up to a maximum of 5 consecutive months. You may cancel this agreement at any time with a 30 day written notice to TRW Credit Services. If we do not better your credit profile, we will refund any monies paid on a pro rated basis.

SERVICES TO BE PERFORMED BY TRW:

During the evaluation and initial challenge process, TRW Credit Services will review all credit information provided by the customer; **prepare letters challenging items appearing on the customer's credit reports which the customer indicates are inaccurate, incomplete, obsolete, or unverified as per the Fair Credit Reporting Act.** TRW Credit Services will submit transmittals of challenge letters within 3 to 7 business days, but not exceed 10 business days of receipt of credit information from customer, after which, these evaluation/initial challenge services shall have been fully performed. TRW Credit Services will follow-up and review all correspondence received by the customer from the credit reporting agencies, in preparation of follow-up challenges as per the Fair Credit Reporting Act and transmittal of the same. Follow-up services will be fully performed by TRW Credit Services within ninety days after initial challenges are mailed. TRW International agrees only to challenge items under the Fair Credit Reporting Act. TRW International and TRW Credit Services makes no guarantee concerning improvement of the customer's credit history or FICO score, as both are dependent upon many factors beyond our control. Should TRW Credit Services be unable to improve a customer's credit profile, the customer shall be entitled to a refund on a pro rata basis. Any questions concerning your personal credit profile may be answered by contacting TRW Credit Services at (806) 355-2020. **'You may cancel this contract without penalty or obligation at any time before midnight of the 3rd business day after the date on which you signed the contract. See the attached notice of cancellation form for an explanation of this right'.**

I understand and agree to the above stated terms of service and payment.

LIMITED POWER OF ATTORNEY

I do hereby grant a limited power of attorney to TRW International and any persons of their employ or designees for the express purpose of preparing and signing all documents written with the intent of challenging and/or verifying information contained in the files maintained by the following consumer credit reporting bureaus: Equifax, Experian and Transunion. I have received and signed a copy of the Consumer Credit File Rights under State and Federal Law.

X _____ X _____
Client's Name (Please Print) Client's Signature Date

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COMMERCIAL FINANCE LOAN APPLICATION

Date _____

Applicant _____ Phone (_____) _____

Address _____

City _____ State _____ Zip _____

Contact _____ Phone (_____) _____ Title _____

Business Started _____

Business Style: [] Partnership [] Ltd. Partnership [] Proprietorship [] Corporation

If Corporation: _____ [] Branch [] Subsidiary
(State of Incorporation) (Date)

Reason for Loan: _____

List (with titles) all Principals:

Dun & Bradstreet Rating: [] Yes [] No

_____ Report Ordered _____ (Forward copy of Transmittal Memo)
(Rating) (Date)

Type of Business: (Be specific as to products or service handled, secure product literature & pricing)

Describe: _____

Bank Reference(s): (Identify as (A) and (B) for information on more than one bank)

(A) _____ (B) _____
(Bank Name) (Branch) (Bank Name) (Branch)

_____ (Address) _____ (Address)

_____ (Officer to Contact) (Telephone) _____ (Officer to Contact) (Telephone)

Services Provided by Bank Above:

(A) _____ (B) _____

Trade References: (To cover representative number & amounts in relation to Financial Statement.

Attach additional schedule, if necessary)

(1) _____
(Supplier's Name) (Complete Address) (Normal Terms)

(2) _____
(Supplier's Name) (Complete Address) (Normal Terms)

(3) _____
(Supplier's Name) (Complete Address) (Normal Terms)

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COMMERCIAL FINANCE WORKSHEET

Date _____ Amount of Request \$ _____

Business Name of Borrower _____

Contact _____ Phone (____) _____ Title _____

Purpose of Loan (e.g. retire debt, buy inventory) _____

Address _____

City _____ State _____ Zip _____

_____ Manufacturer _____ Wholesaler _____ Distributor _____ Service _____ Retail

_____ Other (describe) _____

Product or Service _____

19____ Annual Sales \$ _____ 19____ Net Profit \$ _____

19____ Net Worth \$ _____ Current Net Worth \$ _____

COLLATERAL:

\$ _____ Accounts Receivable x 80% = \$ _____

\$ _____ Equipment @ cost x 50% = \$ _____

\$ _____ Inventory @ cost x 25% = \$ _____
(excluding retail inventory)

\$ _____ Net Real Estate Equity x 70% = \$ _____
(per Income Property Analysis Sheet)

\$ _____ Other (describe) _____

_____ = \$ _____

TOTAL = \$ _____

Method of Repayment _____

Names of Lenders who have already
been approached in the last 6 months:

Status of Loan:

1. _____

2. _____

3. _____

4. _____

Comments _____

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Present Finance Source: (Include Company Name, Address, Telephone #, Person to Contact, Description of Program, Rate - if possible, Reserve - if any, % of Advance, etc.)

Marketing Methods & Areas: (e.g. # of Salesmen, Service Arrangements, Area Covered, etc.)

Describe Types of Customers: (Secure examples of recent sales)

Does Applicant Have an "In-House" Finance Plan? (if "Yes", is business entity & name the same as applicant?)
 No Yes

Describe: _____

If Applicant is a Branch, Subsidiary, etc., Does Parent Have a Finance Affiliation?
 N/A No Yes

Describe: _____

Average Finance Transaction Amount: \$ _____
Estimated Finance Volume Last 12 Months: \$ _____
Anticipated Finance Volume Next 12 Months: \$ _____
Line of Credit Requested: \$ _____

Financial Statement(s): (To be attached)
Secure last 2 year-end and most recent statements (If year-end more than 6 months old), or last 2 year-end F/S if interim F/S not available, to consist of at least the Balance Sheet and Profit & Loss Statement. Statements should be signed by Vendor, unless prepared by CPA.

Tax Returns: (To be attached)
Last 2 years IRS returns on principals required.

I (WE) HEREBY CERTIFY THAT THE NET WORTH OF THE APPLICANT AND/OR THE FAIR MARKET VALUE OF THE COLLATERAL AVAILABLE TO THE LENDER AS SECURITY IS \$_____ AND THAT THE LENDER MAY RELY UPON THIS AND ALL INFORMATION HEREIN FOR LOAN EVALUATION.

(Signature of Applicant)

Date _____
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LOAN SUMMARY SHEET

Project Name: _____

Project Address: _____

City _____ State _____ Zip _____

Type of Loan: _____

Funding Date: _____

Loan Request:

Amount \$ _____ Terms _____

Interest Rate _____ % Loan-To-Value Ratio _____

Purpose of Loan: _____

Description (Security): _____

Ownership & Management:

Sponsor/Borrower _____

Total Net Worth of Sponsor/Borrower _____

The Project:

No. of Units _____ No. of Rental Units _____

Gross Sq. Ft. _____ Net Rental Area _____

Land Area _____ No. of Parking Stalls _____

Length of Lease National Leases _____

Special Features _____

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LOAN SUMMARY SHEET, *Continued*.....

Property Type: Commercial, Industrial, Other _____

Appraised Value: _____

Appraised By: _____

Property Description: _____

Cost Value:

Land \$ _____

Improvements \$ _____

Other Costs \$ _____

Total Cost \$ _____

Income Approach:

Gross Income \$ _____

Less Vacancy Allowance \$ _____

Gross Effective Income \$ _____

Less Expenses @ _____ % \$ _____

Net Income \$ _____

Debt Service @ _____ % \$ _____

Net Effective Income \$ _____

Borrowers:

Brief Narrative Resume _____

Comments: _____

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DOCUMENTS & DATA NEEDED

To make an application for a loan, please provide the following information for us. When submitting a package, also enclose this checklist with all information submitted checked off. The more information supplied, the more complete appraisal of the loan can be made. A signed "Fee Agreement" must also be submitted, if not previously done.

<u>NEED</u>	<u>SUBMITTED</u>	
[]	[]	1. Financial Statement of corporation and each principal (<i>Prepared within last 90 days</i>).
[]	[]	2. History of company and management background.
[]	[]	3. Two years federal tax returns for corporation and each principal.
[]	[]	4. Resume of principal/s.
[]	[]	5. Plot plan (<i>if not in Appraisal</i>).
[]	[]	6. Plans and specs of new construction.
[]	[]	7. Legal description (<i>if not in Appraisal</i>).
[]	[]	8. Statement describing utilities, storm drains, sewers, zoning, etc.
[]	[]	9. FHA approval or guarantee.
[]	[]	10. Appraisal -- SRA acceptable; need MAI on large loans such as motels, hotels, apartments, restaurants, office buildings, etc.
[]	[]	11. Comparable rent rates and occupancy date, if not in appraisal.
[]	[]	12. Cost-breakdown of new construction, renovation or land development.
[]	[]	13. Contractor's bid/s.
[]	[]	14. Land cost.
[]	[]	15. Map of region, district and neighborhood.
[]	[]	16. Photos of building and land (<i>if not in Appraisal</i>).
[]	[]	17. Market analysis (<i>if not in Appraisal</i>).
[]	[]	18. Rent roll showing income from all sources and indicating AAA tenants.
[]	[]	19. Projected income and expense by month for 2 years.
[]	[]	20. Information on any resales and/or copy of earnest money agreement/s.
[]	[]	21. Present financing, if any. (<i>Copy of mortgage, contract, commitment</i>)
[]	[]	22. Explain availability of parking, elevators, railroad sidings, etc..
[]	[]	23. Letter/s of intent to lease.
[]	[]	24. Population count and traffic flow (<i>if not in Appraisal</i>).
[]	[]	25. Credit report on lessee, if over 50% of space to one lessee.
[]	[]	26. Letter of intent to buy.
[]	[]	27. List of equipment to be purchased showing manufacturer, name, model, serial number, year and cost.
[]	[]	28. If a corporation, certificate of good standing from the Secretary of State's office.
[]	[]	29. If a corporation, copy of most recent annual statement filed with the Sec. of State's office.
[]	[]	30. Title Report acceptable to lender after commitment is issued and before closing the loan.
[]	[]	31. Other documents or information deemed necessary by consultant, lender or closing agent.
[]	[]	32. Any additional information you feel may be helpful in evaluating this application.
[]	[]	33. _____
[]	[]	34. _____

The foregoing information is and/or will be furnished in confidence to support funding request. All information is true and correct to the best of my knowledge.

Signature of Applicant

Date