

APPLICANT INFORMATION			
Name (legal name of borrower)		Concept	
Physical Mailing Address			
Contact		Title	E-mail address
Phone No.	Fax No.	Cell Phone No.	Yrs. in Business
<b>REFERENCES</b>	<b>BANK DEPOSIT/CHECKING</b>		
	Bank Name	Account Number	Contact
	Supplier Name	Contact	Phone
<b>CONTACTS</b>	<b>ACCOUNTANT</b>		
	Company Name	Contact Name	Phone
	<b>INSURANCE COMPANY</b>		
	Contact Name	Position	Phone
	<b>FRANCHISOR</b>		
Contact Name	Position	Phone	
<b>ATTORNEY</b>			
Firm Name	Contact	Phone	
<b>FINANCING REQUEST DETAILS:</b>			
<b>SOURCES &amp; USES</b>	<b>USES</b>		<b>SOURCES</b>
	Acquire Land, Building, or Equipment	\$ _____	<b>EQUITY CONTRIBUTION</b>
	Purchase Business	\$ _____	\$ _____
	Refinance Existing Loan	\$ _____	<b>LOAN AMOUNT REQUESTED</b>
	Other (Describe _____)	\$ _____	\$ _____
<b>TOTAL</b>	\$ _____	<b>TOTAL</b>	\$ _____

OWNER INFORMATION <i>(Attach additional or separate schedule if necessary for each Borrower and Corporate Guarantor).</i>			
Name			
Ownership % in Borrower <i>(will total 100%)</i>			
Address			
Social Security Number			
Phone Number			
Date of Birth			
<b>Please answer Yes (Y) or No (N) to following questions:</b>			
Have you been convicted of felony?			
Are you an officer, director, employee or shareholder in Irwin Financial Corporation or any of its affiliates or subsidiaries?			
Have you ever declared bankruptcy?			
Have you compromised on a debt?			
Have you been forced to restructure a loan?			
Are there any pending lawsuits against you?			
Are you a party to any form of litigation?			
Are there judgments or tax liens against you?			
Are you a U.S. Citizen?			

**COMPLETE APPLICATION LIST**

The following is a list of items that need to be received in order to make this Credit Application complete for submission to our credit department. If any of the items are not included, please provide an explanation. Within 30 days of receipt by the credit department, you may be issued a letter listing the information still outstanding. If any items remain outstanding with no activity or communication from you after 60 days from the date of the letter, your application will be deemed withdrawn.

<b>Application</b>	<b>Borrower &amp; Corporate Guarantor Financial Information</b>	<b>Principal Owner Financial Information</b>	<b>Financing Request Information</b>
Signed Proposal Letter	Past 2 Fiscal Years Consolidated Balance Sheet and Corporate & Unit-Level Profit & Loss Statement	Financial Statement on IFCC's form or CPA prepared, signed and dated, less than 6 months old	Purchase Agreement or Letter of Intent for Acquiring a Business, Equipment, or Real Property
Check for Proposal Fee	Year-To-Date and Comparable Prior Year Statements as above	Resume or Biographical Information	Site Information (applicable for new builds; provide demographics, visibility, access, etc. submitted for franchisor approval)
Organization Chart(s) Listing Name & Titles of Senior Level Managers	Most Recent Filed Federal Tax Return (Include Extension if after 4/15)	Most Recent Filed Federal Tax Return (Include Extension if after 4/15)	

**FEDERAL LAW COMPLIANCE:**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each principal owner whose business entity wishes to secure a loan from us. What this means for you: When your business secures a loan from us, we will ask for your name and the names of other principal owners of the business, and the address, date of birth, and other information that will allow us to identify you and the other owners. We may also ask to see your driver's license(s) or other identifying documents.

**DENIAL NOTIFICATION:**

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact: Chief Credit Officer, Irwin Franchise Capital Corporation, 2700 Westchester Avenue, Purchase, NY 10577, 914-251-1776 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

*Borrower: Retain one copy of this credit application for your records. You will not receive further notice of your right to a written statement in the event your application for business credit is denied.*

**FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE:**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, 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 exercises any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Reserve Bank of Chicago, 230 South LaSalle Street, Chicago, Il 60604-1413.

**AUTHORIZATION and RELEASE:**

The undersigned hereby certifies that the information provided herein is, to the best of his/her knowledge, true and accurate as of the date hereof and that the telephone numbers shown above are the true business contact numbers for this entity. This certification constitutes permission to call these numbers. The undersigned also hereby grants Irwin Franchise Capital Corporation the right to obtain from other parties, including the Franchisor, any information including without limitation financial information regarding the entity and principals. The undersigned releases any such third party from any and all liability with respect to the release of any such information requested.

\_\_\_\_\_  
DATE SIGNED

BY: \_\_\_\_\_

