

Mandy Brown  
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Phone: 855-GOBYFIN (855-462-9346)  
200 Airport Road, Elgin, IL 60123

# ByFinances

Best choice.

## Credit Application

### Business Information

Company Name ("Applicant"): \_\_\_\_\_ F.E.I.N.#: \_\_\_\_\_

Address: \_\_\_\_\_ City, State, & Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Contact Person: \_\_\_\_\_

Contact Person Mobile Phone: \_\_\_\_\_ Contact Person Email: \_\_\_\_\_

Yrs in Business (Present Ownership): \_\_\_\_\_ # of Employees: \_\_\_\_\_ Sales Last Fiscal Year: \$ \_\_\_\_\_

Company Organization:  Corporation  "S" Corporation  LLC  Partnership  Proprietorship  Other

Corporate or Personal Bankruptcy in Last 10 Years:  No  Yes, If yes, explain: \_\_\_\_\_

### Equipment to be Financed or Leased

Bystronics Model/Type: \_\_\_\_\_ New  Used  Demo

Equipment Price: \$ \_\_\_\_\_ Down Payment: \$ \_\_\_\_\_ Total to be Financed or Leased: \$ \_\_\_\_\_

Requested Term: \_\_\_\_\_ Months End of Term Purchase Option:  \$1.00 Buy-out  10% Buy-out  FMV or True Lease

Distributor: \_\_\_\_\_ Salesperson: \_\_\_\_\_ Phone #: \_\_\_\_\_

### Business References

Primary Bank: \_\_\_\_\_ Account #: \_\_\_\_\_ Contact/Phone #: \_\_\_\_\_

Loans / Lines of Credit: \_\_\_\_\_ Account #: \_\_\_\_\_ Contact/Phone #: \_\_\_\_\_

Loans / Lines of Credit: \_\_\_\_\_ Account #: \_\_\_\_\_ Contact/Phone #: \_\_\_\_\_

### Principal Information Please include a list of additional principles

Name of Principal #1, Title \_\_\_\_\_ S.S. #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Home Address: \_\_\_\_\_ Date of Birth \_\_\_\_\_ % of Ownership \_\_\_\_\_

Name of Principal #2, Title \_\_\_\_\_ S.S. #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Home Address: \_\_\_\_\_ Date of Birth \_\_\_\_\_ % of Ownership \_\_\_\_\_

Each individual signing below, who is either a principal or a corporate officer of the credit applicant listed above or a personal guarantor of it obligations, certifies that the information provided in this credit application is accurate and complete. I/we hereby authorize ByFinances, your agent or its assigns or designees to obtain business, as well as personal information regarding my/our credit history, via banks, trade references, credit reporting companies and any other extenders of credit for purposes of reviewing credit worthiness, increasing credit lines on the account (if applicable), taking collection action on the account, and for any other purpose associated with the account as may be required from time to time. I/we by signing below further waive any right or claim which I/we would otherwise have under the Fair Credit Reporting Act in the absence of this continuing consent. The Patriot Act. 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 person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

X \_\_\_\_\_  
Signature of Principal / Corporate Officer Signer's Printed Name Date

X \_\_\_\_\_  
Signature of Principal / Corporate Officer Signer's Printed Name Date

**Fax your completed application to 224-321-1810 or Email to [mandy@bystronicinc.com](mailto:mandy@bystronicinc.com)**



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## Equipment Finance Questionnaire

What is the Nature of the Business: \_\_\_\_\_

Please briefly explain the purpose (Replacement or Expansion) of the purchase and comment on any circumstance that will favorably impact the credit risk (i.e. New contracts, customers, management changes, etc.). Replacement Expansion New Contract New Customer Other

\_\_\_\_\_  
\_\_\_\_\_

Are the principals of the company also the management of the company? How long has the current management been in place? \_\_\_\_\_

Is your property  owned,  mortgaged or  leased? If you lease your property, is it from a shareholder? \_\_\_\_\_

### BUSINESS FINANCIAL INFORMATION:

Projected Revenues 2019: \_\_\_\_\_ Projected Net Profit/Loss 2019: \_\_\_\_\_

Gross Revenue 2018: \_\_\_\_\_ Net Profit or Loss 2018: \_\_\_\_\_

Gross Revenue 2017: \_\_\_\_\_ Net Profit or Loss 2017: \_\_\_\_\_

Gross Revenue 2016: \_\_\_\_\_ Net Profit or Loss 2016: \_\_\_\_\_

If your financial statements show losses in any years, please explain.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If your financial Statements show a decline in sales in any year, please explain.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Please list your top customers and what percentage of sales do they represent? Are there new contracts that will affect this percentage?

\_\_\_\_\_ - \_\_\_\_\_% \_\_\_\_\_ - \_\_\_\_\_% \_\_\_\_\_ - \_\_\_\_\_%  
\_\_\_\_\_ - \_\_\_\_\_% \_\_\_\_\_ - \_\_\_\_\_% \_\_\_\_\_ - \_\_\_\_\_%

\_\_\_\_\_  
\_\_\_\_\_