



## Nolan Business Consulting, Innovations

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"Taking Your Business from Mind to Market"

**Business Consulting**  
Nationwide Toll-free: (866) 488-2554  
305 Laramie Lane  
DeSoto, Texas 75115  
[www.NBCINV.com](http://www.NBCINV.com)

Dear Entrepreneur:

Thank you for your time and attention in allowing Nolan Business Consulting, Innovations (NBCi) to provide you with the technical assistance and financial service consulting that your business needs. Now you can get the kind of financial service expertise you need with our association of expert professionals in the fields of business and finance.

In an effort to introduce you to our company, please find the Small Business *ExpressLoan* Program application and information sheet(s). Nolan Business Consulting, Innovations (NBCi) is your single source for:

- **Government Start-up *ExpressLoan* Program up to \$50,000.**
- **Consumer Credit Education and Credit Recovery.**
- **Financing for Acquisitions and Commercial Real Estate up to \$2,000,000**
- ***ExpressLease* Equipment Financing Program up to \$2,000,000**
- **Business Plan Development and Consulting**
- **Professional Sales & Marketing Training**
- **Merchant Accounts and Bank Card Processing**
- **Asset Based Lines of Credit**

To get started, just complete and sign the attached worksheets and then send the forms via toll-free fax at 1 (866) 488-2554. The actual loan package and a checklist will be sent to you via mail for your review and original ink signatures. Please make a copy for yourself and send the original back to Nolan Business Consulting, Innovations for final review and processing through to the bank for a funding decision. Your loan package will be sent back to you within (10) business days from receipt of your completed and signed pre-application.

Please feel free to call in on our toll-free hotline by dialing 1 (866) 488-2554 during normal business hours with any questions regarding our programs.

Regards,

William R. Nolan  
Chief Business Consultant

## Small Business *ExpressLoan* Program Overview

The *ExpressLoan* program is one of a kind. It is designed to work in the small business home office niche with the largest amount that can be borrowed is up to \$50,000 subject to participating lender policies. The average size loan is \$10,000 with only a few pages of paperwork that needs to be completed and two of the pages are for signatures only. No tax returns or business plans are needed. It is truly a simple loan with processing that usually takes 15-20 days once the application is complete and submitted to the bank.

Small Business *ExpressLoans* are designed for small business owners defined by the Government as:

- Women Owned businesses
- Veteran Owned businesses
- Business owned by these recognized minorities:
  - African American
  - Puerto Rican
  - Native American
  - Hispanic
  - Asian, Pacific Islander
  - Eskimo or Aleut
  - Multi-Ethnic
- Majority ownership must fall into one of the Government recognized ethnicities
- Businesses located in one of the specially designated LTMI low to moderate-income urban or rural areas.

Businesses not eligible for these loans will include:

- Any business earning 30% or more of its revenue from gaming.
- Non-profit Enterprises, Mining, Fishing Boat Operations
- Multi level marketing (i. e. Mary Kay, Herbal Life, etc.).
- Speculative Real Estate (Residential Rehabbers, Investors and Developers, etc...)
- Adult oriented businesses (includes web sites, bookstores, clubs)

The loan may have a term up to (10) years, with no prepayment penalty with approximate monthly principal and interest payments as low as \$92 per month on \$5,000. Small businesses that have at least (2) years of profitable operating history may apply for up to \$50,000. The interest rate is variable at up to Prime + 4.75% A.P.R. and there is a required bank packaging fee of up to \$475.00 depending on the approved amount. Technical assistance is a requirement with this loan.

Loan proceeds may be used for most business purposes such as:

- ◆ Start-up expenses
- ◆ Business expansion
- ◆ Business equipment purchases
- ◆ Working capital requirements
- ◆ Inventory, computer, and information technology needs
- ◆ Media, marketing, and advertising
- ◆ Purchase professional services

Applicants' credit evaluation is done independently by each participating *ExpressLoan* lender based on their individual credit policies. Some lenders may score applications with a credit matrix, which includes a credit report, industry code, average monthly sales, length of time in business and total liquid assets, which cannot be more than \$100,000. With credit matrix scoring the FICO personal credit score alone may not disqualify the application. Applicant will be denied if they have a default on their student loan, owe back payroll taxes, delinquent on their child support payments, or not current on any revolving credit accounts.

## Nolan Business Consulting Small Business ExpressLoan Program Pre-Application

Complete the pre-application and questionnaire, then fax to toll-free 1 (866) 488-2554 for processing.

### **TECHNICAL ASSISTANCE SELF-ASSESSMENT:** (Please indicate the **ONE** technical assistance that you need most.)

(You may check only one)  Credit Counseling  Business Planning  Bookkeeping  Certification Packaging  
 Supply Cost Reduction  Merchant Card Services  Working Capital Management

**APPLICANT GROUP:** (Please check all that apply)  Woman-Owned Business  Veteran Business  Minority Business  
 African-American  Puerto Rican  Native American  Hispanic  Eskimo or Aleut  Asian, Pacific Islander  
 Multi-Ethnic  Caucasian

### **EXPRESSLOAN AND EXPRESSLEASE PARTICIPATING PROGRAMS** (You may select either one or both programs):

ExpressLoan Program I –\$5,000 to \$50,000 (No minimum FICO scoring)  ExpressLease Program –\$5,000 to \$2,000,000  
 (For Start-up businesses that need working capital.) (Use in conjunction with ExpressLoan for purchase of commercial equipment.)

**LOAN PURPOSE:** (Circle one) Start-up • Working Capital • Equipment Purchase • Inventory • Advertising • Professional Services

**Desired Loan Amount** (Up to \$50,000) \$ \_\_\_\_\_ **Loan funds will be used to purchase:** (Describe on the line below): \_\_\_\_\_

### **BUSINESS INFORMATION:**

Business Legal Name: \_\_\_\_\_ DBA Name: \_\_\_\_\_  
 (If your business is a corporation or L.L.C., give the corporate name. If DBA, give YOUR personal name.) (Give the company name. Repeat if same as legal name.)

**Business is organized as a:** (please check one)  Sole-Proprietor  Partnership  Limited-Liability Company  Corporation

**This is a:**  New Business  Existing Business **The place of business is:**  Home Based  Internet  Retail Storefront

Legal Address: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_

Business Phone #: \_\_\_\_\_ Fax: \_\_\_\_\_ Cellular#: \_\_\_\_\_

E-Mail Address: \_\_\_\_\_ Web Site Address: \_\_\_\_\_

Date Business Opened: \_\_\_\_/\_\_\_\_/\_\_\_\_ Years in Business: (Under current ownership) \_\_\_\_\_

Number of Locations: \_\_\_\_\_ Designated Business Contact (If other than owner) \_\_\_\_\_

Federal Tax I.D. #: \_\_\_\_\_ (If a corporation this will be a nine digit number. Not State Sales Tax Number.)

Avg. Annual Sales Volume (Estimate if you are a start-up) \$ \_\_\_\_\_/year Estimated Avg. Profit Margin% \_\_\_\_\_

What products or services do you sell? (Describe) \_\_\_\_\_

Is this business a franchise?  Yes  No (If yes, give name of franchisor): \_\_\_\_\_

### **MERCHANT SERVICES INFORMATION:**

Do you (check one):  Currently accept credit cards from customers?  Yes  No (If yes, estimate card sales volume) \$ \_\_\_\_\_  
 Plan to purchase credit card terminal equipment?  Yes  No [ If 'yes', apply for a lease credit line up to \$3,000.00

### **OWNER(S) or PRINCIPAL(S)--PERSONAL INFORMATION:** (Complete this section and borrower questionnaire for each owner)

Full Name \_\_\_\_\_ Title: \_\_\_\_\_ Percentage of Ownership \_\_\_\_\_%

Home Address \_\_\_\_\_ Cellular Phone # \_\_\_\_\_

City/State/Zip \_\_\_\_\_ Home Phone # \_\_\_\_\_

Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ Place of Birth (City & State or Foreign Country) \_\_\_\_\_

Your SS# \_\_\_\_--\_\_\_\_--\_\_\_\_ DL# \_\_\_\_\_ State \_\_\_\_\_ Expiration Date \_\_\_\_\_

(Check one) Do you:  Own **or**  Rent your home? How long? \_\_\_\_/yrs \_\_\_\_/mo. Mortgage or Rent Amount: \$ \_\_\_\_\_/mo

Liquid Assets Amount (Ready cash available from personal accounts. Not to exceed \$100,000) \$ \_\_\_\_\_ Estimated Credit Score: \_\_\_\_\_

Additional Personal Income(s): (Give amount of any additional personal income. Example: from Job, spouse, etc.) Source \_\_\_\_\_ \$ \_\_\_\_\_/mo

### **BUSINESS BANK REFERENCE:** (No personal checking or savings accounts are eligible for any loan amount.)

Bank Name \_\_\_\_\_ Business Name: (As shown on your checks) \_\_\_\_\_

Business Checking Acct. No.: \_\_\_\_\_ Bank Phone #: \_\_\_\_\_

Branch Address: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_

Fax this completed questionnaire to toll-free fax 1(866) 488-2554

## Nolan Business Consulting *ExpressLoan* Program Pre-Application

### APPLICANT QUESTIONNAIRE

Applicant Name: \_\_\_\_\_ Business Name: \_\_\_\_\_

Please take a moment to tell us about yourself.

- |  |     |     |     |    |
|--|-----|-----|-----|----|
| 1. Have you ever been charged with or arrested for any criminal offense?   | ___ | YES | ___ | NO |
| 2. Have you ever been convicted of any criminal offense?   | ___ | YES | ___ | NO |
| 3. Are you presently on parole or probation?   | ___ | YES | ___ | NO |
| 4. Do you have any judgments on your credit file?  | ___ | YES | ___ | NO |
| 5. Do you currently owe any back child support?  | ___ | YES | ___ | NO |
| 6. Do you have defaulted student loans?  | ___ | YES | ___ | NO |
| 7. Are you current on all revolving credit accounts?   | ___ | YES | ___ | NO |
| 8. Is your credit or business clear of all tax liens?  | ___ | YES | ___ | NO |
| 9. If you have ever filed bankruptcy?  | ___ | YES | ___ | NO |
| 9a. If YES, has it been discharged for at least two or more years?   | ___ | YES | ___ | NO |
| 10. Is your business a start-up?   | ___ | YES | ___ | NO |
| 11. Have you lived in your community longer than 8 months?   | ___ | YES | ___ | NO |
| 12. Do you have a business checking account in the name of the business applying for the loan?   | ___ | YES | ___ | NO |
| 13. Do you plan to use loan proceeds to pay off current judgments?   | ___ | YES | ___ | NO |
| 14. If you are not a U.S. citizen can you provide a copy of your "green card?"   | ___ | YES | ___ | NO |
| 15. Do you have any other SBA loans outstanding?   | ___ | YES | ___ | NO |
| 16. If your business is a start-up, do you have 3 or more years of prior experience in that type of business?  | ___ | YES | ___ | NO |
| 17. If you are purchasing a franchise is your franchise an approved SBA franchise?   | ___ | YES | ___ | NO |
| 18. If you are unable to qualify for the \$50,000 loan amount would you accept less?   | ___ | YES | ___ | NO |
| 19. Would you describe your credit as being "extremely challenged?"  | ___ | YES | ___ | NO |
| 20. In your business, do you plan to accept credit cards from your customers?  | ___ | YES | ___ | NO |
| 21. Do you agree to pay for any needed technical assistance required by the bank?  | ___ | YES | ___ | NO |
| 22. Are your total liquid assets greater than \$100,000? (Excluding your home & auto)  | ___ | YES | ___ | NO |
| 23. Has an application for the loan you are applying for now ever been submitted to SBA under any program?   | ___ | YES | ___ | NO |
| 24. Are you presently debarred, suspended, proposed for debarment, declared ineligible or voluntarily excluded from participation in this transaction by any Federal department or agency? | ___ | YES | ___ | NO |
| 25. Are you a U.S. citizen?  | ___ | YES | ___ | NO |
| 25a. If no, what kind of visa or alien registration receipt do you have? _____   |     |     |     |    |
| 26. Will more than \$10,000 of the loan proceeds be used for construction?   | ___ | YES | ___ | NO |
| 27. Are you a veteran of the armed forces?   | ___ | YES | ___ | NO |
| 27a. If veteran, was the service between June 1964 and August 1973?  | ___ | YES | ___ | NO |
| 28. Does your business export any of its products?   | ___ | YES | ___ | NO |
| 29. Is your business a franchise?  | ___ | YES | ___ | NO |
| 30. How many employees do you have? (Include yourself) _____   |     |     |     |    |
| 31. How many jobs will be created by the new loan? _____   |     |     |     |    |
| 32. How many jobs will be retained? _____  |     |     |     |    |
| 33. Have you, the business, or its affiliates ever requested government financing?   | ___ | YES | ___ | NO |
| 33a. If yes, is any of the financing currently delinquent?   | ___ | YES | ___ | NO |
| 33b. Did any of this financing ever default and cause a loss to the government?  | ___ | YES | ___ | NO |
| 34. Have you, the business, or its affiliates had a previous SBA loan?   | ___ | YES | ___ | NO |
| 35. Does your business accept Medicare or Medicaid for payment?  | ___ | YES | ___ | NO |
| 36. Did you or the business pay anyone to assist in the preparation of this loan?  | ___ | YES | ___ | NO |
| 37. Do you have ownership in any other companies?  | ___ | YES | ___ | NO |
| 37a. If yes, what percentage do you own? _____%  |     |     |     |    |

I have answered these questions truthfully and to the best of my knowledge and/or recollection.

\_\_\_\_\_  
**Applicant Signature**

**Nolan Business Consulting, Innovations ExpressLoan Technical Assistance Provider/Loan Packager Contract**

Below are the general terms of the *ExpressLoan* Program between the applicant and \_\_\_\_\_, an *ExpressLoan* Program Technical Assistance Provider (T/A) or Loan Packager. Please sign and return by fax to **1 (866) 488-2554**.

- 1) I/We commission Nolan Business Consulting, Innovations and its subsidiaries ("NBCi"), a financial services consulting firm located in Texas, to provide technical assistance, consulting, and packaging for the ExpressLoan or other financing on my behalf or on behalf of my business.
- 2) I/We understand that no lender loan fees under the ExpressLoan Program, will be due if I do not receive funding.
- 3) I/We understand that the ExpressLoan Program does NOT offer a "NO CREDIT CHECK" financing option and I further understand that my credit profile WILL BE REVIEWED and scored at the sole discretion of any lender. Therefore Nolan Business Consulting, Innovations assumes no responsibility for the actions, lending policies, or procedures of any lender that NBCi has referred any borrower application to for a funding decision.
- 4) I/We understand that the decision to approve or decline the ExpressLoan is done so at the sole discretion of the participating lender.
- 5) I/We I understand that where applicable, Nolan Business Consulting, Innovations and/or each participating lender wether associated with the ExpressLoan Program or otherwise charges a loan packaging fee to the borrower only after the loan request is funded.
- 6) I/We understand that my loan application WILL NOT be submitted to any lender without a business check attached.
- 7) I/We understand that I must attach a **business** check for the amount of the loan-packaging fee of up to \$475 payable to **Innovative Bank**. (NOTE: 2 Checks separate check may need to be issued totaling \$475 since lower funding amounts may carry lower lender fees.)
- 8) I/We understand that if I open a new business checking account and pay the fee of up to \$475 with a "temporary" check, that I must have a letter on bank letterhead verifying the correct routing number and business checking account number.
- 9) I/We understand that if I must mail in my business checks up to **\$475** it will be made payable to **Innovative Bank**, and that **NO checks will be accepted made payable to Nolan Business Consulting, Innovations**. Any checks made payable to Nolan Business Consulting will be returned unprocessed. **Mail checks to: NBCi Loan Processing Center, 2450 Louisiana Suite 400-424, Houston, Texas 77006.**
- 10) I/We understand that if my ExpressLoan is declined by any lender that my checks for **\$475 WILL NOT BE DEPOSITED OR RETURNED**.
- 11) I/We understand that loan amounts, terms and rates are set by lender(s), and are based on my income and personal credit.
- 12) I/We understand that I must have an open business checking account in the name of my business to be eligible to apply.
- 13) I/We understand that financing may be in my personal name, business name, or both and the lender provides loan disclosures.
- 14) I/We understand and agree to immediately notify and/or fax Nolan Business Consulting, Innovations on all approval/denial notices that I receive from lenders.
- 15) I/We understand that loan approvals average **20 business days** and that "NO LOAN APPLICATION STATUS" may be provided from participating ExpressLoan Lender, NBCi, or the Government until AFTER at least 20 business days have elapsed. Funding may average up to 30 days after lender(s) final approval. All questions should be directed to Nolan Business Consulting, Innovations by calling **1 (866) 488-2554**.
- 16) I/We understand that I will be the personal guarantor for financing with the ExpressLoan Program.
- 17) I/We understand that CommunityExpress Program T/A is complimentary training provided by the lender and that any additional services purchased from the T/A provider at my/our option; shall in no way operate as or to be construed as "paid" Technical Assistance for additional work such as; merchant card processing services and equipment, other financing, and business consulting services are *not* defined as "Technical Assistance" and will therefore be assessed any appropriate fees to be paid by the undersigned under separate contract(s) and that such fees for services are offered independently by the T/A Provider, therefore no party to the CommunityExpress Loan transaction, shall have a right either expressed or implied to "set off" any fees and further that such services are in no way paid by, related to, or operate within the scope or authority of the SBA or any participating lender.
- 18) I/We certify I'm the applicant; all information I provide is true and accurate and hold "Nolan Business Consulting, Innovations" harmless of any misrepresentation.
- 19) I/We authorize "Nolan Business Consulting, Innovations", its officers, employees, lenders, loan consultants, partners, or assigns, access to my credit report, any personal information and to act on my behalf with Special and Limited Power of Attorney to package my loan, represent me in the application and verification process, either electronically, verbally, written or otherwise.
- 20) I/We understand and agree to hold the loan packager/TA Provider harmless and waive my/our right to settle any dispute by trial in a court of law by judge or jury. Any disputes arising out of any transaction between the applicant's and loan packager/technical assistance provider including interpretation of this agreement shall be settled in binding arbitration with single arbitrator of choice and location selected by the T/A provider.

I the undersigned have read, understand, and agree to all terms of this agreement and acknowledge a faxed copy may be accepted as original. The laws of the state of Texas hereto, shall govern this agreement and the rights and liabilities of the parties. It is understood all information is mutually proprietary and confidential and will not be disclosed by either party.

Signature(s) \_\_\_\_\_

Signature(s) \_\_\_\_\_

Printed Name(s) \_\_\_\_\_

Printed Name(s) \_\_\_\_\_

Signature(s) \_\_\_\_\_

Signature(s) \_\_\_\_\_

Business Name \_\_\_\_\_

Dated \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_