

**APPLICATION TYPE**



Personal Loan       Business Loan       Unsure/Flexible

**PERSONAL INFORMATION**



Applicant Name      Email

Social Security Number      Date of Birth      Mobile Phone

Current Address      City      State      Zip      Length at Residence

Previous Address      City      State      Zip      Length at Residence

Employer      Employer Phone      Type of Business

Business Street Address      Business City      Business State      Business Zip

Job Title      Years on Job:      Years in Profession:      United States Citizen?  
 Yes     No

If Self Employed, Years in Business      Year Business Formed      Business Website

**CO-APPLICANT INFORMATION**



Applicant Name      Email

Social Security Number      Date of Birth      Mobile Phone

Current Address      City      State      Zip      Length at Residence

Previous Address      City      State      Zip      Length at Residence

Employer      Employer Phone      Type of Business

Business Street Address      Business City      Business State      Business Zip

Job Title      Years on Job:      Years in Profession:      United States Citizen?  
 Yes     No

If Self Employed, Years in Business      Year Business Formed      Business Website

**BUSINESS INFORMATION** (If a Business Loan)



|                        |                |                   |                |
|------------------------|----------------|-------------------|----------------|
| Legal Name of Business |                | DBA               |                |
| Owners                 | % of Ownership | Owners            | % of Ownership |
| State Incorporated In  |                | Date of Formation |                |

**PROPOSED AIRCRAFT REGISTRATION INFORMATION**



|   |                                   |  |  |
|---|-----------------------------------|--|--|
| Registration Name (Individual or Entity that will Own the Aircraft)   |                                   | Street Address   |  |
| City  | State                             | Zip  |  |
| Estimated Annual Flying Hours in Aircraft to be Financed  | Part 91 (Personal/Business) Hours | Part 135 (Charter) Hours                                 |  |
| Purchase Price  | Loan Request                      |  |  |
| Aircraft Year, Make and Model   | Registration Number               | Serial Number  |  |
| Total Time  | Engine #1                         | Engine #2  | New Aircraft Base  |
|   |                                   |  | Damage History<br><input type="checkbox"/> Yes <input type="checkbox"/> No |
| Aviation Emergency Contact  | Intended Usage (Check Applicable) |  |  |
|   |                                   | <input type="checkbox"/> Part 91 Personal/Business       | <input type="checkbox"/> Third Party Lease                                 |
|   |                                   | <input type="checkbox"/> Part 135 Charter - Supplemental | <input type="checkbox"/> Flight School                                     |
|   |                                   | <input type="checkbox"/> Part 135 Charter - Primary Use  |  |
| Prior Aircraft Owner?   | If Yes, Year, Make, and Model     |  |  |
| <input type="checkbox"/> Yes <input type="checkbox"/> No  |                                   |  |  |
| Ratings   | ATP Hours                         |  | Will there be a hired pilot?   |
| <input type="checkbox"/> Student <input type="checkbox"/> Private <input type="checkbox"/> Instrument <input type="checkbox"/> Commercial |                                   |  | <input type="checkbox"/> Yes <input type="checkbox"/> No                   |

**REGISTRATION DETAILS -- IF THE REGISTRATION WILL BE IN THE NAME OF A CORP. OR LLC**

Legal Name of Company Aircraft will be Registered to

Officer(s) / Members(s) & Titles(s)

Ownership Percentage

State of Inc

Date of Inc

Ein#

**CONSENT TO OBTAIN AND USE CONSUMER CREDIT REPORTS. ALL APPLICANTS SIGN BELOW.**

I hereby acknowledge that all information I have submitted is true and accurate and that I am at least 18 years old and a US citizen. I request W.A.C. International LLC dba The Aircraft Lenders, LLC (TAL) to grant credit or to determine whether I may be eligible for credit from TAL or another with whom TAL has a business relationship. I agree that although TAL is acting on my behalf to arrange credit, I hereby acknowledge that I am solely responsible for deciding if any credit offered should be accepted or is on the best available terms. I authorize TAL and its affiliated lenders to investigate and share my credit history and other pertinent credit information and to process this application, service my account, and manage its relationship with me. If credit is granted, I authorize the underwriting at TAL or affiliate lender to report any information concerning me and/or the loan, to consumer credit reporting agencies and other industry sources. The Federal Equal Credit Opportunity Act prohibits 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 exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: FDIC National Center for Consumer and Depositor Assistance (NCDA), 1100 Walnut St., Box #11, Kansas City, Missouri 64106.

If your application for business credit is denied, you have a right to a written statement of reasons within 30 days, if the statement is requested within 60 days of the creditors notification. 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 to 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.

Date

Applicant/Owner/Officer #1 signature

Date

Applicant/Owner/Officer #1 signature

Printed Name

Printed Name

**STATE NOTICES**

**California Residents:** An applicant, if married, may apply for a separate account.

**Ohio Residents:** Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**New Hampshire Residents:** If this is an application for balloon financing, you are entitled to receive, upon request, a written estimate of the monthly payment amount that would be required to refinance the balloon payment at the time such payment is due based on the creditor's current refinancing programs.

**New York Residents:** In connection with your application for credit, we may request a consumer report which contains information on your credit worthiness, credit standing, personal characteristics and general reputation. If we grant you credit, we or our loan servicer may order additional consumer reports in connection with any update, renewal or extension of the credit. If you ask us, we will tell you whether we obtained a consumer report, and, if we did, we will tell you the name and address of the consumer reporting agency that gave us the report.

**Vermont Residents:** By signing above you authorize us and our employees or agents to obtain and verify information about you (including one or more credit reports, information about your employment and banking and credit relationships) that we may deem necessary or appropriate in evaluating your loan application. If your application is approved and the loan is made, you also authorize us, and our employees and agents, to obtain additional credit reports and other information about you in connection with reviewing the account, increasing the available credit on the account (if applicable), taking collection on the account, or for any other legitimate purpose.

**Married Wisconsin Residents:** Wisconsin law provides that no provision of any marital property agreement, or unilateral statement, or court order applied to marital property will adversely affect a creditor's interests unless, prior to the time that the credit is granted, the creditor is furnished with a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision. If you are making this application individually and not jointly with your spouse, the full name and current address of your spouse must be properly disclosed in the co-applicant section of this application.

**PERSONAL FINANCIAL STATEMENT**



| <b>Assets</b>  | <b>Amount (\$)</b> | <b>Liabilities &amp; Net Worth</b>                      | <b>Amount (\$)</b> |
|--|--------------------|---|--------------------|
| Cash in Bank<br>(including money market accounts, CDs)                               |                    | Notes Payable to Bank                                   |                    |
|  |                    | Secured   |                    |
|  |                    | Unsecured   |                    |
| Cash in Other Financial Institutions (List<br>(including money market accounts, CDs) |                    | Notes Payable to Others (Schedule F)                    |                    |
|  |                    | Secured   |                    |
|  |                    | Unsecured   |                    |
|  |                    | Credit Cards & Accounts Payable                         |                    |
|  |                    | Margin Accounts   |                    |
| Readily Marketable Securities (Schedule A)   |                    | Notes Due to Privately Owned Businesses                 |                    |
| Non-Readily Marketable Securities (Schedule A)                                       |                    | Taxes Payable   |                    |
| Ownership in Privately Owned Businesses (Schedule B)                                 |                    | Personal Residential Mortgages (Schedule D)             |                    |
| Notes Receivable from Business   |                    | Investment Real Estate Debt (Schedule E)                |                    |
| Notes Receivable from Others   |                    | Life Insurance Loans (Schedule C)                       |                    |
| Net Cash Surrender Value of Life Insurance (Schedule C)                              |                    | Other Liabilities (List):                               |                    |
| Real Estate for Personal Use (Schedule D)  |                    |   |                    |
| Real Estate Investments (Schedule E)   |                    |   |                    |
| Retirement Accounts (IRA, Keogh, Profit Sharing & Other)                             |                    |   |                    |
| Automobiles  |                    | <b>Total Liabilities</b>                                |                    |
|  |                    |   |                    |
|  |                    | <b>Net Worth</b> (Total Assets minus Total Liabilities) |                    |
| Other Assets   |                    |   |                    |
|  |                    | <b>Total Liabilities &amp; Net Worth</b>                |                    |
|  |                    |   |                    |
| <b>Total Assets</b>  |                    |   |                    |

**Monthly Obligations**

If you rent your home, what is your monthly rent obligation?

Monthly child support/alimony payments

**PERSONAL FINANCIAL STATEMENT (CONT.)**



**Applicant Sources of Income**

Salary

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Bonus and Commission

---

Interest & Dividends

---

Real Estate Income

---

Alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not choose to have it considered for repaying this loan

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Other Income (please itemize)

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**Total Income**

---

**Contingent Liabilities**

As Guarantor, Endorser, or Co-maker

---

On Leases or Contracts

---

Legal Claims

---

Provisions for Federal Income Taxes

---

Other Special Debt

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**Total Income Total Contingent Liabilities**

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**Co-Applicant Sources of Income**

Salary

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Bonus and Commission

---

Interest & Dividends

---

Real Estate Income

---

Alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not choose to have it considered for repaying this loan

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Other Income (please itemize)

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**Total Income**

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**Other Information**

Are any assets pledged?  
If yes, please list in schedule below.

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Are you a defendant in any suits or legal actions?

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Have you or any business you have owned ever declared bankruptcy?  
If yes, when? Please explain below or on additional sheet.

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**Schedule A - All Securities Including Non-Money Market Mutual Funds**

| Owners  | Where Held | Current Market Value | Pledged  |
|---|------------|----------------------|--|
| Readily Marketable Securities (including Stocks, Bonds, Mutual Funds, U.S. Governments, and Municipals) |            |                      |  |
|   |            |                      | <input type="checkbox"/> Yes <input type="checkbox"/> No |
|   |            |                      | <input type="checkbox"/> Yes <input type="checkbox"/> No |
|   |            |                      | <input type="checkbox"/> Yes <input type="checkbox"/> No |
|   |            |                      | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Non-Readily Marketable Securities (thinly traded or restricted stock)                                   |            |                      |  |
|   |            |                      | <input type="checkbox"/> Yes <input type="checkbox"/> No |
|   |            |                      | <input type="checkbox"/> Yes <input type="checkbox"/> No |

**PERSONAL FINANCIAL STATEMENT (CONT.)**



**Schedule B - Ownership in Privately Held Businesses** (use additional sheet if necessary)

| Business Name | Nature of Business | Date of Investment | Original Investment Cost | Percent of Ownership | Present Value of Your Investment |
|---------------|--------------------|--------------------|--------------------------|----------------------|----------------------------------|
|               |                    |                    |                          |                      |                                  |

**Schedule C - Life Insurance** (use additional sheet if necessary)

| Insurance Company | Face Amount | Type of policy | Beneficiary | Cash Surrender Value | Policy Loans?            |                          | Ownership | Pledged                  |                          |
|-------------------|-------------|----------------|-------------|----------------------|--------------------------|--------------------------|-----------|--------------------------|--------------------------|
|                   |             |                |             |                      | Yes                      | No                       |           | Yes                      | No                       |
|                   |             |                |             |                      | <input type="checkbox"/> | <input type="checkbox"/> |           | <input type="checkbox"/> | <input type="checkbox"/> |
|                   |             |                |             |                      | <input type="checkbox"/> | <input type="checkbox"/> |           | <input type="checkbox"/> | <input type="checkbox"/> |

**Schedule D - Real Estate for Personal Use** (use additional sheet if necessary)

| Property Address | Legal Owner | Purchase Year | Price | Market Value | Present Loan Balance | Interest Rate | Maturity Date | Monthly Payment | Lender |
|------------------|-------------|---------------|-------|--------------|----------------------|---------------|---------------|-----------------|--------|
|                  |             |               |       |              |                      |               |               |                 |        |

**Schedule E - Real Estate Investments (Majority Ownership Only)** (use additional sheet if necessary)

| Property Address | Legal Owner | Purchase Year | Price | Market Value | Present Loan Balance | Interest Rate | Maturity Date | Monthly Payment | Lender |
|------------------|-------------|---------------|-------|--------------|----------------------|---------------|---------------|-----------------|--------|
|                  |             |               |       |              |                      |               |               |                 |        |

**Schedule F - Notes Payable**

| Type: Loan, Lease, etc. | Original Amount | Present Loan Balance | Secured                  |                          | Collateral | Interest Rate | Maturity Date | Monthly Payment | Lender |
|-------------------------|-----------------|----------------------|--------------------------|--------------------------|------------|---------------|---------------|-----------------|--------|
|                         |                 |                      | Yes                      | No                       |            |               |               |                 |        |
|                         |                 |                      | <input type="checkbox"/> | <input type="checkbox"/> |            |               |               |                 |        |
|                         |                 |                      | <input type="checkbox"/> | <input type="checkbox"/> |            |               |               |                 |        |
|                         |                 |                      | <input type="checkbox"/> | <input type="checkbox"/> |            |               |               |                 |        |
|                         |                 |                      | <input type="checkbox"/> | <input type="checkbox"/> |            |               |               |                 |        |

**REPRESENTATIONS AND WARRANTIES**



The information contained in this statement is provided to induce W.A.C. International LLC dba The Aircraft Lenders, LLC (TAL) and/or their assignees to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that TAL and/or their assignees are relying on the information provided herein in deciding to grant or to continue to grant credit or to accept a guarantee thereof. Each of the undersigned represents, warrants, and certifies that the information provided herein is true, correct, and complete. Each of the undersigned agrees to notify TAL and/or their assignees immediately and in writing of any change in name, address or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform their obligations to TAL and/or their assignees. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify TAL as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, TAL and/or their assignees may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. TAL and/or their assignees are authorized to make all inquiries that they deem necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. Each of the undersigned authorizes TAL and/or their assignees to ask and answer questions about the credit experiences with the undersigned.

The undersigned authorize any person or consumer reporting agency to give TAL and/or their assignees a copy of the undersigned's credit report and any other financial information it may have on the undersigned, and to prepare at TAL and/or their assignees request, a consumer investigative report. If you are applying for a joint account or an account that you and another person will use, complete all sections for applicant and co-applicant. We intend to apply for joint credit: Applicant \_\_\_\_ (initial) Co-applicant \_\_\_\_ (initial)

**Joint Application?**  Yes  No

\*If this is an application for joint credit, applicant and co-applicant each agree that we intend to apply for joint credit (sign below):

|                            |             |                               |             |
|----------------------------|-------------|-------------------------------|-------------|
| <b>Applicant Signature</b> | <b>Date</b> | <b>Co-Applicant Signature</b> | <b>Date</b> |
|----------------------------|-------------|-------------------------------|-------------|