

**INSURANCE INDUSTRY LOAN APPLICATION
AGENCY, GENERAL AGENCY, MANAGING GENERAL AGENCY/UNDERWRITER, INSURANCE HOLDING
COMPANY, PROGRAM ADMINISTRATORS**

CREDIT APPLICATION TO QUIVIRA CAPITAL

Please send completed application to:

Quivira Capital

Attn: Kelly Drouillard

8706 Bourgade Street, Suite 120

Lenexa, KS 66219-1459

Email: kelly@quiviracapital.com

Fax: (800)850-8490

Phone: (913)279-9233

Applicant Name: _____

Applicant Address: _____

GENERAL INFORMATION

Applicant Phone: _____

Applicant Fax: _____

Applicant Email Address: _____

Tax ID No. _____

Applicant State and Date Incorporation or Organization: _____

Corporation _____, S Corp _____, C Corp _____, LLC _____

Partnership _____, Sole Proprietor _____

Requested Loan Amount _____ Requested Length of Repayment: _____

Purpose for Loan: _____

How did you hear about Quivira Capital? _____

REQUIRED SUBMISSION FINANCIAL INFORMATION

- Complete Financial Statement – provide attachments for last three (3) years
- Provide applicant federal income tax returns for last three (3) years
- Provide Pro Forma financial statements for the next three (3) years
- Business overview & description describing strategy, markets, operations, distribution, etc.
Any individual owning 25% stock or member shares in borrowing entity must complete a Guarantor Questionnaire

COLLATERAL

- Describe assets being offered as collateral: _____
- Are assets encumbered, or secured by lender? If yes, then explain: _____
- Describe Ownership Structure: (or attach capital schedule) _____

CREDIT AND TRADE REFERENCES – (3 – at least 1 P&C Industry trade reference)

Reference Name	Contact Person	Phone Number	Relationship to Applicant

SIGNATURES:

I certify that my answers to the questions on this application and the information provided in connection therewith (including business and financial information) are true and complete. Permission is granted to Quivira Capital ("Quivira"), and its affiliates, to investigate my work, personal history, business history, employment history, credit history, education and backgrounds, and authorize any school, former employer, reference, or other individual or entity to respond to such inquiries. This permission extends to any entities of which I am a principal or member of. Permission is also granted to provide information about me to Quivira, its affiliated companies, financiers, suppliers and professional consultants. I agree to hold harmless any person or entity which provides information to you from any claims, liability, damages or other amounts incurred as a result of doing so. Applicant further represents and warrants that neither applicant, nor any owner, affiliate, partner, director, officer or manager of applicant, nor any affiliate, parent, child or spouse of any individual applicant (collectively for this paragraph "applicant") supports terrorism, provides money or financial services to terrorists, or is engaged in terrorism, is on the current U.S. government list of organizations that support terrorism, nor has engaged in or been convicted of fraud, corruption, bribery, money laundering, narcotics trafficking or other crimes, and all are eligible under applicable U.S. immigration laws to be in the U.S. and perform contracts in the U.S. Applicant further warrants and represents that applicant is not identified by a government or legal authority as a person with whom we would be prohibited from transacting business and that it will notify us in writing immediately of the occurrence of any event that renders the foregoing representation and warranties incorrect. I understand and agree that any misrepresentation by me on this application or in the information provided in connection therewith, will result in cancellation of the application and that Quivira shall not be held liable in any respect because of false statements or omissions made by me in this application or in the information provided in connection therewith. Applicant specifically authorizes Quivira to file its UCC-1 financing statements on the collateral to be pledged as security for the contemplated loan prior to the loan's actual funding date in order to facilitate the perfection of Quivira's security interest in the collateral. Should the loan fail to close for any reason, Quivira agrees to promptly terminate its pre-filing.

Date: _____ Signature of Applicant: _____

Title: _____

Exhibit B to Credit Application

FINANCIAL STATEMENT: ADDITIONAL INFORMATION

Personal Property & Assets. <i>(Describe in detail; and if any is pledged as security, state name and lien holder amount of lien terms of payment and if delinquent, describe delinquency.)</i>
Unpaid Taxes. <i>(Describe in detail; as to type, to whom payable, when due, and to what property, if any, a tax lien attaches.)</i>
Other Liabilities. <i>(Describe in detail.)</i>
Life Insurance Held. <i>(Give face amount and cash surrender value of policies; name of insurance company and beneficiaries.)</i>

CONTINGENT LIABILITIES

Does APPLICANT have any contingent liabilities? Yes No If yes, indicate below and provide amount and description.

As Endorser, Co-maker or Guarantor: \$ _____

On Leases and Contracts: \$ _____

Legal Claims: \$ _____

Other Special Debt: \$ _____

Amount of Contested Tax Liens: \$ _____

Is APPLICANT a partner, shareholder or officer in any venture? Yes No

Is APPLICANT a defendant in any suits or legal action? Yes No

Are all tax obligations, including payroll, sales taxes, past due amounts, liens and contested taxes disclosed in Section 6?
 Yes No

Has APPLICANT ever obtained credit under another name? Yes No If yes, please provide _____

Has Applicant ever filed Bankruptcy?	Date?	Outcome?
<p>I authorize Quivira Capital to make inquiries as necessary to verify the accuracy of the statements made and to determine creditworthiness. I certify the above information and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution by the Lender and/or U.S. Attorney General.</p>		
Signature: _____	Date: _____	SS No.: _____
Title: _____		