

# Credit Partner Program

GET THE MONEY YOU NEED FOR:

Equipment

Real Estate

Inventory

Start-up Capital

Supplies

Vehicles

Marketing

## Terms and Conditions

**{The following safety controls have been implemented to ensure I am able to service the needs of as many small businesses as possible.}**

**I.** Twelve **(12) months of payments must be escrowed with the lender** prior to my signing on as a credit partner.

**II.** Prior to signing any documentation to officially serve as a credit partner, I must receive in writing from the lender, a letter on official letterhead stating that upon the tendering of the 12th payment in escrow, I and my business, McCloud9 Enterprises, LLC, will be immediately removed as a personal guarantor on the credit line. As well, I would need to speak with a representative at the lending company prior to signing this paperwork.

**III.** In addition to correspondence from your business, all matters regarding the credit line must come directly from the lender in writing on official letterhead with relevant contact information.

**IV.** Any documents pertaining to the lender that require my signature need to be sent directly from the lender at least 5-7 days in advance to give me proper time for review due to other professional commitments.

**V.** A letter from the lender needs to be forwarded stating that the credit line will not report on my personal credit other than in the form of a hard inquiry. This letter should be provided in advance of having my credit pulled by the lender and officially signing on as a credit partner. (A substantial line reporting on my credit and too many hard inquiries could potentially lower my score and affect my ability to serve as a credit partner for other businesses.)

**VI.** The lender must send a letter on official letterhead stating the hard inquiry will be removed from my credit no later than five (5) business days following the one-year mark of the credit line.

**VII.** Since the fee will be based upon a percentage of the accepted amount of credit in most cases, the details of the credit line must be sent from the lender on official letterhead.

If you accept these terms and conditions, I will prepare an agreement for our businesses to sign. (You are encouraged to have an attorney review the agreement prior to signing it.)

If you have any questions, feel free to contact me at either of the following: phone - [\(770\) 774-1772](tel:7707741772) // e-mail - [mccloud9clients@gmail.com](mailto:mccloud9clients@gmail.com). I look forward to partnering with you!

