



Build Business Credit
WITH US



WWW.NET30CREDIT.COM

CAN'T GET 30 DAY CREDIT TERMS WITH YOUR SUPPLIERS? GET BUSINESS CREDIT ASSURANCE.



What is Business Credit Assurance? Business Credit Assurance is a credit guarantee that helps start up's and growing supply firms establish new 30 day credit terms or increase existing credit limits with suppliers such as manufacturers, distributors, or wholesalers.

Qualifying is Easy. Because credit assurance is *not a loan product* 90% of our applicants are pre-approved for credit in just a few days.

Our No Obligation, Risk Free Offer. You can apply totally risk free. There are no fees due unless your application is pre-approved and you accept our credit offer. If you qualify, you'll receive an offer disclosing all terms, conditions, additional documents needed (if any) and fees associated with your credit pre-approval offer.

*NOT A LOAN PRODUCT | For B2B or B2G Companies Only. Subject to credit approval. Available in the U.S. only. Void where prohibited or limited by law.



How Credit Assurance Works. Once your credit is approved, we can issue credit assurance to your qualified supplier to get your order shipped even if your company has limited credit history or an inability to prepay for orders.

By using our credit assurance product, we can qualify your supplier and *protect* your business credit against default with your suppliers for orders that are "drop-shipped" to your corporate and government agency customers.

Drop-Ship Credit Assurance can increase your credit capacity with suppliers by using our **Irrevocable Standby Letters of Credit (SBLC)** as credit guarantees to cover 100% of the product costs to finance Purchase Orders for your B2B or B2G customers with credit limits up to \$4,000,000.

Supply contractors and resellers can build credit with benefits like:

- Easier 30-Day Credit Approval with Suppliers
- Establish or Increase Credit Limits with Suppliers
- Protection Against Credit Default to Suppliers
- Includes CrossWalk™ Supply Bid Pricing Software, and
- Access to Working Capital Credit Lines

Association Membership. Credit Assurance rate discounts are available for paid members of our National Business Alliance.

Interested in learning more? Contact your local affiliate or use the contact information provided below to schedule a conference call with us Monday through Friday, 9a – 5p Central Time.

Contact: Mr. Dundee Davis, Chief Credit Officer,
at (800) 381-0073, ext. 201 or email to: ddavis@ar2credit.com.

Affiliate Contact:

Corporate Mailing Address:
Dominion Capital Management Corporation
2450 Louisiana Suite 400-424
Houston, Texas 77006



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DROP SHIP CREDIT ASSURANCE

Drop Ship Credit Assurance Overview

Drop Ship Credit Assurance (DSCA) is a comprehensive contract financing program that combines Government supply contracting with powerful business credit building know-how to create a powerful commercial credit solution. The program allows new or established small businesses to drive new sales growth by selling finished goods to large creditworthy corporations or government agencies. DSCA allows small businesses to establish or extend NET30 day credit terms with their suppliers to finance government issued Purchase Orders or term supply contracts.

DSCA is NOT A LOAN PRODUCT, but provides business credit by purchasing the company's current and future government or corporate contract accounts receivable. Dominion Capital Management can arrange to get a "pre-approval" for credit assurance coverage that will be effective for a maximum of 90-days or until a verifiable purchase order is received to activate the commercial credit facility. By offering a guarantee of payment against default, new and growing companies can more easily establish or extend commercial credit lines with qualified suppliers.

The credit facilities allow small business owners to:

- 1) Establish new credit terms with suppliers
- 2) Extend existing credit terms with suppliers
- 3) Grow sales faster by offering credit terms
- 4) Use invoice cash advances to pay suppliers on time

Preferred industries include but are not limited to:

- Auto & Truck Parts Suppliers
- Paint and Building Materials
- Construction Materials
- Office Supplies
- Medical Supplies
- Industrial Chemicals
- Janitorial Supplies
- Safety Equipment and more!

DSCA can allow eligible start-up supply companies to get "prequalified" for a credit facility up to \$100,000 or more and established companies with 3 or more years in operations may qualify for up to \$4,000,000 or more in total financing which may be a combination of commercial credit facilities, receivable financing, loans, or business equipment lease financing. To apply for loans or equipment financing, visit www.net30credit.com

DSCA will only arrange to issue guarantees to suppliers for Purchase Orders or term supply contracts that are for sales to creditworthy corporations or Government agencies. (Service contracts are not eligible for DSCA, but can be financed separately)

Key Features for Start-up State or Federal Registered Vendors

- **NO** Strong personal credit required.
- **NO** Business plans required.
- **NO** Minimum time in operation required
- **NO** Fixed monthly loan payments.
- **NO** Government agency loan eligibility restrictions.
- **NO** Difficult credit line extensions as company sales grow and
- **NO** Upfront fees to apply!

We can provide credit assurance coverage to suppliers on Purchase Order contracts issued by:

- Federal Government Agencies
- State Government Agencies
- County and City Departments
- State Supported Colleges and Universities
- Public Mass Transit Authorities
- Independent School Districts, and

Key Benefits for Start-up State or Government Registered Vendors

- Easier 30-Day Credit Approval with Suppliers
- Establish or Increase Credit Limits with Suppliers
- Protection Against Payment Default to Suppliers
- Includes CrossWalk™ Supply Bid Pricing Software, and
- Access to Working Capital Credit Lines
- Preferred Provider Network Available Upon Request

Drop Ship Supplier Prequalification

DSCA will arrange to have credit guarantees issued on behalf of your company to your suppliers.

1. Suppliers must be willing to extend credit terms to your firm that is secured by our credit facility.
2. Suppliers must be able to produce or have sufficient inventory to drop-ship the specified product on time and meet the buyer's terms such as delivering the brand or type of product specified in the purchase order.

DSCA is not a loan product, however a credit assurance subscription is required and credit assurance fees are based on the desired Purchase Order limit sufficient to provide credit assurance sufficient to cover 100% of the cost to finance qualifying Purchase Orders. In all cases credit assurance coverage will require centralized invoice payment processing through participating lenders or funders that will process supplier invoices, credit verifications, accounting, customer invoice payments, and disbursement of funds to participating suppliers, and release of funds in reserve less any applicable fees.

DROP SHIP CREDIT ASSURANCE FAQ'S

- 1) **Q: Is membership in the business association required for credit assurance coverage?**
A: No. Membership in the Dominion Business Association is only required for business owners who wish to receive discounted credit assurance rates and discounted rates on support from Dominion Capital Management's Preferred Provider Organization. The Association annual membership fee is \$995/person and each additional person is \$149/person.
- 2) **Q: Are there any up front packaging or set up fees required?**
A: No. There are no fees charged up front to apply, however; *after approval*, a Term Sheet disclosing the proposed credit limit, terms, conditions, membership, assurance, and any other fees will be issued for your review and acceptance. The membership fee is \$995 and is due upon acceptance of your term sheet. The final amount may be higher depending on the amount and final underwriting guidelines. Fees for cash advances and working capital credit lines are charged separately where applicable by participating lenders.
- 3) **Q: Will the business owner's personal credit be reviewed?**
A: Yes. All owners' personal credit scores will be reviewed by the participating credit provider or lender.
- 4) **Q: If a company has supply contracts with other than government agencies is it still eligible for credit assurance?**
A: Yes. Credit assurance can be approved for contracts from creditworthy corporate clients can be covered under the program.
- 5) **Q: What is a "Credit Facility?"**
A: A credit facility is a non-cash financial instrument that can be used to guarantee payment to a supplier under specified terms and conditions to establish or extend 30-day business credit terms against eligible accounts receivable. Examples of credit facilities are; Supplier Payment Guarantees, Payment Assurance Letters, or Standby Letters of Credit.
- 6) **Q: What is the difference between P.O. Financing and Invoice Factoring, aren't they the same?**
A: No, but, they are closely related however. P.O. Financing is a "*non-cash*" or commercial credit transaction where a Standby Letter of Credit (SBLC) is issued to your supplier on your behalf as an assurance against default on 100% of the delivered cost of the Purchase Order **before** delivery of finished goods. Factoring is a "*cash*" transaction from the sale of current accounts receivable **after** delivery of goods or services.
- 7) **Q: Are there any other commercial finance solutions available?**
A: Yes. Equipment leasing, unsecured loans, merchant cash advances, crowdfunding, and secured bank lines are available through Dominion Commercial Credit by visiting our website at www.net30credit.com.
- 8) **Q: What is the monthly payment and interest rate on the credit assurance?**
A: Because DSCA is *not a loan product*, your credit assurance subscription fee can be paid monthly; however, there are no interest payments as would be the case with a loan, therefore the costs are based on a *percentage* of credit assurance coverage and may adjust based on the length of time a credit facility is in use until the outstanding invoices supporting the facility are paid.
- 9) **Q: How can cash be advanced on my customer invoices for working capital?**
A: Yes. For members with approved working capital credit lines or "factoring credit lines" may draw cash advances up to 80% of the verifiable invoiced amount following approval. Cash advances can be transferred via ACH wire directly to your suppliers to pay your suppliers invoices on time. This allows your firm to quickly develop and maintain excellent business credit as your business grows.
- 10) **Q: What is a "Lock Box" Account and why is it required?**
A: Yes it is REQUIRED. A "lock box" is a managed account held by our participating factoring company where invoice payments are received, accounted for, and disbursed as authorized by Dominion Commercial Credit for invoice payments to be directed to your suppliers and your profits, less any credit assurance, factoring, wire, and other applicable fees and repayments for cash advances due if any.
- 11) **Q: Will the government agency or corporate client be notified that the contract is financed?**
A: Yes. Because you are extending credit to your government and corporate clients, they will need to be notified by you via letter on your company letterhead that you have arranged to extend credit terms for them. The letter will introduce your receivables management company (the participating factoring company) and give instructions on how and where to direct your invoice payments.
- 12) **Q: What criteria is used to qualify credit assurance applicants?**
A: Qualification is determined by several considerations some of which include but are not limited to; personal credit, criminal history, creditworthiness of government or commercial customers, suppliers with a track record of delivering quality finished goods, accounting systems, contract restrictions, no IRS liabilities, no prior bankruptcies, profitability, etc...
- 13) **Q: Can credit assurance be used to purchase supplies for my company that are not for resale or drop shipped?**
A: No. Credit assurance can only be used to provide credit coverage on purchases made for resale on net-30 day terms.
- 14) **Q: Can credit assurance be used to purchase drop ship goods that must be vendor installed, delivered, customized, or repackaged?**
A: No. Credit assurance can only be used for drop shipped finished goods for use by the end buyer only.

DROP SHIP CREDIT ASSURANCE MEMBERSHIP ELIGIBILITY AND OPERATIONS QUESTIONNAIRE

(Questions 1 – 13 Must Be Completed by All Owners of the Business)

Last Name	First Name	Middle Initial	EIN/SSN
Street Address			Date of Birth (<i>required</i>)
City	State	Zip	Business Name (Where Applicable)
Cell Phone	Evening Phone	E-mail Address	

PERSONAL ELIGIBILITY QUESTIONNAIRE Please take a moment to tell us about yourself.

Highest Level of Education	<input type="checkbox"/> High School Diploma/G.E.D. <input type="checkbox"/> Bachelor Degree	<input type="checkbox"/> Some College <input type="checkbox"/> Master Degree	<input type="checkbox"/> Associate Degree <input type="checkbox"/> Doctorate Degree
Purpose for Applying	<input type="checkbox"/> Finance a Purchase Order <input type="checkbox"/> Working Capital Credit Line	<input type="checkbox"/> Establish New Supplier Credit <input type="checkbox"/> Extend Current Credit Limit	<input type="checkbox"/> Manage Business Credit Profile <input type="checkbox"/> Improve Business Credit Score

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 or the company have any unpaid judgments or tax liens? YES NO
5. Have you ever filed suit as a plaintiff or been a defendant in any legal proceeding? YES NO
6. Do you currently owe any back child support? YES NO
7. Do you have any defaulted student loans? YES NO
8. Have you or the company been debarred by any government agency? YES NO
9. Have you or the company ever filed bankruptcy? YES NO
10. Are you a naturalized citizen, or permanent resident? YES NO
11. Would you describe your personal credit as being "extremely challenged?" YES NO
12. Are you or your business currently certified as small, minority, veteran, or woman owned? YES NO
13. Do you currently have any secured business loans or credit lines with banks? YES NO

BUSINESS OPERATIONS QUESTIONNAIRE

14. Have you been able to establish 30 day credit terms with any of your current suppliers? YES NO
15. Do you currently buy from any wholesalers, distributors, or manufacturers who "drop-ship" products *directly* to your customers? YES NO
16. Will any of the financing be used in a construction business as a primary or sub-contractor? YES NO
17. Do you currently use any accounting system in your business? (ex: QuickBooks, Peachtree, etc...) YES NO
18. Does your company sell any products that must be customized, repackaged, or installed prior to invoicing your customers? YES NO
19. Does your company sell any products that requires the training of any end-user customer or their employees? YES NO
20. Does your company accept any Purchase Orders with Indefinite Delivery times or Indefinite Quantities? YES NO
21. Does your company buy from any suppliers that it also sells to? YES NO
22. Does your company accept credit cards for payment from customers? YES NO
23. Does your company currently export any products or services? YES NO

Please give details or explain any 'yes' answers to questions above. (Attach separate sheet if necessary.)

I the undersigned attest that I have answered all questions truthfully and honestly to the best of my knowledge and belief.

Applicant Signature

Applicant Title

Date Signed

① Business Information Instructions: Complete steps 1 - 8 and sign.			Application#: _____	N30AID# _____
Business Legal Name:		Federal Tax ID No. (9-digit number)	Business Financing Requested (\$) (Give Amount Up to \$4,000,000)	Funding Needed By:
Physical Street Address: (No P.O. Box)			Bank Financing Type: (for over 700 credit scores) <input type="checkbox"/> Unsecured \$50K Bank Line Credit Range: 740-850 <input type="checkbox"/> Unsecured \$50K Bank Loan Credit Range: 700-850 SUPPORTING DOCUMENTS REQUIRED <input type="checkbox"/> Clear, legible copy of Driver's License <input type="checkbox"/> Clear, legible copy of Business Formation Documents <input type="checkbox"/> Clear, legible copy of Purchase Orders, Invoices, etc... <input type="checkbox"/> Clear, legible copy of Financial Statements	Alternative Financing Types: (for under 700 credit scores) <input type="checkbox"/> P.O. Credit Assurance <input type="checkbox"/> Equipment Lease-Back <input type="checkbox"/> Invoice Factoring <input type="checkbox"/> Merchant Card Advance <input type="checkbox"/> Cash Balance Loan <input type="checkbox"/> Crowdfunding <input type="checkbox"/> Investor Equity Financing <input type="checkbox"/> Owner Financing <input type="checkbox"/> Commercial Collections <input type="checkbox"/> Opportunity Financing <input type="checkbox"/> Commercial Real Estate <input type="checkbox"/> LP Licensing
City	State	Zip		
Business Phone	Business Fax	Website		
Use of Funds			Are You Currently Factoring Invoices? <input type="checkbox"/> YES or <input type="checkbox"/> NO	Are there any secured bank loans? <input type="checkbox"/> YES or <input type="checkbox"/> NO
Email Address			If YES to either of the above, give company or lender name(s):	

② Business Profile Data				
Describe Products/Services Sold:			Business Structure: <input type="checkbox"/> Sole-Proprietor <input type="checkbox"/> LLC <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership	
Date Business Established	State Incorporated: (if applicable)	Gross Annual Sales Amount	Sales Method(s): <input type="checkbox"/> Invoice Net-30 <input type="checkbox"/> Progress Billing <input type="checkbox"/> Credit Card	
Business Certifications (List any Small, Minority, Veteran, or Woman Owned Certifications)		Do You Have Business Insurance? <input type="checkbox"/> YES <input type="checkbox"/> NO	Sales Area: <input type="checkbox"/> Local <input type="checkbox"/> State <input type="checkbox"/> U.S. <input type="checkbox"/> International	
Facilities: <input type="checkbox"/> Residence <input type="checkbox"/> Store <input type="checkbox"/> Office <input type="checkbox"/> Warehouse <input type="checkbox"/> Internet Business			Business Credit: D-U-N-S #	
Landlord/Mortgage Holder Name:		Phone:	Have you applied for credit with your suppliers?: <input type="checkbox"/> YES <input type="checkbox"/> NO	

③ Owners/Officers Information					Ownership percentages must equal a minimum of 100% coverage.				
Primary Owner Name:			Title		Secondary Owner Name:			Title	
Complete Home Address: (Include City, State, Zip)					Complete Home Address: (Include City, State, Zip)				
Social Security Number	Driver's License. #	State	Date of Birth	% Owned	Social Security Number	Driver's License. #	State	Date of Birth	% Owned
Home Phone	Cell Phone	Email			Home Phone	Cell Phone	Email		
Are You a U.S. Citizen? <input type="checkbox"/> YES <input type="checkbox"/> NO	Are All Taxes Current? <input type="checkbox"/> YES <input type="checkbox"/> NO	Do you own or rent your home? <input type="checkbox"/> OWN <input type="checkbox"/> RENT			Are You a U.S. Citizen? <input type="checkbox"/> YES <input type="checkbox"/> NO	Are All Taxes Current? <input type="checkbox"/> YES <input type="checkbox"/> NO	Do you own or rent your home? <input type="checkbox"/> OWN <input type="checkbox"/> RENT		
Do you have any prior criminal history? <input type="checkbox"/> YES <input type="checkbox"/> NO	If yes, please explain				Do you have any prior criminal history? <input type="checkbox"/> YES <input type="checkbox"/> NO	If yes, please explain			

④ Business Banking Information				
Business Bank Name:			Bank Account Name: (Must be the same as Legal or DBA Name)	
Complete Street Address: (No P.O. Box. Include City, State, Zip)			Business Checking Routing and Account Number: (Found on bottom of Business Checks)	
Bank Contact Name		Bank Contact Email	Routing No:	Account No:
			Bank Phone	

⑤ Trade Reference: Supplier #1 Information (Add a separate sheet if needed)			⑥ Trade Reference: Supplier #2 Information (Add a separate sheet if needed)		
Supplier Name: (Give company name)		Supplier Phone:	Supplier Name: (Give company name)		Supplier Phone:
Complete Address: (Include City, State, and Zip)			Complete Address: (Include City, State, and Zip)		
Sales Contact Name:	Sales Contact Email:		Sales Contact Name:	Sales Contact Email:	
⑦ Accounts Receivable Information (corporate or government accounts only)			Monthly Purchase Order Volume (\$)		Do You Ever Invoice a Customer PRIOR to Delivery? <input type="checkbox"/> YES <input type="checkbox"/> NO
Number of Customer Accounts (B2B or B2G)	Number of Invoices Per Month		Avg. Invoice Amount (\$)	Avg. Days Sales Outstanding	

⑧ Credit Release Authorization The undersigned applicant(s) in the foregoing application attests that all information provided by them is true and correct and that they have authority to bind the company and I understand this is not an application for credit. The intent of this profile is for you to determine if a relationship between our two companies would be mutually beneficial. I authorize Dominion Capital Management Corporation ("DCMC") to investigate the information I have supplied on this profile. I further jointly authorize DCMC and any of its participating insurers, funders, employees, affiliates, partners, lenders, investors, and assigns to access any credit reporting agencies in its investigation of me, or my company. I appoint DCMC and its assigns as my agent and attorney-in-fact to sign and file UCC Financing Statements for the purpose of protecting its security interest under any agreements and transactions relating to our firms and I further agree that a photostatic or facsimile copy of this authorization shall be valid as the original.

Applicants Authorized Signature(s)

Date

Applicants Authorized Signature(s)

Date