



**SMALL BUSINESS BANKING**

**FOR ALL LOAN REQUESTS:**  
 1) Complete both sides of the application  
 2) Submit the last three months of bank statements and 4506T for business and guarantor(s) (new customer only)

**THE FOLLOWING INFORMATION IS REQUIRED BASED ON YOUR TOTAL AMOUNT BORROWED FROM CAPITAL ONE BANK:**

| Loan Requests \$50,000 to under \$100,000 | Loan Requests \$100,000 to under \$500,000 | Loan Requests \$500,000 and greater |
|---|--|-------------------------------------|
| 1 year Personal Tax Return*               | 2 years Personal Tax Return*               | 3 years Personal Tax Return*        |
| 1 year Business Tax Return*               | 2 years Business Tax Return*               | 3 years Business Tax Return*        |
|   | Current Accounts Receivable Aging          | Current Accounts Receivable Aging   |

\* If on extension, submit signed extension document. Additionally, if current year end business return is on extension, provide internally prepared year end financial statement. Also, if year end financials or tax returns are > 6 months old, provide internally prepared interim financial statement.  
 It is imperative that all information requested be completed or the application will not be processed. If a field is not applicable please indicate so by writing N/A in the appropriate place.  
 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 that means for 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.

**APPLICANT INFORMATION**

Borrower Name The Law Firm of Puckett and Faraj, PC DBA  
 Business Entity C Corporation  S Corporation  LLC  LLP  Partnership  Sole Proprietor  
 Date in Business June 1, 2008 Nature of Business Legal Services  
 Business Street Address 1800 Diagonal Rd #210 City Alexandria State VA Zip Code 22314 County City Alexandria  
 Alternate Mailing Address (if applicable):  
 E-mail Address: neal@puckettfaraj.com Business Telephone # 703-706-9566 Cell Phone # 202-340-0069  
 Does the borrower or its guarantors have open tax liens or judgements?  yes  no Are more than 20% of sales to 1 customer?  yes  no  
 Is the firm or its guarantors contingently liable as endorser or guarantor?  yes  no Are any assets on the financials pledged or assigned?  yes  no  
 Has the borrower and/or guarantors filed bankruptcy?  yes  no  
 If you answered yes to any of the above, please attach explanation.

**BUSINESS DEBT**

| Lender      | Credit Line or Term Loan | Rate | Original Amount | Balance Due | Monthly Payment | Purpose   |
|-------------|--------------------------|------|-----------------|-------------|-----------------|-----------|
| Capital One | Term                     | 6.5  | 90,000.00       | 71,510.64   | 2,762.80        | Expansion |
|             |                          |      |                 |             |                 |           |

**BUSINESS FINANCIAL INFORMATION**

Average Business Checking Account Balance 2010 avg \$54427.00 Current Bank Capital One  
 # of Employees 7 Federal Tax ID# 26-2570788 Annual Sales YTD \$695,194 for FYE (31Dec)  
 Accountant/CPA Renner & Co., CPA Net Income YTD \$8153 for FYE (31Dec)

**PERSONAL FINANCIAL INFORMATION**

All owners and guarantors must complete this entire section, as well as the Applicant Acknowledgment section on the reverse side. Ownership should total 100%. If additional space is necessary, please copy the application, complete this section, sign the acknowledgement and attach.  
 If a Capital One PFS Form has already been completed, there is no need to complete the section below. However, each owner must write their name in the section below as well as "see attached".

|   |                                   |                    |                      |                                  |                                |                                   |                                     |                            |                                  |                |                               |                |                          |  |                               |                               |   |               |                    |               |                           |                                |                           |                             |                            |                           |                |                               |                |                          |  |                       |                       |
|---|-----------------------------------|--------------------|----------------------|----------------------------------|--------------------------------|-----------------------------------|-------------------------------------|----------------------------|----------------------------------|----------------|-------------------------------|----------------|--------------------------|--|-------------------------------|-------------------------------|---|---------------|--------------------|---------------|---------------------------|--------------------------------|---------------------------|-----------------------------|----------------------------|---------------------------|----------------|-------------------------------|----------------|--------------------------|--|-----------------------|-----------------------|
| <p>First Name <u>MI</u> Last Name</p> <p><u>Neal A. Puckett</u></p> <p>Street Address</p> <p><u>2181 Jamieson Ave #1505</u></p> <p>City <u>State</u> Zip Code</p> <p><u>Alexandria, VA 22314</u></p> <p>Years at address Residential status (own, rent, live w/parents)</p> <p><u>6 years - Owned 9</u> Years</p> <p>Social Security # Date of Birth Home Phone #</p> <p><u>315-58-5684 11/16/1954 202-340-0069</u></p> <p>Company Title %Ownership Time as Owner of Company</p> <p><u>Partner 50% 6/1/2008</u></p> <p>Salary Other Income** Monthly Mortgage</p> <p><u>\$117,000.00 \$42,816</u></p> <p>** (Income from alimony, child support, or separate maintenance, need only be disclosed if you wish it to be considered in determining your creditworthiness)</p> <p>Check One: <input checked="" type="checkbox"/> Assets owned jointly <input type="checkbox"/> Assets owned individually</p> <p>Statement as of</p> <table border="0"> <tr> <td><b>Assets</b></td> <td><b>Liabilities</b></td> </tr> <tr> <td>Cash \$ <u>10000</u></td> <td>Credit Card Debt \$ <u>19000</u></td> </tr> <tr> <td>Marketable Securities \$ _____</td> <td>Mortgage Balance \$ <u>484215</u></td> </tr> <tr> <td>Personal Residence \$ <u>865000</u></td> <td>Installment Loans \$ _____</td> </tr> <tr> <td>Retirement Funds \$ <u>14000</u></td> <td>Other \$ _____</td> </tr> <tr> <td>Business Investments \$ _____</td> <td>Other \$ _____</td> </tr> <tr> <td>Investment R.E. \$ _____</td> <td></td> </tr> <tr> <td><b>Total \$ <u>889000</u></b></td> <td><b>Total \$ <u>503215</u></b></td> </tr> </table> | <b>Assets</b>                     | <b>Liabilities</b> | Cash \$ <u>10000</u> | Credit Card Debt \$ <u>19000</u> | Marketable Securities \$ _____ | Mortgage Balance \$ <u>484215</u> | Personal Residence \$ <u>865000</u> | Installment Loans \$ _____ | Retirement Funds \$ <u>14000</u> | Other \$ _____ | Business Investments \$ _____ | Other \$ _____ | Investment R.E. \$ _____ |  | <b>Total \$ <u>889000</u></b> | <b>Total \$ <u>503215</u></b> | <p>First Name <u>MI</u> Last Name</p> <p><u>Haytham Faraj</u></p> <p>Street Address</p> <p><u>22167 Morley Ave</u></p> <p>City <u>State</u> Zip Code</p> <p><u>Dearborn, MI 48124</u></p> <p>Years at address Residential status (own, rent, live w/parents)</p> <p><u>1 year - Own</u></p> <p>Social Security # Date of Birth Home Phone #</p> <p><u>321-70-6884 8/1/1968 760-521-7934</u></p> <p>Company Title %Ownership Time as Owner of Company</p> <p><u>Partner 50% 6/1/2008</u></p> <p>Salary Other Income** Monthly Mortgage</p> <p><u>\$117,000.00 \$41,000 \$2405.00</u></p> <p>** (Income from alimony, child support, or separate maintenance, need only be disclosed if you wish it to be considered in determining your creditworthiness)</p> <p>Check One: <input type="checkbox"/> Assets owned jointly <input type="checkbox"/> Assets owned individually</p> <p>Statement as of</p> <table border="0"> <tr> <td><b>Assets</b></td> <td><b>Liabilities</b></td> </tr> <tr> <td>Cash \$ _____</td> <td>Credit Card Debt \$ _____</td> </tr> <tr> <td>Marketable Securities \$ _____</td> <td>Mortgage Balance \$ _____</td> </tr> <tr> <td>Personal Residence \$ _____</td> <td>Installment Loans \$ _____</td> </tr> <tr> <td>Retirement Funds \$ _____</td> <td>Other \$ _____</td> </tr> <tr> <td>Business Investments \$ _____</td> <td>Other \$ _____</td> </tr> <tr> <td>Investment R.E. \$ _____</td> <td></td> </tr> <tr> <td><b>Total \$ _____</b></td> <td><b>Total \$ _____</b></td> </tr> </table> | <b>Assets</b> | <b>Liabilities</b> | Cash \$ _____ | Credit Card Debt \$ _____ | Marketable Securities \$ _____ | Mortgage Balance \$ _____ | Personal Residence \$ _____ | Installment Loans \$ _____ | Retirement Funds \$ _____ | Other \$ _____ | Business Investments \$ _____ | Other \$ _____ | Investment R.E. \$ _____ |  | <b>Total \$ _____</b> | <b>Total \$ _____</b> |
| <b>Assets</b>   | <b>Liabilities</b>                |                    |                      |                                  |                                |                                   |                                     |                            |                                  |                |                               |                |                          |  |                               |                               |   |               |                    |               |                           |                                |                           |                             |                            |                           |                |                               |                |                          |  |                       |                       |
| Cash \$ <u>10000</u>  | Credit Card Debt \$ <u>19000</u>  |                    |                      |                                  |                                |                                   |                                     |                            |                                  |                |                               |                |                          |  |                               |                               |   |               |                    |               |                           |                                |                           |                             |                            |                           |                |                               |                |                          |  |                       |                       |
| Marketable Securities \$ _____  | Mortgage Balance \$ <u>484215</u> |                    |                      |                                  |                                |                                   |                                     |                            |                                  |                |                               |                |                          |  |                               |                               |   |               |                    |               |                           |                                |                           |                             |                            |                           |                |                               |                |                          |  |                       |                       |
| Personal Residence \$ <u>865000</u>   | Installment Loans \$ _____        |                    |                      |                                  |                                |                                   |                                     |                            |                                  |                |                               |                |                          |  |                               |                               |   |               |                    |               |                           |                                |                           |                             |                            |                           |                |                               |                |                          |  |                       |                       |
| Retirement Funds \$ <u>14000</u>  | Other \$ _____                    |                    |                      |                                  |                                |                                   |                                     |                            |                                  |                |                               |                |                          |  |                               |                               |   |               |                    |               |                           |                                |                           |                             |                            |                           |                |                               |                |                          |  |                       |                       |
| Business Investments \$ _____   | Other \$ _____                    |                    |                      |                                  |                                |                                   |                                     |                            |                                  |                |                               |                |                          |  |                               |                               |   |               |                    |               |                           |                                |                           |                             |                            |                           |                |                               |                |                          |  |                       |                       |
| Investment R.E. \$ _____  |                                   |                    |                      |                                  |                                |                                   |                                     |                            |                                  |                |                               |                |                          |  |                               |                               |   |               |                    |               |                           |                                |                           |                             |                            |                           |                |                               |                |                          |  |                       |                       |
| <b>Total \$ <u>889000</u></b>   | <b>Total \$ <u>503215</u></b>     |                    |                      |                                  |                                |                                   |                                     |                            |                                  |                |                               |                |                          |  |                               |                               |   |               |                    |               |                           |                                |                           |                             |                            |                           |                |                               |                |                          |  |                       |                       |
| <b>Assets</b>   | <b>Liabilities</b>                |                    |                      |                                  |                                |                                   |                                     |                            |                                  |                |                               |                |                          |  |                               |                               |   |               |                    |               |                           |                                |                           |                             |                            |                           |                |                               |                |                          |  |                       |                       |
| Cash \$ _____   | Credit Card Debt \$ _____         |                    |                      |                                  |                                |                                   |                                     |                            |                                  |                |                               |                |                          |  |                               |                               |   |               |                    |               |                           |                                |                           |                             |                            |                           |                |                               |                |                          |  |                       |                       |
| Marketable Securities \$ _____  | Mortgage Balance \$ _____         |                    |                      |                                  |                                |                                   |                                     |                            |                                  |                |                               |                |                          |  |                               |                               |   |               |                    |               |                           |                                |                           |                             |                            |                           |                |                               |                |                          |  |                       |                       |
| Personal Residence \$ _____   | Installment Loans \$ _____        |                    |                      |                                  |                                |                                   |                                     |                            |                                  |                |                               |                |                          |  |                               |                               |   |               |                    |               |                           |                                |                           |                             |                            |                           |                |                               |                |                          |  |                       |                       |
| Retirement Funds \$ _____   | Other \$ _____                    |                    |                      |                                  |                                |                                   |                                     |                            |                                  |                |                               |                |                          |  |                               |                               |   |               |                    |               |                           |                                |                           |                             |                            |                           |                |                               |                |                          |  |                       |                       |
| Business Investments \$ _____   | Other \$ _____                    |                    |                      |                                  |                                |                                   |                                     |                            |                                  |                |                               |                |                          |  |                               |                               |   |               |                    |               |                           |                                |                           |                             |                            |                           |                |                               |                |                          |  |                       |                       |
| Investment R.E. \$ _____  |                                   |                    |                      |                                  |                                |                                   |                                     |                            |                                  |                |                               |                |                          |  |                               |                               |   |               |                    |               |                           |                                |                           |                             |                            |                           |                |                               |                |                          |  |                       |                       |
| <b>Total \$ _____</b>   | <b>Total \$ _____</b>             |                    |                      |                                  |                                |                                   |                                     |                            |                                  |                |                               |                |                          |  |                               |                               |   |               |                    |               |                           |                                |                           |                             |                            |                           |                |                               |                |                          |  |                       |                       |

**PRODUCTS REQUESTED**

- New Small Business Line of Credit (Amount Requested) \$ 75,000.00  
 Purpose: Renew current LOC - Expansion
- Secured Y N Secured By: \_\_\_\_\_
- Overdraft Protection Y N OD Account Number: \_\_\_\_\_
- Small Business Increase (only indicate amount of increase) \$ \_\_\_\_\_  
 Purpose: \_\_\_\_\_
- Term Loan (Amount Requested) \$ \_\_\_\_\_  
 Purpose: \_\_\_\_\_
- Term (1-5): \_\_\_\_\_
- Purchase Price \$ \_\_\_\_\_
- Letter of Credit \$ \_\_\_\_\_ (Additional Letter of Credit document required)
- Commercial Mortgage (complete supplement real estate form) \$ \_\_\_\_\_

**GUARANTY**

We hereby absolutely and unconditionally guaranty to Capital One, N.A., its successors, endorsees and assigns, (the "Bank"), the prompt payment and performance of all present and future obligations, liabilities and undertakings of the applicant identified on the reverse side of this application to the Bank ("Borrower"), including but not limited to all loans, interest, late charges, fees and attorney fees. We give this guaranty in consideration of the Bank granting credit to the Borrower and making loans hereunder. Each person who signs this guaranty is jointly and severally liable to the Bank. We agree to pay the Bank all of its costs, expenses, and legal fees in enforcing this guaranty. The Bank does not have to proceed against the Borrower or any security before seeking recovery from me/us. We will be liable hereunder regardless of the validity or enforceability of the obligation of the Borrower. Upon request by Bank, each Guarantor will execute and deliver to Bank a Federal Form 4506T authorizing Bank to obtain any Guarantor's individual tax return transcripts.

The Bank may do any or all the following without notice and we will remain liable on this guaranty: (a) exchange, surrender, sell, substitute, liquidate, or release any security; (b) renew, extend, modify, accelerate, compromise, or release any obligation of Borrower or any Guarantor; (c) take or fail to take any action with respect to the Borrower or any security or the perfection thereof. This Bank has no duty to any Guarantor with respect to any security.

We waive notice of (a) presentment, demand, protest, notice of protest and notice of dishonor; and (b) advances to the Borrower; and (c) acceptance of the guaranty. This guaranty is absolute, continuing and unconditional and we will remain liable to the Bank despite the occurrence or non-occurrence of any event which would in the absence of this provision be deemed an equitable or legal discharge of a guarantor. We waive trial by jury and the right to interpose set-offs, defenses and counter claims with respect to any action involving this guaranty.

The Bank will not waive any right or remedy by any act, delay, or omission, unless such waiver is in writing and signed by the Bank. This guaranty contains the entire understanding between the Bank and me/us and may not be modified or terminated, except in a writing signed by the Bank. This guaranty will be governed by applicable federal laws and regulations, and to the extent not preempted by such federal laws and regulations, by the laws of the Commonwealth of Virginia, without regard to its conflict of laws rules.

If a claim is ever made against the Bank and the Bank must repay to any person any amounts received for the account of the Borrower by reason of any judgment, settlement, or alternative, we will be liable to the Bank for all such amounts as if they had never been paid, regardless of the status of the Borrower or its obligations or this guaranty. We waive all rights with respect to the Borrower or any guarantor for contribution, subrogation, set-off, indemnification or reimbursement for any payment made by me/us under the guaranty, and all rights to raise any other defenses of a surety or any defense available to the Borrower.

This is a continuing guaranty and will remain in effect unless and until we give notice of termination to the Bank. Termination shall be effective only upon the passage of five (5) days from the Bank's actual receipt of notice of termination at its offices at 7933 Preston Road, Bldg. 2 Second Floor, Mailstop 31062-0210, Plano TX 75024, Attn: Loan Administration Dept and such termination shall not affect any obligation or liability then outstanding or any renewal, modification, or extension thereof including, but not limited to, the amount of any undrawn credit line or commitment to lend, whether or not conditional.

As collateral security for the payment of any and all obligations of the Borrower to the Bank, we grant to the Bank a security interest in and a lien upon and right of offset against all moneys, deposit balances, securities or other property or interest therein of mine/ours now or at any time hereafter held or received by or for or left in the possession or control of the Bank or any of its affiliates, whether for deposit, safekeeping, custody, transmission, collection, pledge or for any other or different purpose.

**APPLICANT ACKNOWLEDGMENT**

We understand the information on this application is given to Capital One, N.A., (the "Bank") for the purpose of obtaining or continuing an extension of credit to the Applicant listed on the reverse side. We have full authority to act on behalf of and bind the Applicant and will provide evidence of such authorization upon request. We have completely and truthfully answered all the questions in the application and understand that if any substantial change in the financial condition of the Applicant or any of its principals occurs, we will notify the Bank immediately. Business Applicant understands that it must maintain a checking or other demand deposit account at Capital One Bank from which the regular monthly payment as well as all other payments required by the terms of the loan agreement will be automatically deducted. Business Applicant hereby authorizes Bank to charge such account for such payments. During the review of this application and any updates, renewals, extensions, in collection activity, the Bank may verify any information provided in connection with the application, obtain credit reports including consumer credit reports on the Applicant, the guarantor(s) and the principal(s), (stockholders, proprietors, partners). The Applicant (if an individual), guarantors and the principals have the right to ask for the name and address of the consumer reporting agency which gave the Bank the credit report. If the application is approved, the Bank may at any time in the future obtain additional credit reports on the Applicant, the guarantor(s) and principals. The Bank also reserves the right to request additional information if needed. If the Bank does not receive such information within 15 days from the date of receipt of this application, it may not be able to give further consideration to your request for credit. This application shall remain the property of the Bank whether or not credit is granted.

Business Applicant represents and warrants that the loan is for commercial purposes only. We understand that the Applicant will be advised of the credit decision in writing from the Bank. If the request is approved, the notification will include the amount, rate and terms of the credit. In addition, the Applicant will receive the note or Account Agreement(s) corresponding to the product(s) for which the Applicant has been approved. Use of the account, acceptance of the proceeds by deposit or otherwise, or endorsement constitutes full acceptance of the rates and terms and conditions specified in the approval notification, note, and/or applicable agreement(s). Approved Corporate Credit Card applicants will receive a Treasury Management - Master Card Credit Agreement containing terms and conditions of the account and must execute and return the agreement. If the credit is secured, Applicant grants to the Bank a security interest in the collateral described in the approval and documents. Upon request, we will execute and deliver to the Bank a Federal form 4506T authorizing the Bank to obtain tax return transcripts for the Applicant and me/us. Applicant promises to pay to the order of the Bank all amounts due to the Bank under the approved credit facility. The Bank is authorized to date the credit agreement, note, and other documents pertaining to the credit as of the date of the approval or funding. The Bank may verify the legal name of the Applicant if its legal name varies from that set forth herein, the Bank is authorized to convert such name and issue documents in the correct name and we and Applicant will be bound thereby.

Small Business Lines of Credit are assessed an annual fee of \$100.00 on origination of the line and annually thereafter. Bank will charge an origination fee of \$100 for lines and term loans up to \$100,000, \$250 for lines and term loans between \$100,001 and \$250,000 and up to 1% of the loan amounts for term loans or lines in excess of \$250,000. The Bank is authorized to charge the Applicant's demand deposit account for all applicable fees.

The proceeds of an approved Term Loan will be credited to Applicant's checking account concurrent with the approval notification letter. Credit requests in excess of \$100,000 require the completion of additional financial information prior to the establishment of the credit facility or disbursement.

**ALL OWNERS/PRINCIPALS MUST SIGN THIS SECTION**

By signing below, each individual, on his/her behalf and on behalf of the Business Applicant as officer, partner, member or manager thereof (if occupying such position with Business Applicant):

- Affirms that the application is accurate and complete,
- Certifies that the individual signing on behalf of the business has been duly authorized and that evidence of such authorization will be provided,
- Agrees to all of the terms and conditions set forth above and below.

BORROWER: The Law Firm of Puckett & Faraj, PC  
Print Name of Business Entity or Sole Proprietor

DATE: 12/6/2010

BY: Neal A. Puckett  
Owner/Principal-Signature

PRINT NAME: Neal A. Puckett

BY: \_\_\_\_\_  
Owner/Principal-Signature

PRINT NAME: Haytham Faraj

BY: \_\_\_\_\_  
Owner/Principal-Signature

PRINT NAME: \_\_\_\_\_

**ALL GUARANTORS MUST SIGN THIS SECTION**

By signing below, each individual:

- Affirms that the application is accurate and complete
- Agrees to all of the terms and conditions set forth above and below.
- Agrees to be jointly and severally liable for any and all amounts which may become due and owing hereunder as further described in the guaranty section above.
- Agrees that by executing this acknowledgment he/she is bound by all of the terms and conditions above and below, including but not limited to the guaranty, as well as this acknowledgment.

DATE: 12/6/2010

BY: Neal A. Puckett  
Individual as Guarantor-Signature

PRINT NAME: Neal A. Puckett

BY: \_\_\_\_\_  
Individual as Guarantor-Signature

PRINT NAME: Haytham Faraj

BY: \_\_\_\_\_  
Individual as Guarantor-Signature

PRINT NAME: \_\_\_\_\_

The following individuals do not have ownership in the Applicant; however, they are authorized to sign Line of Credit Drafts on behalf of the Applicant.

Name: \_\_\_\_\_ Signature: \_\_\_\_\_  
 Name: \_\_\_\_\_ Signature: \_\_\_\_\_

**FOR OFFICE USE ONLY**

TP Form required for all loan packages with MCE > \$100,000 - ID Verification for Individuals (DO NOT MAIL/FAX COPIES OF ID'S) - (One ID is required for each beneficial owner or guarantor(s))

| Customer Name | Type of ID | Issued By | ID Number | Issue Date | Exp. Date |
|---------------|------------|-----------|-----------|------------|-----------|
|               |            |           |           |            |           |
|               |            |           |           |            |           |
|               |            |           |           |            |           |

The above ID identification and site visit was performed by \_\_\_\_\_ (must be signed by a Bank Representative)

Business Specialist Name: \_\_\_\_\_ Business Specialist #: \_\_\_\_\_  
 Business Bank Name: \_\_\_\_\_ Officer #: \_\_\_\_\_  
 Branch Manager, Private Banker, or Other Name: \_\_\_\_\_ Officer #: \_\_\_\_\_  
 District #: \_\_\_\_\_ Branch #: \_\_\_\_\_  
 Phone #: \_\_\_\_\_ Fax #: \_\_\_\_\_  
 Account to Debit Payment: \_\_\_\_\_ Banker E-mail: \_\_\_\_\_