



Corporate Headquarters
 6950 S. Transit Road, P.O. Box 514
 Lockport, NY 14095-0514
 TOLL FREE: 1-800-388-7394
 PHONE: 315-451-2852 FAX: 800-745-5822
 E-mail: michael.macy@fnfg.com
 Website: www.firstniagaraleasing.com

CREDIT APPLICATION

Rev 9/04

Lessee

Company Name: _____
 DBA: _____ Fed Tax ID: _____
 Address: _____
 City, State & Zip: _____
 Landlord Name & Number: _____
 Business Phone: _____ Contact: _____
 Fax: _____ Cell #: _____
 E-mail: _____
 Business Description: _____
 Time In Business Under Current Ownership: _____
 Type of Business: S-Corp LLC Proprietorship
 Partnership Corporation Non-Profit

Vendor

Company Name: _____
 Address: _____
 City, State & Zip: _____
 Telephone: _____ Fax: _____
 Contact: _____ Cell Phone: _____
 e-Mail: _____

Bank References

Principal Bank: _____
 Account Numbers: _____
 Telephone: _____
 Contact: _____

Personal Information on Officers, Partners or Owners

Name: _____
 Home Address: _____
 City, State & Zip: _____
 Telephone: _____ Title: _____
 Social Security #: _____ % Ownership: _____

Name: _____
 Home Address: _____
 City, State & Zip: _____
 Telephone: _____ Title: _____
 Social Security #: _____ % Ownership: _____

Trade References

Company	Contact	Telephone
_____	_____	_____
_____	_____	_____

New Equipment to be Leased (Attach equipment schedule if necessary)

Address of Installation: _____

New/Used	Quantity	Model	Description	Serial Number(s)	Purchase Price (w/o tax)

Proposed Lease Terms

Number of Months: _____ Special Programs: _____ Purchase Option: _____
*Does not include sales tax.

Please fax completed application to
 Michael Macy @ 1-800-745-5827

I authorize all deposit, borrowing, trade and other financial information to be released to First Niagara Leasing, Inc. ("First Niagara"). I hereby represent all information is true, correct and complete. I authorize First Niagara (or other funding source designated by First Niagara) to (a) provide information about us and the credit experience of First Niagara (or such other funding source) with us to others, such as banks and credit reporting agencies, and (b) keep this application, whether or not credit is extended. I acknowledge that, if another individual who is not one of my employees assisted in the preparation of this application, he or she acted as my agent in doing so. Upon request, First Niagara will tell you whether or not a credit report was requested and, if so, the name and address of the credit reporting agency furnishing the credit report.

By signing below and paying to First Niagara a down payment or other amount with respect to any lease or other facility that you are requesting to any lease or other credit facility that you are requesting from First Niagara (or other funding source designated by First Niagara), you acknowledge that, if for any reason you do not enter into the lease or credit facility with First Niagara (or such other funding source) after you are approved by First Niagara (or such other funding source) for such lease or credit facility, such down payment or other amount may be retained by First Niagara and you are not entitled to any refund of such down payment or other amount. You acknowledge that such down payment or other amount will compensate First Niagara for the cost and expenses of processing your application for such lease or other credit facility.

ADDENDUM TO CREDIT APPLICATION

I, the undersigned, acknowledge that I am eighteen years of age or older and understand and specifically consent that (1) all information given to FIRST NIAGARA LEASING, INC. ("First Niagara") in this Credit Application will be transmitted to a funding source not affiliated with First Niagara via the Internet, (2) any such information transmitted via the Internet may be accessible by unintended third parties, (3) any such information is submitted to such funding source at my risk and (4) I waive any right to direct, indirect, consequential, punitive or other damages rising out of or associated with the submission or transmission over the Internet, or the interception, use or misuse relating from such submission or transmission, of this Credit Application or any such information. If I request that a message regarding the status of this Credit Application be transmitted by electronic mail, I expressly authorize you and such funding source and your and its representatives to transmit such message, whether favorable or unfavorable, to the electronic mail address provided by me.

By signing below, the undersigned individual, who is either a principal of the credit applicant or a personal guarantor of its obligations, provides written instruction to First Niagara Leasing, Inc. ("First Niagara") or its designee (and any assignee or potential assignee thereof or other funding source) authorizing review of his/her personal credit profile from a national credit bureau. Such authorization shall extend to obtaining a credit profile in considering this application and subsequently for the purposes of update, renewal or extension of such credit or additional credit and for reviewing or collecting the resulting account. By signature below, I/we affirm my/our identity as the respective individual(s) identified in the above application.

A photostat or facsimile copy of this authorization shall be valid as the original.

Signature: _____
 Print Name: _____
 Date: _____

Signature: _____
 Print Name: _____
 Date: _____

The Federal Equal Credit Opportunity Act prohibits creditors 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 is the Federal Trade Commission Equal Credit Opportunity, Washington, DC 20580.

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement please contact First Niagara Leasing, Inc. set forth above within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.