



I would like to take a moment to introduce you to TRANSACTION FUNDING, INC. (TFI). TFI is a traditional accounts receivable factor providing credit checking, factor guaranty, financing and collection services. TFI was started in 1993 as a single invoice factor and has grown over the last 9 years to provide both single invoice factoring and traditional full service factoring. Although we specialize in the apparel industry we have experience in many industries.

We are unique in our delivery of our services. Unlike many other factors we have no monthly or annual fees. We offer one year contracts with the ability to terminate at any time with a 30 day written notice without any termination fees. TFI also does not require any volume requirements. We factor on an invoice per invoice basis.

Our credit department has access to over 30,000 retail and wholesale accounts through our extensive database. We share our credit information with two other factors, one being the largest factor in the country. Our collections department maintains close contact with our accounts. We don't just send out reminder letters, we contact them directly through the telephone to provide professional collection services.

Our philosophy is to provide traditional factoring on an "as need basis". So you can factor a few receivables or all your receivables. We will work with you based on your cash flow and risk needs. We have no float charges or collection day charges. Our rates will vary based on you needs and usage, so you will not be charged for anything other than usage. WE DON'T "NICKEL AND DIME YOU".

Wouldn't it be nice to know that at the end of the month you do not have to worry about any additional fees? Now you can have factoring and know clearly what your costs are going to be!!!!!!

If you would like more information about TFI or our factoring services, please call MARK F. HIRSCH at (818) 888-4494 or fax at (818) 888-4499. We can also be reached through the internet at hirsch@transactionfunding.com

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e-mail hirsch@transactionfunding.com

CERTIFICATION BY
OFFICERS OF

(COMPANY NAME)

TO: TRANSACTION FUNDING, INC.

The following is our organizational summary:

LEGAL BUSINESS NAME,
(herein the "Company"): _____

DBA'S: _____

ADDRESS: _____

CITY, STATE: _____ ZIP: _____

TELEPHONE: _____ FAX: _____

WEBSITE: _____

EMAIL ADDRESS: _____

ADDT'L ADDRESS (OTHER BUSINESS LOCATIONS): _____

NATURE OF BUSINESS: _____

TYPE OF ENTITY:

Please Attach:

- | | |
|--|---|
| <input type="checkbox"/> Sole Proprietorship | Fictitious Business Name Statement |
| <input type="checkbox"/> Limited Partnership | Certificate of Limited Partnership |
| <input type="checkbox"/> General Partnership | Statement of Partnership Authority |
| <input type="checkbox"/> Corporation | Articles of Incorporation |
| <input type="checkbox"/> Limited Liability Company | Articles of Organization |
| <input type="checkbox"/> Limited Liability Partnership | Registration of Limited Liability Partnership |

Please identify the owners/principals/officers of the Company and indicate respective percentage of ownership in the Company:

- 1. _____ (%) TITLE _____
- 2. _____ (%) TITLE _____
- 3. _____ (%) TITLE _____
- 4. _____ (%) TITLE _____

THE FOLLOWING HAVE SIGNATORY POWERS AS TO ALL TRANSACTIONS CONCERNING THE COMPANY:

- 1. _____ EMAIL ADDRESS _____
- 2. _____ EMAIL ADDRESS _____
- 3. _____ EMAIL ADDRESS _____
- 4. _____ EMAIL ADDRESS _____

PLEASE LIST THE FOLLOWING:

D.U.N.S. NUMBER: _____
FED. ID NUMBER: _____ STATE ID NUMBER: _____
FEDERAL/STATE TAX PAST DUE: () YES () NO

BANK INFORMATION

BUSINESS BANK: _____
ADDRESS, CITY, ZIP: _____
ACCOUNT #: _____ PHONE _____

BORROWING LINE (\$): _____ OWING: _____
() SECURED OR () UNSECURED YEARS W/BANK _____

AVERAGE BANK BALANCE (\$): _____
NAME OF BANK OFFICER: _____ PHONE: _____

AGENT INFORMATION:

NAME OF ACCOUNTANT: _____ PHONE: _____
ACCOUNTING FIRM: _____
ADDRESS, CITY, ZIP: _____

NAME OF ATTORNEY: _____ PHONE: _____
ADDRESS, CITY, ZIP: _____

NAME OF INSURANCE AGENT: _____ PHONE: _____
INSURANCE FIRM: _____ POLICY # _____
ADDRESS, CITY, ZIP: _____

GENERAL BUSINESS INFORMATION:

WHEN DID THE COMPANY START: _____ DATE INCORPORATED: _____
STATE OF INCORPORATION OR AUTHORIZED TO CONDUCT BUSINESS: _____

RECEIVABLES NOW OPEN (\$): _____ AVG. MO. SALES (\$): _____
APPROX. # OF ACCOUNTS: _____ TERMS: _____

HAVE YOU EVER AND/OR ARE YOU CURRENTLY FACTORING/FINANCING?
() YES () NO

IF YES, WITH WHOM: _____

1) ARE RECEIVABLES NOW PLEDGED AS COLLATERAL ? () YES () NO

2) IS THERE PROPERTY OTHER THAN RECEIVABLES, EITHER BUSINESS OR PERSONAL,
PLEDGED AS COLLATERAL?: () YES () NO

IF YES, WHAT AND TO WHOM: _____

3) THE CORPORATION IS DULY QUALIFIED TO TRANSACT BUSINESS AS A FOREIGN
CORPORATION IN THE STATE(S) OF: _____

4) DOES BUSINESS/CORPORATION OWN PROPERTY REAL AND/OR PERSONAL ?
() YES () NO

IF YES, DETAIL ALL REAL PROPERTY OWNED IN BUSINESS NAME BY ATTACHING A DETAILED
ANALYSIS SCHEDULE.

5) LEGAL (GENERAL OVERVIEW): HAS COMPANY EVER BEEN SUED?
() YES () NO

IF YES, BRIEF EXPLANATION OF EVENTS ON ALL SUITS: _____

CERTIFICATION

1) This will acknowledge that the undersigned has requested that Transaction Funding, Inc. ("TFI"), consider a factoring or financing arrangement with the Company pursuant to which TFI would, among other things, be assigned or purchase the Company's accounts receivable and/or make and extend loans, advances and other financial accommodations to the Company. TFI's entering into any such financing arrangements or extending any financial accommodations to the Company would be conditioned upon the fulfillment of a number of conditions, including, without limitation, the execution and delivery of TFI's standard form documentation, and the approval by TFI of the proposed transaction(s).

2) In connection therewith the undersigned hereby authorizes TFI to obtain from Dun & Bradstreet, TRW, Trans Union, Credit Exchange, or any other credit bureaus and reporting agencies, reports concerning the personal, business and financial background and history of the Company or the undersigned.

3) There is no provision in the Certificate of Incorporation or Bylaws of the corporation, or in the laws of the State of its incorporation, requiring any vote or consent of shareholders to authorize the mortgage or pledge of or creation of a security interest in any assets of the corporation. Such power is vested exclusively in its Board of Directors and officers of said corporation.

4) Prompt written notice will be given to you of any change or amendment with respect to any of the foregoing matters. Until such notice is received by you, you shall be entitled to rely upon the foregoing in all respects.

5) The Company agrees to reimburse TFI any and all costs, fees, expenses and actual attorneys fees in connection with investigating the Company, including but not limited to, all filing, recording, publication, search and other costs incurred by TFI under and pursuant to this agreement, or any other present or future agreement, or in connection with any transaction contemplated by the parties.

6) To the extent permitted by applicable law, TFI may file, without the undersigned's signature, one or more financing statements disclosing TFI's proposed liens. The undersigned agrees that a carbon, photographic, photostatic or other reproduction of this Certification or of a financing statement is sufficient as a financing statement. The undersigned acknowledges and agrees that it is not authorized to, and will not file financing statements or other filing or recording documents with respect to the collateral and TFI's proposed liens on and security interest in the Collateral (including any amendments thereto, or continuation or termination statements thereof), without the express prior written approval of TFI, consenting to the form and substance of such financing statement or other filing or recording document. The undersigned approves, authorizes and ratifies any filings or recordings made by or on behalf of TFI in connection with the perfection and continuation of TFI's proposed liens and security interests with respect to the Collateral.

Very Truly Yours,

_____ Date: _____
Company Name

PLEASE SIGN & PRINT NAME(S) AND TITLE(S) OR RELATIONSHIP(S)

By: _____	Title: _____
By: _____	Title: _____
By: _____	Title: _____
By: _____	Title: _____

PRINCIPAL/GUARANTOR INFORMATION STATEMENT(S)

PLEASE INCLUDE A COPY OF YOUR DRIVER'S LICENSE

NAME: _____ PHONE: _____

HOME ADDRESS: _____

SOCIAL SECURITY #: _____ DL #: _____

DATE OF BIRTH: _____

TITLE:

OFFICER - TITLE: _____ STK (%): _____

PARTNER - GENERAL OR LIMITED INVESTMENT (\$): _____

SOLE PROPRIETOR

PERSONAL BANK INFORMATION

Deleted: 1

PERSONAL BANK: _____

ACCOUNT #: _____ PHONE: _____

ADDRESS, CITY, ZIP: _____

SECURED OR UNSECURED YEARS WITH BANK: _____

AVERAGE BANK BALANCE (\$): _____

NAME OF BANK OFFICER: _____

PROPERTY SECTION

DO YOU PERSONALLY OWN REAL PROPERTY? YES NO

IF YES, TYPE OF OWNERSHIP: JOINT SOLE COMMON

IF OTHER THAN 100% OWNED, AMOUNT OF YOUR EQUITY (\$): _____

ADDRESS OF PROPERTY: _____

NAMES OF OTHER OWNERS (IF APPLICABLE): _____

GENERAL BUSINESS INFORMATION

1) EVER OWNED WHOLE/PART OR HAVE BEEN OR CURRENTLY ARE AN INVESTOR IN ANY OTHER COMPANY? YES NO IF YES, DETAIL BELOW

NAME (S), ADDRESS (ES), YEAR (S) IN BUSINESS, CURRENT STATUS (ES) EXTENT OF INVESTMENT/PARTICIPATION - CORPORATE/PARTNERSHIP/SOLE

2) HAVE YOU EVER FILED FOR PERSONAL BANKRUPTCY OR BEEN INVOLVED EITHER AS AN INVESTOR, EMPLOYEE OR CONSULTANT WITH ANY BUSINESS, VENTURE OR

ANY INDIVIDUAL AFFILIATED WITH ANY BUSINESS OR VENTURE THAT FILED FOR BANKRUPTCY IN THE UNITED STATES? YES NO - IF YES, DETAIL BELOW:

3) IS THERE AN EXISTING HOMESTEAD EXEMPTION ON ANY PROPERTY IN WHICH YOU HOLD A PERSONAL INTEREST EITHER IN PART OR IN TOTAL? YES NO

4) ARE YOUR PRINCIPAL CASH DEPOSITS HELD IN JOINT TENANCY? YES NO

5) ARE ANY ASSETS ENCUMBERED OR DEBTS SECURED EXCEPT AS INDICATED?
 YES NO

6) HAVE YOU VOLUNTARILY SURRENDERED OR HAD A VEHICLE, APPLIANCE, OR ANY OTHER ITEM REPOSSESSED? YES NO

7) HAVE YOU EVER APPLIED FOR OR OBTAINED CREDIT UNDER ANOTHER NAME?
 YES NO IF YES, PLEASE PROVIDE THE ADDITIONAL NAME (S):

8) ARE YOU A UNITED STATES CITIZEN? YES NO

9) HAVE YOU MADE A WILL? YES NO

10) NUMBER OF DEPENDENTS OTHER THAN YOURSELF AND SPOUSE: _____

CERTIFICATION OF PERSONAL FINANCIAL STATEMENT

I certify that all the information contained in this Personal Financial Statement, and any other statements, represents my true and correct current and continuing financial condition accurately. I authorize Transaction Funding, Inc. to verify any of the information about me from any source other than the undersigned, and it may furnish information about its credit experience with me to others seeking such information.

(Please print and sign your name below.)

By: _____

Date: _____

Name: _____