RESPECT MICROFINANCE

FINANCING APPLICATION | $2,500 - $15,000

For tools, equipment, training, certifications, licenses, and other approved work-related needs.

What we care about: what you need, what it costs, your track record, and whether the investment makes economic sense. Be specific. If you do not know an answer, write “unknown” rather than guessing.

1. About You

Full legal name __________

Email __________

Phone __________

Street address __________

City / State / ZIP __________

Trade / occupation __________

Years in trade __________

2. What Do You Need?

Check one or more: ☐ Tools ☐ Equipment ☐ Training ☐ Certification / License ☐ Other

Amount requested ($) __________

Total cost ($) __________

Vendor / provider __________

Item / program / credential __________

Link / quote / invoice __________

When do you need it? __________

In plain English, what are you buying?

3. Why Does It Make Sense?

What will this help you do? ☐ More jobs ☐ Higher-paying work ☐ Specific job / contract ☐ Replace essential equipment ☐ Work independently ☐ Earn credential ☐ Grow business

Tell us the specific opportunity. Include expected jobs, customers, wage increase, contract, or other evidence if you have it.

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WORK, INCOME & VERIFICATION

4. Your Work

Current status: ☐ Employee ☐ Independent contractor ☐ Self-employed / sole proprietor ☐ Business owner ☐ Apprentice / student ☐ Other

Employer / business	
Job title / primary role	
Time in current role / business	
Approx. gross annual income ($)	
Business gross revenue, if applicable ($)	

5. Income History

Give your best accurate figures. These may be verified if your application moves forward.

Period	Gross income / revenue	How documented?
Most recent 12 months		
Prior 12 months		

6. Two References

List people who can speak directly to your work, reliability, or skill. Prefer a current/former employer, supervisor, customer, instructor, or trade professional. Do not list family members.

	Name	Relationship / Company	Phone or Email
1			
2			

7. If We Move Forward

☐ I can provide government-issued identification and proof of address.

☐ I can provide up to two years of income documentation, such as tax returns, W-2s, 1099s, pay statements, bank statements, invoices, or comparable records.

☐ I can provide proof of employment, self-employment, business activity, work history, or contracts when relevant.

☐ I can provide the vendor quote, invoice, enrollment record, or other documentation showing the actual cost and use of the requested financing.

☐ I understand that Respect may separately request legally required authorization before obtaining any consumer report, credit report, or background report.

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CERTIFICATION & APPLICANT AUTHORIZATION

8. Applicant Certification

I certify that the information in this application and any supporting materials I provide is true, complete, and accurate to the best of my knowledge. I authorize Respect Microfinance and its service providers, subject to applicable law, to verify application information with employers, businesses, vendors, training providers, references, financial institutions, and other sources identified by me or in documents I provide. I understand that Respect may request additional information; may decline to consider an incomplete application; and may approve, decline, or offer financing on terms different from those requested. Submitting this application is not an approval, commitment, or contract to extend financing, and I am not obligated to accept any financing offered. Any approved financing will be governed only by final written financing documents and required disclosures.

9. Applicant Acknowledgments

☐ I reviewed this application before signing it.

☐ I understand the requested financing must be used only for the approved work-related purpose stated in the final financing documents.

☐ I will promptly disclose any material change in my employment, income, business, purchase, or other application information before a decision is made.

☐ I understand that false, misleading, altered, or materially incomplete information may result in denial, withdrawal of an offer, or other action permitted by law.

Applicant signature	
Printed name	
Date	

10. Important Notices

Consumer reports / background checks. This application is not intended to serve as any separate disclosure or authorization required under the Fair Credit Reporting Act or other applicable law. If such a report is relevant, Respect will use a separate authorization process as required.

Fair lending. Respect evaluates applications in accordance with applicable fair-lending requirements. Credit decisions should be based on lawful underwriting criteria relevant to creditworthiness and the proposed transaction.

Privacy. Application information may be used to evaluate the request, verify identity and submitted information, prevent fraud, administer any resulting financing relationship, and comply with law. Do not send Social Security numbers, account passwords, or full bank credentials by ordinary email.

11. What Happens Next

1. We review the application for completeness and basic fit.
2. If it moves forward, we request supporting documents and any separate authorizations required for verification.
3. We may contact references, employers, vendors, or other sources you identify.
4. A financing decision and any required notices are provided separately.
5. No financing exists until final documents are signed.

For counsel review before production use: Final legal requirements depend on the actual product structure, borrower purpose, states served, licensing status, pricing/repayment mechanics, use of consumer reports, electronic-signature workflow, privacy practices, and adverse-action process.