



Tuesday, August 26, 2025

Application Form

Business Legal Name	WILLIAM Z COWANS
Business D/B/A Name	COWANS CONSTRUCTIONS
Industry	Home Construction
Legal Entity	<div>Sole - Prop</div>
Business Start Date	Wednesday, January 3, 2001
EIN	843281959
Company Address	205 LBL Dr MCMINNVILLE, TN, 37110 United States
Business Phone	(931) 808-3846
Requested Loan Amount	75000
Loan Purpose	Cash Flow, Working Capital
Owner's Name	William Cowan
Ownership %	100
Home Address	205 LBL Dr MCMINNVILLE, TN, 37110 United States
DOB	Thursday, May 27, 1982
SSN	414513298
Email	zackcowans3846@gmail.com
Mobile	(931) 808-3846
FICO	707
MCA Balances	\$98,000
Add Owner	<div>No</div>

Do you own a Real estate?

Yes

Do you own or rent your residence?

Own

Do you own or rent your business location?

Own

Upload Bank Statements



Cowans Construction - July 2025 Stat... .pdf



Cowans Construction Feb-April 2025pdf



Cowans Construction May-June 2025pdf

By checking this box and selecting Continue the Borrower agrees to authorize Pathway Catalyst to contact the Borrower at the telephone, cell phone, email, or direct mail contact data provided in this form for purposes of fulfilling this inquiry about business financing, even if the Borrower has previously indicated a preference of "do not call" or "do not email" with a government registry or with Pathway Catalyst. Also, the Borrower agrees that we may deliver a response to the pre-approval request to the email address provided. By agreeing to communicate with Pathway Catalyst about this pre-approval request by email, the Borrower agrees to retain (whether by printing or saving electronically) the communications and documents that we email. If the Borrower is unable to print or retain the information or wishes to revoke the agreement to be contacted about this qualification inquiry by email, the Borrower agrees to call Pathway Catalyst.

Terms and Conditions

Accepted

Owner's Signature

By signing above, each of the above listed businesses and business owner/officer (individually and collectively, "you") authorize Pathway Catalyst and each of its representatives, successors, assigns, and designees ("Recipients") that may be involved with or acquire commercial loans, purchases of future receivables including Revenue-based Financing aka Merchant Cash Advance transactions, including without limitation the application therefor (collectively, "Transactions") to obtain consumer and/or personal, business and investigative reports and other information about you, including credit card processor statements and bank statements, from one or more consumer reporting agencies, such as TransUnion, Experian, and Equifax, and from other credit bureaus, banks, creditors and other third parties. You also authorize Pathway Catalyst to transmit this application form, with any of the foregoing information obtained in connection with this application, to any or all of the Recipients for the foregoing purposes. You also consent to the release, by any creditor or financial institution, of any information relating to any of you, to Pathway Catalyst and to each of the Recipients, on its behalf. I am providing my cell phone number and hereby consent to the receipt of text messages knowing that msg. and data rates may apply. I/We certify that all the information contained herein is complete, true, and accurate.

Terms and Conditions

Accepted

E-SIGN Act



By checking this box, I agree that the electronic digitized signatures I apply on the following document are representations of my signature and are legally valid and binding as if I had signed the document with ink on paper in accordance with theUniform Electronic Transactions Act (UETA) and the Electronic Signatures in Global and National Commerce Act (E-SIGN) of2000.

Terms and Conditions

Accepted

TITLE	Pathway Catalyst Application - Tom
DOCUMENT ID	252376621564056
DOCUMENT PAGES	3
STATUS	COMPLETED
TIME ZONE	America/New York

DOCUMENT HISTORY

Signed

Aug 26, 2025
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