

## **Metal Master – Financial Hardship Explanation Letter**

To Whom It May Concern,

I, **Ryan Burbank**, am submitting this letter to explain my financial situation during the past year. Due to extended unemployment and financial hardship, I have not had consistent income or the ability to contribute personal funds toward business expenses.

During this period, I dedicated my full time and energy to building the Metal Master platform, contributing substantial sweat equity in lieu of financial capital. This was a strategic decision to prepare the business for launch while operating with limited personal resources.

Despite the lack of financial investment, I have:

- Built 90% of the application
- Established the entire platform infrastructure
- Prepared the business for revenue generation

With the assistance of guarantors and the loan request, the remaining work—primarily content creation and marketing—can be completed, enabling the business to begin generating income.

Thank you for your understanding.

Sincerely,

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Ryan Burbank  
Owner, Metal Master  
Date: \_\_\_\_\_