

Metal Master – Lender Phone Call Guide & Application Cheat Sheet

PHONE CALL GUIDE

Opening Script

"Hi, my name is Ryan Burbank. I'm calling to check on the requirements for a small business loan. I have a nearly completed software product and a full lender packet ready to upload, and I want to make sure I apply correctly."

Business Description

"My business is called Metal Master. It's a mobile and web platform for metal guitar instruction. The engineering is 90% complete — I've built everything myself — and the loan would cover recording equipment and launch preparation."

Purpose of Loan

"I'm requesting \$50,000–\$75,000. The funds will be used for recording equipment, studio setup, marketing, and three to six months of operating runway to complete the content for launch."

Collateral

"The business is digital and home-studio-based, so I don't have physical collateral — but I do have guarantors ready with income and tax documents."

Income Gap

"For the past year I've been working full-time developing the software. I don't have W-2 income during that period because I focused on building the business. I've included a Financial Hardship Explanation Letter and Sweat Equity Statement in my packet."

Where the Business Operates

"It's a home-based studio workspace. I've provided a Home Studio Use Statement and a No Commercial Lease Required Letter."

Personal Investment

"My investment has been entirely sweat equity — over 1,000 hours of development work, which is documented in my Time Investment Verification Sheet."

Stage of the Business

"The app is fully built. The engineering is finished. I only need equipment and time to finish recording content for launch. The loan allows me to move from development into revenue."

Closing Script

"I have all documents ready, including business plan, financial projections, debt service worksheet, ownership statement, and all supplemental statements. Can you tell me the best place to upload them or the next step in your process?"

LENDER APPLICATION CHEAT SHEET

Business Legal Name: Metal Master

Business Type: Sole Proprietorship (transitioning to LLC)

EIN: 41-2799756

Business Address: Home Studio (Colorado)

Business Description

"A digital education platform offering metal guitar instruction through video lessons, interactive tablature, AI tone presets, stats, jam tracks, and mobile/web applications."

Project Summary

"The engineering is 90% complete. The loan will fund recording equipment, studio setup, content production, marketing, and 3–6 months of operating runway to prepare for launch."

Industry: Software / Digital Education / Music Education

Use of Funds:

- Recording equipment
- Studio setup and acoustic treatment
- Guitar amps and audio gear
- Editing and production software
- Marketing and launch budget
- Operating runway

Amount Requested: \$50,000–\$75,000

Do you have a lease? No — Home Studio Based (Letter Provided)

Collateral? None — Digital Business (Guarantors Provided)

Personal Investment: Yes — Sweat Equity (Documentation Provided)

Years in Business: 0–1 Years

Revenue Last 12 Months: \$0 (Pre-Launch)

Projected Revenue (Year 1): \$30,000–\$60,000

Unemployment Explanation:

"I've been working full-time building the Metal Master platform. I have included a Financial Hardship Explanation letter."

Upload Checklist

- CEF-Formatted Business Plan
- Statement of Ownership
- Financial Projections
- Debt Service Worksheet
- Home Studio Use Statement
- No Commercial Lease Required Letter
- Sweat Equity Statement
- Financial Hardship Explanation Letter
- Time Investment Verification Sheet
- Personal Financial Statement
- EIN Letter
- Driver License
- 2 Years Tax Returns
- Bank Statements (once account is open)
- Guarantor documents

End of Document