



Dennis Bowers
Life Force Technologies Benefits
120 Gibraltar Rd.
Horsham, PA 19044

April 10, 2014

Dear Dennis Bowers,

We appreciate the time and effort you have taken to apply for a loan. However, we regret that we are unable to approve your application for reasons that include:

Restricted Industry

We hope to work with you in the future. We encourage you to reapply for financing if your circumstances change.

In the meantime, if you have any questions please feel free to contact us at our mailing address below, by email at customerservice@ondeck.com, or by calling us at 1-888-269-4246.

Thank you again for applying for an OnDeck small business loan.

Regards,

The OnDeck Team

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney St., Suite 3450, Houston, Texas 77010-9050. The Ohio laws against discrimination require that all creditors make credit equally to all credit worthy customers and that credit reporting agencies maintain separate credit histories on each individual credit request. The Ohio civil rights commission administers compliance with this law.



[Facebook.com/OnDeckCapital](https://www.facebook.com/OnDeckCapital)



[@ondeckcapital](https://twitter.com/ondeckcapital)



blog.ondeckcapital.com