REGINALD BAILEY

2666 BONNIEBROOK DR.

MARYLAND HEIGHTS MO. 63043

TO THE LENDING OFFICER,

My name is Reginald Bailey, I am the “hopeful” owner of the future bar b que establishment “DADDY SMOKEZIT”, targeted start up date of February 2016. Please accept this correspondence as my letter of introduction.

As stated above, my name is Reginald Bailey, I am a divorced 48 year old father of three, (daughters 20,21 and a 16 year old son). I am also an injury retired firefighter from the city of Saint louis and receive a monthly pension for the duration of my life. I am also a navy veteran having served as a submariner aboard the USS James Madison(ssbn 627) as well as the Casimir Pulaski (ssbn 633) and the USS Bonefish (ss 582). I am currently employed at General Motors assembly plant in Wentzville Missouri. I was divorced in September of 2015. During the divorce proceedings, many of my prior creditors with outstanding debts were notified of my employment and new address. As a result 5 different garnishments were filed forcing me into bankruptcy which will be discharged as of 12/21/2015. Though I have gone through bankruptcy my current obligations were voluntarily reaffirmed. In January of 2016 I intend to apply with your company for an SBA small business loan to purchase a food concession trailer to prepare and sale my bar b que. The location of this trailer has not been finalized as of yet but I have been in contact with the city of Maryland Heights about my plans and they are awaiting me to settle upon a location.

In the 17 years I spent as a firefighter and the 2 years I spent running a bar, I have honed my skill as a grill master. I have also catered many events as well as personal parties and holiday meals. My concerns with the start up of this venture do not lie with its success but in the successful application for funding. This letter of introduction is to began a relationship with your lending establishment to work towards securing financing. Though I filed for bankruptcy my credit report may be misleading. The majority of the discharged where 8 years or older. In addition my current debts are on time and up to date. I am looking forward to ANY guidance you could offer to assist me in making my dream come true!! please feel free to contact me by phone; (314) 224-2373, by email [chesscatluv@hotmail.com](mailto:chesscatluv@hotmail.com)or by mail 2666 Bonniebrook dr. Maryland Heights MO. 63043.

Reginald C. Bailey