

Important Information About Procedures for Opening a New Account: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**Borrower Information**

<b>Please indicate</b> <input type="checkbox"/> <b>Borrower</b> <input type="checkbox"/> <b>Principal</b> <input type="checkbox"/> <b>Guarantor</b>			<input type="checkbox"/> <b>Co-Borrower</b> <input type="checkbox"/> <b>Co-Principal</b> <input type="checkbox"/> <b>Co-Guarantor</b>		
Name			Name		
E-Mail Address	Phone Number ( ) -	Fax Number ( ) -	E-Mail Address	Phone Number ( ) -	Fax Number ( ) -
Social Security Number/ Tax ID No.		Date of Birth	Social Security Number/Tax ID No.		Date of Birth
Driver's License No.	State of Issue	AKA's	Driver's License No.	State of Issue	AKA's
Street Address (no P.O. Boxes)			Street Address (no P.O. Boxes)		
City, State, ZIP Code		Country	City, State, ZIP Code		Country
Employer		Length of Employment	Employer		Length of Employment
Type of Work:			Type of Work:		
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated <input type="checkbox"/> California registered domestic partner or its equivalent in another state ("RDP")			Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated <input type="checkbox"/> California registered domestic partner or its equivalent in another state ("RDP")		
Any persons, whether married, unmarried, separated, or a RDP may apply for separate credit.					
<b>The following information (or on the attached financial statement) is a statement as of</b> _____ <b>of:</b>			<input type="checkbox"/> Our joint financial condition <input type="checkbox"/> My individual financial condition <input type="checkbox"/> Trust financial condition only		
Date					
If joint financial condition is presented, and the intent is for all parties to be jointly and severally obligated on the credit (i.e., joint borrowers or guarantors), please initial.					
Borrower/Principal/Guarantor		_____	Co-Borrower/Co-Principal/Co-Guarantor		_____
Initials		_____	Initials		_____
<b>The information provided in this Financial Statement and any supporting schedules ("Statement") is the most current financial information available concerning the Applicant or Co-Applicant and there have been no significant changes.</b>					

**General Information (Borrower, Co-Borrower, Principal, Co-Principal, Guarantor, Co-Guarantor)**

If the information in this Statement applies to you and to your Co-Borrower, Principal and/or Co-Principal, or Guarantor and/or Co-Guarantor, each should answer the following questions. <i>If you answer "Yes" to any of the following questions, please provide an attachment with the explanation.</i>	Borrower/ Principal/ Guarantor		Co-Borrower/ Co-Principal/ Co-Guarantor	
	Yes	No	Yes	No
1. Are any assets pledged or debts secured except as shown?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Are your assets primarily in the United States? If no, please provide the primary country of assets:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you obtained credit under any other names or with other individuals? If yes, please provide names and Social Security numbers:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Do you have any contingent liabilities that are not shown on your Statement as a guarantor, co-maker, or endorser of debt, or are you obligated under any leases that extend beyond one year?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Have you individually, as a principal, partner, beneficial owner, or guarantor declared bankruptcy or had an involuntary bankruptcy filed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Are you a party to any material claims or lawsuits, or had a material judgment against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Are you a U.S. citizen? If no, are you a resident alien of the U.S.?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you a director, executive officer, or principal shareholder of any of the following: a. An insured bank or financial institution that makes commercial loans and accepts deposits? If yes, please provide name of institution: _____ b. Opus Bank or any of its subsidiaries, affiliates, or parent? If yes, please provide name of subsidiary, affiliate or parent: _____ c. Any company controlled by any of the above? If yes, please provide name of company: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Are you an examiner, assistant examiner or employee of an independent auditor who has the authority to examine or audit Opus Bank?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Are you delinquent on payment of any personal income taxes or real property taxes?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Are you currently, or have you ever been, subject to an IRS audit that has not been settled or a delinquent tax lien, or a payment arrangement with the IRS or a state taxing authority?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Have you ever defaulted on a loan (beyond any applicable cure period) in any obligation related to either repayment of debt or the collateral securing such debt, received modification of the terms of any loan?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Have you individually, as a principal, partner, beneficial owner, or guarantor, had property foreclosed upon or given title or deed in lieu thereof, or had debt forgiven?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Have you ever been convicted of a felony?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Name:</b>		<b>Social Security or Tax ID No.:</b>	
<b>Assets</b>	<b>Amount</b>	<b>Liabilities</b>	<b>Amount</b>
Cash in Opus Bank (Schedule 1)	\$	Accounts Payable	\$
Cash in Other Institutions	\$	Revolving Credit/Installment Credit	\$
Cash Value of IRAs/Pension Accounts/401Ks	\$	Installment Contracts/Notes Payable to Others (Schedule 6)	\$
Collectible Note and Mortgage Installments Due Within One Year (Schedule 2)	\$	Income Tax Payable	\$
Marketable Securities (Schedule 3)	\$	Other Taxes Payable	\$
Accounts Receivables Within One Year	\$	Loan on Life Insurance (Schedule 4)	\$
Cash Surrender Value of Life Insurance (Schedule 4)	\$	Real Estate Debt from Schedule of Real Estate (Schedule 5)	\$
Real Estate Owned (Schedule 5)	\$	Other Liabilities:	\$
Personal Property (including autos, RVs, etc.)	\$		\$
Other Assets:	\$		\$
<b>Total Assets:</b>	<b>\$</b>	<b>Total Liabilities</b>	<b>\$</b>
<b>Total Net Worth (total assets less total liabilities)</b>			<b>\$</b>

<b>ANNUAL INCOME</b>		<b>ANNUAL EXPENDITURES</b>		<b>CONTINGENT LIABILITIES</b>	
Employment Income	\$	Property Taxes/Assessments	\$	Check here if <input type="checkbox"/> "None"	\$
Commission	\$	Income & Other Taxes	\$	As Endorser	\$
Dividends	\$	Mortgage Payments & Interest	\$	As Guarantor	\$
Interest	\$	Other Contract Payments	\$	On Damage Claims	\$
Net Rental Income	\$	Lease Payments	\$	For Taxes	\$
Alimony, child support or separate maintenance income need not be disclosed if the Borrower, Principal or Guarantor does not wish to have the income considered as a basis for repaying this loan.	\$	Insurance	\$	Other:	\$
		Living Expense	\$		\$
		Alimony, Child Support/Maintenance	\$		\$
Other	\$	Other	\$	Other	\$
<b>TOTAL INCOME</b>	<b>\$</b>	<b>TOTAL EXPENDITURES</b>	<b>\$</b>	<b>TOTAL CONTINGENT LIABILITIES</b>	<b>\$</b>

**Schedule 1 Cash (Bank Accounts)**

<b>Name and Address of Bank or Savings Institution</b>	<b>Account No.</b>	<b>Account Balance</b>
		\$
		\$
		\$
		\$
		\$
<b>Total</b>		<b>\$</b>

**Schedule 2 Collectible Note and Mortgage Installments Due Within One Year**

<b>Name of Debtor</b>	<b>Month/Year Acquired</b>	<b>Cost</b>	<b>Total Amount Due</b>	<b>Maturity Date MM/DD/YY</b>	<b>Payment Terms</b>	<b>Description of Security</b>
	/	\$	\$	/		
	/	\$	\$	/		
	/	\$	\$	/		
<b>Total</b>		<b>\$</b>	<b>\$</b>			

<b>Schedule 3 Marketable Securities Owned</b>							
No. of Shares or Bond Amount	Description (Name of Company/Fund /Symbol)	Title in Name Of	For Unlisted Securities		Yearly Income	Present Market Value	% Owned
			Date Acquired	Cost			
			/	\$	\$	\$	
			/	\$	\$	\$	
			/	\$	\$	\$	
			/	\$	\$	\$	
			/	\$	\$	\$	
<b>Total</b>					\$	\$	

<b>Schedule 4 Life Insurance</b>					
Insured	Face Amount of Policy	Insurance Company	Beneficiary	Cash Value	Loans
	\$			\$	\$
	\$			\$	\$
<b>Total</b>				\$	\$

**Schedule 5 See attached Schedule Real Estate Owned**

<b>Schedule 6 Installments Contracts and Notes Payable</b>				
Payee, Address and Account No.	How Payable	Interest Rate	Maturity Date MM/YY	Current Balance
		%	/	\$
		%	/	\$
		%	/	\$
		%	/	\$
<b>Total</b>				\$

**Acknowledgment and Agreement**

The undersigned specifically acknowledges and agrees that: (1) Opus Bank, including its successors, and assigns, ("Lender") will rely on the information contained in and provided in connection with this Statement, and all such information is given for the purposes of obtaining a loan(s) from the Lender ("Loan"); (2) verification of any information contained in and provided in connection with this Statement may be made at any time by the Lender from any source; (3) one or more credit reports may be obtained on each of the undersigned, without further notice, in connection with (a) this Statement, (b) any renewal, modification, or extension of the Loan, or (c) any review or collection of the Loan; (4) the undersigned has a continuing obligation to (a) amend and/or supplement the information provided in or given in connection with this Statement if any of the material facts which have been represented in or given in connection with this Statement should change prior to closing of the Loan, and (b) immediately update all financial information should more current information become available; (5) in the event payments on the Loan become delinquent, the Lender may report the names and account information of the undersigned to a credit reporting agency; and (6) ownership, administration, or servicing of the Loan may be transferred without prior notice.

The undersigned certifies that the information provided in and given in connection with this Statement is true and correct as of the date set forth opposite the signature(s) on this Statement. The undersigned acknowledges that any information obtained may be disclosed to applicant, any prospective borrower or guarantor of the loan applied for, and any of their representatives, employees, and affiliates. The undersigned acknowledges that any intentional or negligent misrepresentation of such information may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both, under the provisions of Title 18, United States Code, Section 1014 and liability for monetary damages to the Lender and any other person or entity who may suffer any loss due to reliance upon any misrepresentation which has been made in or in connection with this Statement.

Applicant Signature	Date	Applicant Title	Co-Applicant Signature	Date	Co-Applicant Title
X			X		

**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 a 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 FDIC, Consumer Response Center, 1100 Walnut St, Box #11, Kansas City, MO 64106.

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact Opus Bank, 19900 MacArthur Blvd, 12<sup>th</sup> Floor, Irvine, CA 92612, Attention Compliance Department, within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

**ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, TO EXTEND CREDIT, OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE UNDER WASHINGTON LAW.**