



Business Loan Application

Borrowing Entity Information

Business Legal Name

Mailing address: Street	City	State	Zip
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Business Phone	Email
Contact	Phone

Business Description

Year Established

Annual Revenue	Number of Employees
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Were gross annual revenues in the previous fiscal year \$1,000,000.00 or less? Yes No

If you answered yes and your application is denied, you have the right to receive written a written statement of the specific reasons for this denial. To obtain the statement, please contact: Opus Bank, Attn: Credit Specialist, 19900 MacArthur Blvd. 12th Floor, Irvine, CA 92612 within 60 days from the date that you were notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request. The notice below describes additional protections extended to you.

NOTICE: The federal Equal 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 Federal Deposit Insurance Corporation, Consumer Response Center, 1100 Walnut St, Box 11, Kansas City, MO 64106.

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.

<input type="checkbox"/> Individual(s)	<input type="checkbox"/> General Partnership	<input type="checkbox"/> Corporation	<input type="checkbox"/> Other _____
<input type="checkbox"/> Trust	<input type="checkbox"/> Limited Partnership	<input type="checkbox"/> Limited Liability Company	Tax ID # _____

(if Individual or Trust, proceed to Subject Property Information. If Irrevocable Trust, please provide Tax ID number: (_____)

List the names of Partners in the Borrower Entity (Partnership), Members of the Borrower Entity (LLC), and Shareholders of the Borrower Entity (Corporation) having a 25% interest or greater. Also list any general partners (Partnership), managers or managing members (LLC), and any directors (corporation) and indicate that such person or entity controls the Borrower. (Use separate sheet if necessary)

Name/Title	Social Security Number	Control	Ownership
A		<input type="checkbox"/>	%
B		<input type="checkbox"/>	%
C		<input type="checkbox"/>	%
D		<input type="checkbox"/>	%
E		<input type="checkbox"/>	%
F		<input type="checkbox"/>	%

Banking Relationships

Name of Financial Institution(s)	Account Type/Number	Average Balance(s)

Existing Loans

Financial Inst	Loan Type	Orig loan/ line Amount	Current Balance	Maturity Date	Monthly Pmnt	Collateral Pledged

Professional Relationships

Firm	Contact	Phone
Attorney		
Accountant		
Insurance		

Loan Request

The Borrower's request is not binding upon Lender. Loan amount and terms are subject to lender approval. If the loan is approved, the amount, rate, and other terms will be stated in writing in a commitment letter addressed to the Applicant. Lender does not issue verbal commitments. Only written commitments signed by a loan officer are valid and binding upon Lender.

Loan Amount: \$

Purpose:

Loan Type

- | | | | |
|--|--|--------------------------------------|--|
| <input type="checkbox"/> Revolving Credit | <input type="checkbox"/> Increase Revolving Credit | <input type="checkbox"/> SBA | <input type="checkbox"/> Non Real Estate |
| <input type="checkbox"/> Short Term Loan
(1 year or less) | <input type="checkbox"/> Long Term Loan
(Greater than 1 year) | <input type="checkbox"/> Real Estate | <input type="checkbox"/> Other |

Collateral

- | | | | |
|------------------------------------|--|--------------------------------------|--------------------------------|
| <input type="checkbox"/> Unsecured | <input type="checkbox"/> Accounts Receivable | <input type="checkbox"/> Inventory | <input type="checkbox"/> Other |
| <input type="checkbox"/> Equipment | <input type="checkbox"/> Fixed Assets | <input type="checkbox"/> Real Estate | Market Value \$ |

Accounts Receivable & Payable Agings Information (Attach listings if loan request is for \$150,000 or more)

Date	Total	Current	30 Days	60 Days	90+ Days	Retention
A/R						
A/P						

If Real Estate Loan:
Property Type:

- | | | | |
|-------------------------------------|-------------------------------------|--------------------------------------|----------|
| <input type="checkbox"/> Retail | <input type="checkbox"/> Industrial | <input type="checkbox"/> Office | |
| <input type="checkbox"/> Restaurant | <input type="checkbox"/> Mixed Use | <input type="checkbox"/> Other _____ | Value \$ |

Property Address:

Street	City	St	Zip
What Percentage of property is owner occupied? %	# of Buildings	# of Stories	
Gross Building Square Footage	Number of parking space	Year Built	

Additional Information
Please provide information as indicated:

<input type="checkbox"/> CPA or company prepared year-end financial statements	3 Years
<input type="checkbox"/> Current Interim Financial Statements	Yes
<input type="checkbox"/> Business Tax Returns	3 Years
<input type="checkbox"/> Accounts Receivable & Payable Agings	Three Most Recent
<input type="checkbox"/> Corporation – Articles of Incorporation	If Applicable
<input type="checkbox"/> Partnership – Partnership Agreement	If Applicable
<input type="checkbox"/> Sole Proprietorship- Fictitious Name Statement	If Applicable
<input type="checkbox"/> Principal(s) Current Financial Statement	Yes
<input type="checkbox"/> Principal(s) Tax Returns	3 Years

Other Information

If answer is yes to any question, please attach an explanation	Yes	No
Has the business and/or any principal ever defaulted on a loan?	<input type="checkbox"/>	<input type="checkbox"/>
Is the business and/or any principal involved in any litigation?	<input type="checkbox"/>	<input type="checkbox"/>
Has the business and/or any principal ever filed bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>
Are any taxes (income, FICA, sales, etc.) currently past due by the business or any principal?	<input type="checkbox"/>	<input type="checkbox"/>
Is the business and/or any principal being audited by the IRS, Franchise Tax Board, etc?	<input type="checkbox"/>	<input type="checkbox"/>
Is the business directly liable for any debts not shown on page 1 of this application? If yes, please itemize.	<input type="checkbox"/>	<input type="checkbox"/>
Is the firm and/or any principals contingently liable as a guarantor, Co-maker or endorser?	<input type="checkbox"/>	<input type="checkbox"/>
Does the company have an ownership succession plan (e.g., buy-sell agreement)?	<input type="checkbox"/>	<input type="checkbox"/>
Are there any amounts due to the company from owners or other related parties?	<input type="checkbox"/>	<input type="checkbox"/>
Is the company in compliance with applicable federal and state regulations (such as environmental, employment or safety?)	<input type="checkbox"/>	<input type="checkbox"/>
Has your company ever been cited for a violation of any environmental regulations?	<input type="checkbox"/>	<input type="checkbox"/>

Certification and Acknowledgment

The undersigned specifically acknowledges and agrees that Opus Bank, including its successors, and assigns, ("Lender") will rely on the information contained in and provided in connection with this application and all such information is given for the purposes of obtaining the loan indicated above.

The undersigned certifies that the information provided in and given in connection with this application is true and correct as of the date set forth opposite the signature(s) on this application. The undersigned acknowledges that any intentional or negligent misrepresentations 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 have been made in connection with this application.

The undersigned certifies that my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Signature X	Date	Signature X	Date
Title [Redacted]		Title	
Signature X	Date	Signature X	Date
Title		Title	

Check this box if the Loan Application – Additional Signatures Page is attached.