



# Business Loan Application

Applicant, please note: if you are married or a registered domestic partner (RDP) and live in a community property state such as California, all questions relating to your spouse or RDP must be answered, even if this is an application for credit in your name only.

I understand I may apply for this credit in my name alone, without my spouse, RDP or any other person, regardless of my marital status. I am applying:

**Check one box:**

- In my name alone
- Jointly with my spouse, RDP or other person
- In the business name only

### General Business Information

Business Name/Applicant: \_\_\_\_\_

Physical Address: \_\_\_\_\_ City, State, Zip: \_\_\_\_\_

Mailing Address: \_\_\_\_\_ City, State, Zip: \_\_\_\_\_

DBA or Trade Name: \_\_\_\_\_ Business Phone: \_\_\_\_\_ Business Website: \_\_\_\_\_

Primary Contact: \_\_\_\_\_ Primary Phone: \_\_\_\_\_

Email\*: \_\_\_\_\_ Title: \_\_\_\_\_ Ownership %: \_\_\_\_\_

Primary Industry: \_\_\_\_\_ Market Area Served: \_\_\_\_\_

Annual Sales: \$ \_\_\_\_\_ Last FYE Net Income: \$ \_\_\_\_\_ Total A/R: \$ \_\_\_\_\_ Total A/P: \$ \_\_\_\_\_

Total Inv.: \$ \_\_\_\_\_ # of Employees: \_\_\_\_\_ Tax I.D. #: \_\_\_\_\_

**Entity Type:**  LLC  C-Corporation  S-Corporation  Partnership  Sole Proprietorship  Other \_\_\_\_\_

**\*Please note that this email address may receive important communications, including financial information and/or appraisals.**

### Credit Request

**Loan Amount: \$** \_\_\_\_\_ **Purpose of Proceeds:** \_\_\_\_\_

**Collateral Type:**  Unsecured  A/R & Inventory  Equipment  Other \_\_\_\_\_  
 Real Estate: (collateral address) \_\_\_\_\_

### Other Information (If answer is yes to any question, please attach an explanation)

- Is your company in compliance with applicable federal and state regulations (such as environmental, employment or safety)?  Yes  No
- Has your company ever been cited for a violation of any environmental regulations?  Yes  No
- Has the business and/or any principal ever defaulted on a loan?  Yes  No
- Is the business and/or any principal involved in any litigation?  Yes  No
- Has the business and/or any principal ever filed for bankruptcy?  Yes  No
- Are any taxes (income, FICA, sales, etc.) currently past due by the business or any principal?  Yes  No
- Is the business and/or any principal being audited by the IRS, Franchise Tax Board, etc.?  Yes  No
- Is the business directly liable for any debts not shown on page 2 of this application? If yes, please itemize on a separate page.  Yes  No
- Is the firm and/or any principals contingently liable as a guarantor, co-maker or endorser?  Yes  No
- Does the company have an ownership succession plan (e.g., buy-sell agreement)?  Yes  No
- Are there any amounts due to the company from owners or other related parties?  Yes  No
- Is this a Non-Profit Organization/Charitable Foundation?  Yes  No
- Is offshore/international activity anticipated other than wires?  Yes  No If yes, explain \_\_\_\_\_
- Does the business have an ATM on the premises?  Yes  No
- Does the business own or operate an ATM machine?  Yes  No

**Insurance Company/Agents:**

- Sells permanent life insurance other than group
- Sells Annuity contracts other than group
- Sells Insurance product with cash Value or Investment

All applicants, guarantors, or individuals with an ownership percentage of 20% or greater should complete this page. Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying your obligations.

**Please Print as Many Copies as Needed**

**Guarantors or Authorized Signers**

Name _____	Acting as Guarantor?	Yes	No
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**General Information - If married, these questions apply to both you and your spouse**

Are any assets held in Trust?	Yes	No	Have you filed a declaration of homestead?	Yes	No
Are any assets pledged or debts secured except as shown?	Yes	No	Are you party to any claim or suits?	Yes	No
Have you ever had a bankruptcy or had a judgement against you?	Yes	No	Has there been an IRS audit in the past 3 years?	Yes	No
Have you ever been a principal or guarantor of a firm that declared bankruptcy?	Yes	No	If yes, has the audit been settled?	Yes	No
Are you obligated to pay alimony, child support or separate maintainance?	Yes	No	Have you ever had a repossession?	Yes	No
Is any signer on this account a foreign public official?	Yes	<input type="checkbox"/> No	If yes, Name: _____		
Are you or an intermediary controlling an account of a foreign-based third party?	Yes	No	If yes, what country? _____		
Are you or an immediate family member/relative a senior political figure (politically exposed person)?	<input type="checkbox"/> Yes	No	If yes, what country? _____		

All applicants, guarantors, or individuals with an ownership percentage of 20% or greater should complete this page. Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying your obligations.

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**Applicant/Principal(s) Signature(s)**

Applicant or Guarantor will immediately notify Sunwest Bank, its designee or assignee (Bank) in writing if there is a material change in the financial condition of any applicant or guarantor. In the absence of such notice, this shall constitute both a new and continuing statement of the financial condition of each applicant and guarantor each time applicant or guarantor becomes obligated to Bank or Bank relies, to any extent whatsoever, on this statement of financial condition.

The undersigned agree that all present and future obligations to Bank may become immediately due and payable at Bank's sole discretion and without damage or notice if; (a) The undersigned, or any endorser or guarantor, at any time fail in business, become insolvent, commit an act of bankruptcy, or die; (b) a writ of attachment, garnishment, execution or other legal process is issued against a material portion of the applicant or guarantor's property; (c) any act for the collection of delinquent taxes is taken against any applicant or guarantor; (d) any representation to Bank by any applicant, guarantor or endorser of my obligations proves to be misleading or untrue; (e) any applicant or guarantor fails to notify Bank of any material change in financial condition or there is a material adverse change in financial condition; or (f) any applicant or guarantor sells or transfers any interest in the applicant or guarantor's business.

The applicant or guarantors agree that any property in Bank's possession shall be subject to lien and right to offset for applicant or guarantor's obligations to Bank.

By signing below, the undersigned hereby waive the rights under Vehicle Code Section 1808.21, or any similar vehicle code in another state so that, when Bank deems it necessary, Bank may obtain residence address from any State's Department of Motor Vehicles.

Bank may verify the information contained in this statement with any third party, including credit reporting agencies. Bank is authorized to make such inquiries and gather such information as the Bank deems necessary and reasonable concerning any information about this business (including but not limited to obtaining business credit bureau reports and inquiries to the Internal Revenue Service and/or Franchise Tax Board) and its principals (including but not limited to obtaining consumer credit bureau reports and inquiries to the Internal Revenue Service and/or Franchise Tax Board) provided to Bank on this application or any such required documents. Bank will have the continuing right to verify that there has been no change in the information provided. The undersigned further agrees to notify the Bank promptly of any material change in any such information. Bank may also release any information to others regarding financial condition and Bank's credit and deposit experience with any applicant or guarantor in conjunction with all applicable State and Federal laws.

The undersigned represents and declares under penalty of perjury under the laws of the state of California that that all statements in this application and on each document required to be submitted in connection with this application are true, correct and complete to the best of their knowledge. Any existing or threatened litigation, claim or circumstance which might reasonably be expected to affect my condition in the future is fully described herein or in an attached statement.

**Authorized Signature(s) for Applicant on behalf of the Business and Individually as Principal or Guarantor**

\_\_\_\_\_  
Signature Date

\_\_\_\_\_  
Print/Type Name

\_\_\_\_\_  
Signature Date

\_\_\_\_\_  
Print/Type Name

\_\_\_\_\_  
Signature Date

\_\_\_\_\_  
Print/Type Name

\_\_\_\_\_  
Signature Date

\_\_\_\_\_  
Print/Type Name

**Bank Use Only: Print Name, Initial & Date**

\_\_\_\_\_  
CIP Verified Date

\_\_\_\_\_  
OFAC Verified Date

\_\_\_\_\_  
Data Input By Date





# Notice to Applicant

**Please retain for your records.**

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## **IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT MANDATED BY THE USA PATRIOT ACT**

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To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act, a 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 you 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.

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## **ECOA NOTICE**

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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 Sunwest Bank is the Federal Deposit Insurance Corporation, Corporation Consumer Response Center, 1100 Walnut St. Box #11, Kansas City, MO 64106 - (877) 275-3342.

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## **RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL**

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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 send a letter to the Credit Administration Manager at Sunwest Bank, 2050 Main Street, Suite 300, Irvine, CA 92614 or call (800) 330-9890 and select option 2 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.

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## **INTERNET GAMBLING**

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In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act and Regulation GG, this notification is to inform you that restricted transactions are prohibited from being processed through your account or relationship with our institution. Restricted transactions generally include, but are not limited to, those in which credit, electronic transfers, checks, drafts, instruments or other proceeds are knowingly accepted by gambling businesses in connection with the participation by others in unlawful internet gambling.

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## **RIGHT TO RECEIVE COPY OF THE APPRAISAL**

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### **Non-Residential and Multifamily**

Applies to commercial/nonresidential secured properties and multifamily dwellings in California.

You have the right under Section 11423 of the California Business and Professions Code to a copy of the appraisal report obtained by this bank in support of your application for credit, provided that you have paid for the appraisal. In order to obtain a copy of your appraisal report, write us at:

**Sunwest Bank**  
**Attention: Credit Administration**  
**2050 Main Street, Suite 300**  
**Irvine, CA 92614**

We must hear from you no later than 90 days after we notify you about the action taken on your application, including notice of an incomplete application. If you withdraw your application, you must make a request for an appraisal report within 90 days of the withdrawal.

If you request a copy of your appraisal report, and you have paid for the costs of the appraisal, we will send you a copy at the address shown on your loan application. You are only entitled to receive a copy of the appraisal for purposes of evaluating your pending request for an extension of credit with this bank. Your right to receive a copy of the appraisal report is not transferable or assignable.



# Notice to Applicant

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## **RIGHT TO RECEIVE A COPY OF THE APPRAISAL**

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### **Residential**

Applies to first-lien loans secured by 1 – 4 family residential dwellings.

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost



# Notice to Applicant

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**Please retain for your records.**

**CALIFORNIA FAIR LENDING NOTICE:** The Housing Financial Discrimination Act of 1977 Fair Lending Notice

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**It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:**

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purposes of the purchase, construction, rehabilitation or refinancing of one-to-four-unit family residences occupied by the owner and for the purpose of the home improvement of any one-to-four-unit family residence.

If you have questions about your rights, or wish to file a complaint, contact the management of this financial institution or:

**Department of Business Oversight  
300 South Spring Street, Suite 15513  
Los Angeles, CA 90013-1204**

**Department of Business Oversight  
45 Fremont Street, Suite 1700  
San Francisco, CA 94105-2219**

This notice applies to applications for purchase, construction, rehabilitation, improvement or refinancing any owner-occupied one-to-four-unit residential property; and owner-occupied or non-owner-occupied home improvement loans that are secured by the one-to-four-unit dwelling if the residential property is located in California.