

Notice to Sole Proprietors: You may apply for credit in your name alone, regardless of marital status.

Instruction: This application must be filled out completely.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____

Co-Borrower _____

CREDIT REQUEST - (Attach a separate sheet if necessary)			
TYPE REQUESTED <input type="checkbox"/> Loan <input type="checkbox"/> Line <input type="checkbox"/> Other _____	AMOUNT REQUESTED \$ _____	TERM REQUESTED <input type="checkbox"/> 1 Yr. <input type="checkbox"/> 2 Yrs <input type="checkbox"/> 3 Yrs <input type="checkbox"/> 4 Yrs <input type="checkbox"/> 5 Yrs. <input type="checkbox"/> Other _____	PURPOSE OF LOAN/LINE: <input type="checkbox"/> New <input type="checkbox"/> Renewal <input type="checkbox"/> Purchase Inventory <input type="checkbox"/> Carry Receivable <input type="checkbox"/> Trade Finance <input type="checkbox"/> Purchase Equipment <input type="checkbox"/> Other Business Purpose
<input type="checkbox"/> UNSECURED <input type="checkbox"/> SECURED <input type="checkbox"/> COLLATERAL _____ GUARANTOR <input type="checkbox"/> YES <input type="checkbox"/> NO			

BUSINESS APPLICANT INFORMATION - (Attach a separate sheet if necessary)			
Legal name of Business Applicant	Business Phone No.	Tax ID No.	Date Business Established Mo. _____ Yr. _____
DBA (if applicable)	No. of Employees		Type of Business
Key Contact - Business Title Or Position		Under Current Management Since	
Business Street Address	City	State	Zip Code
Mailing Address (if different)	City	State	Zip Code
<input type="checkbox"/> Corporation <input type="checkbox"/> S Corp. <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> General Partnership <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Other _____			

PERSONAL INFORMATION ON OWNERS AND GUARANTORS - (Attach a separate sheet if necessary)				
(Optional-check one) <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Ms.	Name			Social Security Number
Driver's License Number	Date of Birth	Home Phone No.	Position	% Ownership
Street Address	City	State	Zip Code	
(Optional-check one) <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Ms.	Name			Social Security Number
Driver's License Number	Date of Birth	Home Phone No.	Position	% Ownership
Street Address	City	State	Zip Code	
(Optional-check one) <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Ms.	Name			Social Security Number
Driver's License Number	Date of Birth	Home Phone No.	Position	% Ownership
Street Address	City	State	Zip Code	

BUSINESS APPLICANT FINANCIAL RELATIONSHIP - (Attach a separate sheet if necessary)			
Bank	Account Number	Current Balance	Average Balance
Account Type	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Personal <input type="checkbox"/> Business		
Bank	Account Number	Current Balance	Average Balance
Account Type	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Personal <input type="checkbox"/> Business		

CURRENT BUSINESS LOANS/LINES - Provide details of your business credit relationships - (Attach a separate sheet if necessary)					
Name Of Creditor	Type Of Loan Sec/Unsec/Equip/Etc.	Original Amount	Balance Owing	Monthly Payment	Maturity Date
		\$	\$	\$	
		\$	\$	\$	
		\$	\$	\$	
		\$	\$	\$	

GENERAL BUSINESS PROFILE - (Attach a separate sheet if necessary)	
Describe product, service, or business operation, provide samples of company brochures, as applicable: _____	
Management succession: Indicate name(s) of successor(s) to current company management: _____	
Company sales information: Are sales <input type="checkbox"/> Steady <input type="checkbox"/> Seasonal <input type="checkbox"/> Increasing <input type="checkbox"/> Decreasing?	Annual sales for last Fiscal year-end \$ _____
If increasing or decreasing, explain: _____	
If seasonal, describe peak months: _____	
List major customers: _____	
What percent of company annual sales are attributable to major customers? 10% <input type="checkbox"/> 20% <input type="checkbox"/> 30% <input type="checkbox"/> Other _____%	

RECENT COMPANY DEVELOPMENT - (Attach a separate sheet if necessary)

- Have there been any recent changes in company ownership or management? Yes No
- Have there been any recent product line additions or change? Yes No
- Is there any future expansion planned? Yes No
- Are any future acquisitions planned? Yes No
- Are any future consolidations planned? Yes No
- Are any new locations or relocations planned? Yes No
- Have there been any major changes in operating results? Yes No
- Are Accounts receivable or inventory currently pledged as collateral? Yes No
- Is the business an endorser guarantor or co-maker for obligations not listed on its financial statements? Yes No
- If yes, indicate total contingent liability: \$ _____
- Is the business a party to any claim or lawsuit? Yes No
- Has the business or any principal / owner ever declared bankruptcy? Yes No
- If yes to any of the above questions, explain: _____

SIGNATURES - (Attach a separate if necessary)

The Applicant/Guarantor named above certifies that all information provided is complete, true and correct and authorizes Pacific City Bank to obtain credit reports, including consumer credit reports, to check the credit rating of the Applicant/Guarantor. Applicant/Guarantor authorizes the references indicated herein to release credit information to Pacific City Bank. Applicant/Guarantor authorizes Pacific City Bank to give information regarding the bank's credit experience with Applicant/Guarantor to other persons, including credit reporting agencies, if this credit is granted.

Each person signing below for the Applicant certifies that he/she is signing on behalf of the Applicant in the capacity indicated next to the signer's name that such signer is authorized to execute this Business Loan Application on behalf of the Applicant.

NOTE: If the Applicant is a corporation this Application must be signed by the President or Chairman of the Board or any Vice President and one of the following: Secretary, Assistant Secretary, Chief Financial Officer, or Assistant Treasurer. If the Applicant is a partnership, this Application must be signed by all general partner. If the Applicant is a sole proprietorship, this Application must be signed by the owner. If the Application in an unincorporated association, this Application must be signed by all members. If Appellant is the trustee under a trust agreement, this application must be signed by all trustees. If the Applicant is a Limited Liability Company, this application must be signed by all members or if appropriate, all managers. If the Applicant is a Limited Liability Partnership, this application must be signed by all partners or, if appropriate, all managers, Each person signing this application must indicate the capacity in which he/she signing in the space labeled "Title"

By signing and delivering this application, the undersigned hereby irrevocably authorizes Pacific City Bank to file one or more financing statements, from UCC-1, covering the collateral described below:

All inventory, equipment, accounts (including but not limited to all health-care insurance receivables), chattel paper, instruments (including but not limited to all promissory notes), letter-of-credit rights, letters of credit, documents, deposit accounts, investment property, money other rights to payment and performance, and general intangibles (including but not limited to all software and all payment intangibles); all oil, gas and other minerals before extraction; all oil, gas, other minerals and accounts constituting as-extracted collateral; all fixtures; all timber to be cut; all attachments, accessions, accessories, fittings increases, tools, parts, repairs, supplies, and commingled goods relating to the foregoing property, and all additions, replacements of and substitutions for all or part of the foregoing property; all insurance refunds relating to the foregoing property; all good will relating to the foregoing property; all records and data and embedded software relating to the foregoing property, and all equipment, inventory and software to utilize, create, maintain and process any such records and data on electronic media and all supporting obligations relating to the forgoing property; all whether now existing or hereafter arising, whether now owned or hereafter acquired or whether now or hereafter subject to any rights in the foregoing property; and all products and proceeds (including but not limited to all insurance payments) of or relating to the foregoing property.; Whether any of the foregoing is owned now or acquired later; all accessions, additions, replacements, and substitutions relating to any of the foregoing; all records of any kind relating to any of the foregoing; all proceeds relating to any of the foregoing (including insurance, general intangibles and accounts proceeds). (_____ initial)

Applicant/Guarantor Signature	Print Name & Title	Date
Applicant/Guarantor Signature	Print Name & Title	Date
Applicant/Guarantor Signature	Print Name & Title	Date
Applicant/Guarantor Signature	Print Name & Title	Date

(Applicant retain this portion for your record)

Pacific City Bank

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 _____ at Pacific City Bank at the above address, Tel _____ 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.

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 Federal Deposit Insurance Corporation, Consumer Response Center, 2345 Grand Blvd., Suite 100, Kansas City, Missouri, 64108.

NOTICE: You may apply for credit in your name, alone, regardless of your sex or marital status. You need not provide information about your spouse unless (A) spouse will be contractually liable for the account or (B) you are relying on community income or spouse's income to repay this account.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

_____ Borrower _____ Co-Borrower

APPLICATION FOR CREDIT

LOAN **LINE OF CREDIT** IN THE NAME(S) OF: _____
 AMOUNT REQUESTED \$ _____ PURPOSE: _____
 REPAYMENT TERMS: _____ REPAYMENT SOURCE: _____
 MY **OUR JOINT** FINANCIAL CONDITION AS OF _____ 20____

ASSETS		OMIT CENTS	LIABILITIES		OMIT CENTS
Cash (Schedule 1)			Accounts Payable		
Collectible Accounts Due Me			Installment Contracts Payable		
Good Notes Receivable & Mortgages Owned (Schedule 3)			Notes Payable to Banks (Schedule 2)		
Other Receivables			Note Payable to Others		
Readily Marketable Securities (Schedule 4)			Income Taxes Payable		
Other Investments (Schedule 4)			Other Taxes Payable		
Cash Surrender Value of Life Insurance (Schedule 5)			Loans on Life Insurance (Schedule 5)		
Real Estate Owned (Schedule 6)			Real Estate Mortgages (Schedule 7)		
Other Assets (describe)			Other Liabilities (describe)		
			TOTAL LIABILITIES		
			NET WORTH (Total Assets less Total Liabilities)		
	TOTAL			TOTAL	

CONTINGENT LIABILITIES

For Guarantees \$ _____ For Endorsements \$ _____ For Other Purposes \$ _____

Provide Details:

ANNUAL INCOME AND EXPENSES FOR THE PERIOD FROM _____ TO _____

INCOME: Salary \$ _____ Rentals \$ _____ Dividends \$ _____ Interest \$ _____ OTHER INCOME: You do not have to list income from alimony, child support or maintenance unless you want the Bank to consider it for the purpose of this application for credit. \$ _____ SOURCE: _____ TOTAL INCOMES \$ _____		EXPENSES: Maintenance on Real Estate \$ _____ Taxes and Assessments \$ _____ Interest \$ _____ Payments on mortgages, contracts, etc. \$ _____ Lease payments \$ _____ Rent \$ _____ Personal living expenses \$ _____ Alimony, child support, etc. \$ _____ Other \$ _____ TOTAL EXPENSES \$ _____	
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YOUR PERSONAL INFORMATION

Your Name	Age	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	Ages of Dependents	Social Security No.	Home Phone
Address	How Long?	Driver's License No.	Business Phone		
Employer	Address	Position	How Long?		

Schedule 1 CASH			Schedule 2 NOTES PAYABLE - BANKS			
Svgs.	Coml.	CASH BALANCE ON ABOVE DATE	WHERE CARRIED (Name of Bank)	AMOUNT OWED ON ABOVE DATE	INT. RATE	METHOD OF BORROWING (Unsecured, Type of Collateral, Guaranteed, etc.)
<input type="checkbox"/>	<input type="checkbox"/>					
<input type="checkbox"/>	<input type="checkbox"/>					
<input type="checkbox"/>	<input type="checkbox"/>					
<input type="checkbox"/>	<input type="checkbox"/>					
<input type="checkbox"/>	<input type="checkbox"/>					
			TOTAL on This Statement			

Schedule 3 NOTES, MORTGAGES, AND TRUST DEEDS OWNED				
NAME OF DEBTOR	TOTAL AMOUNT DUE	MATUR-ITY	HOW PAYABLE	DESCRIPTION OF SECURITY
			\$ per	
			\$ per	
			\$ per	
			\$ per	
			\$ per	

Schedule 4 READILY MARKETABLE SECURITIES and OTHER INVESTMENTS

DESCRIPTION	NUMBER OF SHARES or PAR VALUE BONDS	LISTED SECURITIES MARKET VALUE NOW			UNLISTED SECURITIES			NAME of REGISTERED OWNER
		Value Now			Value Now		Yearly Dividend	
		Price	Extension		Price	Extension		
TOTAL								

Schedule 5 INSURANCE

INSURER	BENEFICIARY	FACE AMOUNT	CASH VALUE	LOAN AMOUNT
Do you have a will? <input type="checkbox"/> Yes <input type="checkbox"/> No		TOTALS		

Schedule 6 REAL ESTATE OWNED

LOCATION and TYPE OF PROPERTY	NAME(S) ON TITLE	DATE ACQUIRED	ORIGINAL COST	MONTHLY INCOME	VALUATION ON THIS STATEMENT
1.					
2.					
3.					
4.					
TOTAL					

Schedule 7 REAL ESTATE MORTGAGES

SHOW NUMBER of PARCEL from SCHEDULE 6	TO WHOM PAYABLE	HOW PAYABLE	INTEREST RATE	MATURITY DATE	AMOUNT
		\$ per			
		\$ per			
		\$ per			
		\$ per			
TOTAL			TOTAL		

OTHER INFORMATION

	Yes	No	If Yes, give details:
Are any of the assets listed your spouse's separate property?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Are there any restrictions dealing with the transfer or sale of the securities listed?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Is any of the real estate listed subject to declaration of homestead?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Are any suits, judgments or executions of attachments pending against you?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Have you ever filed a petition of bankruptcy or compromised debts with your creditors?	<input type="checkbox"/>	<input type="checkbox"/>	_____

INFORMATION CONCERNING SPOUSE OR FORMER SPOUSE: You need not fill out this section unless: (A) You listed income from alimony, child support or maintenance payments under "Annual Income and Expenses" to repay this loan OR (B) you are relying on community income or your spouse's income to repay this loan OR (C) this is a joint application with your spouse.

Name <input type="checkbox"/> Spouse <input type="checkbox"/> Former Spouse		Address		Home Phone
Employer		Address		Business Phone
Position	How Long	Monthly Income	Social Security Number	Driver's License Number
		\$		

SIGNATURES: Each Signer Agrees:

TO induce **PACIFIC CITY BANK** ("The Bank") to permit Me to become or continue in debt and obligated to The Bank on notes, endorsements, guarantees, overdrafts and otherwise, I represent and warrant to The Bank that the foregoing Personal Financial Statement and Application for Credit ("Statement") prepared by Me is full, true and correct as of its date. I agree: (a) that The Bank may rely upon the Statement as continuing to be true until notified by Me in writing to the contrary; (b) to furnish promptly to The Bank such financial statements and other concerning My affairs, in such form and detail and at such times as The Bank may request; and (c) that if this Statement is not true in any material respect or if I or any endorser, guarantor of My indebtedness or obligations to The Bank should die, become insolvent, make an assignment for the benefit of creditors, be subject to any act of bankruptcy, or of receivership or dissolution proceedings, or if My property be attached, garnished, or subject to any other legal process, or if a material change occurs in my financial condition, than at the Bank's election all My indebtedness and obligations, direct or contingent to The Bank shall become immediately due and payable without demand or notice.

I authorize The Bank to obtain such information as it may require concerning the statements made by Me and to provide information arising from this transaction to others, I agree that the application is The Bank's property whether the credit account is granted or not.

Applicant's _____ Date _____ Spouse's _____ Date _____ (If this is to be a joint application)	Co-Applicant's _____ Date _____ (Other than Spouse) Co-Applicant has completed a separate application from which is attached and is a part of this application
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