



## Business Loan Application Package

Thank you for your interest in applying for a loan with United Business Bank. This packet contains the documents necessary for Business Loan Applicants. Please complete and return the following:

- ✓ Business Loan Application
- ✓ Personal Financial Statement

Please also provide the applicable documents listed below based on the type of entity if the applicant(s) is not an individual(s).

### **Corporation**

- Articles of Incorporation – certified copy
- Statement of Information – Filed annually with the state
- Bylaws or most recent minutes of meeting to elect officers, number of signers required, etc.
- Fictitious Business Name Statement – filed copy if DBA is being used

### **Limited Liability Company**

- Articles of Organization filed with the state (LLC1)
- Statement of Information - filed biannually with the state (LLC12)
- Operating Agreement
- Fictitious Business Name Statement – filed copy if DBA is being used
- Proof of publishing the Fictitious Name Statement

### **Limited Partnership or Limited Liability Partnership**

- Certificate of Limited Partnership filed with the state (LP1 or LLP1)
- Partnership Agreement
- Fictitious Business Name Statement – filed copy if DBA is being used
- Proof of publishing the Fictitious Name Statement

### **Formal Trust**

- Certification of Trust or signature page and portions showing name & date of Trust, settlors, trustors, current trustees, powers of the trustee, revocable or irrevocable, how assets are to be held, etc.



## BUSINESS LOAN APPLICATION

**If you intend to apply for joint credit, please initial here.**    Applicant \_\_\_\_\_    Co-Applicant \_\_\_\_\_

You understand that you may apply for credit in your name alone, regardless of marital status.

<b>APPLICANT INFORMATION:</b>			
Applicant Name or Business Name:	DBA	Applicant SSN or Business Tax ID	
Co-Applicant Name (if any):		Co-Applicant SSN	
Address:		Phone, <i>Include Area Code</i>	
		No. of Employees	
<b>LOAN REQUEST:</b>			
This request is: <input type="checkbox"/> New <input type="checkbox"/> Renewal <input type="checkbox"/> Modification		Amount requested:	
The specific purpose of this loan is:			
Requested Payment Terms:			
Source of Repayment:			
Collateral:			
<b>GENERAL INFORMATION:</b>			
Type of Ownership:			
<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> C- Corporation	<input type="checkbox"/> S-Corporation	<input type="checkbox"/> General Partnership
<input type="checkbox"/> Limited Liability Company	<input type="checkbox"/> Limited Liability Partnership	<input type="checkbox"/> Not for Profit	<input type="checkbox"/> Trust
		YES	NO
		If Yes , provide details	
Has applicant ever declared bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>	
Is applicant a guarantor, endorser or co-signer for another person or entity?	<input type="checkbox"/>	<input type="checkbox"/>	
Is applicant applying for credit elsewhere?	<input type="checkbox"/>	<input type="checkbox"/>	
Is applicant a party to any claim or lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	
Are there any tax liens or judgments against applicant?	<input type="checkbox"/>	<input type="checkbox"/>	
Are any of applicant's assets pledged as collateral?	<input type="checkbox"/>	<input type="checkbox"/>	
<b>LOAN PACKAGE:</b>			
<i>Please submit the following checked items with your request:</i>			
<b>BUSINESS:</b>		<b>PERSONAL:</b>	
<input type="checkbox"/> Three years signed Corporate/Partnership/Sole Proprietorship Financial Statements	<input type="checkbox"/> Signed Personal Financial Statement for each principal	<input type="checkbox"/> Three years signed personal tax returns including all schedules and K-1's	
<input type="checkbox"/> Most current Interim Statement (Balance Sheet and P& L)	<input type="checkbox"/> Living Trust ( <i>Copy of page 1, authority page and last page only</i> )	<input type="checkbox"/> Pay Stub – 1 month	
<input type="checkbox"/> Financial Projections	<input type="checkbox"/> Partnership Agreement, Articles of Incorporation, Certificate of Trade Name	<input type="checkbox"/> Three months of statements (stocks, bonds, savings and investment accounts)	
<input type="checkbox"/> Partnership Agreement, Articles of Incorporation, Certificate of Trade Name	<input type="checkbox"/> Three years signed Corporate/Partnership Tax Returns including all schedules	<input type="checkbox"/> Other:	
<input type="checkbox"/> Three years signed Corporate/Partnership Tax Returns including all schedules	<input type="checkbox"/> Aging of Accounts Receivable and Accounts Payable	<input type="checkbox"/> Copy of Purchase Order	
<input type="checkbox"/> Aging of Accounts Receivable and Accounts Payable	<input type="checkbox"/> Work in Progress Report	<input type="checkbox"/> Copy of Property Lease	
<input type="checkbox"/> Work in Progress Report	<input type="checkbox"/> Three years historical profit and loss statements for investment real estate being purchased or refinanced	<input type="checkbox"/> Copy of Purchase Contract	
<input type="checkbox"/> Three years historical profit and loss statements for investment real estate being purchased or refinanced	<input type="checkbox"/> Other:	<input type="checkbox"/> Other:	

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**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR APPLYING FOR A LOAN:** 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 on personal accounts identifies each person who opens an account. In addition on legal entity accounts, we will require identification on beneficial owners and a controlling person. **WHAT THIS MEANS TO YOU:** When you open an account or apply for a loan, 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.

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 United Business Bank, 500 Ygnacio Valley Road 200, Walnut Creek, CA 94596 (925) 476-1800 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.

**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 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 Reserve Consumer Help Center, PO Box 1200, Minneapolis, MN, 55480.

**NOTICE OF RIGHT TO RECEIVE A COPY OF APPRAISAL (Commercial & Multi-Family 5+ units Real Estate):** You have the right to receive a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at United Business Bank, 500 Ygnacio Valley Road 200, Walnut Creek, CA 94596. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. In your letter give us your name as it appears on your loan application and the address you want the report mailed to. If we receive a written request from you for the appraisal report, we will advise you in writing of the cost of the report. Upon receipt of that amount we will provide a copy of the report to you promptly.

**NOTICE OF RIGHT TO RECEIVE A COPY OF APPRAISAL (Residential 1-4 Unit Real Estate):**  
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.

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The undersigned certifies that he/she is authorized to execute this Business Loan Application on behalf of Applicant and that all information disclosed above and on all attached pages and supporting documentation is complete, true and correct. The undersigned authorizes United Business Bank ("UBB") and its successors and assignees, from time to time: (a) to verify any of said information, (b) to request and obtain information regarding the Applicant and the Co-Applicant's credit experience from others (including credit reporting agencies) and to verify such information, and (c) to provide information about the Applicant arising out of any transactions with UBB (i) to credit reporting agencies and (ii) to others in accordance with applicable law.

\_\_\_\_\_  
*Signature of Applicant*

\_\_\_\_\_  
*Title*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Signature of Co-Applicant*

\_\_\_\_\_  
*Title*

\_\_\_\_\_  
*Date*



**PLEASE KEEP THIS PAGE FOR YOUR RECORDS**

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## PERSONAL FINANCIAL STATEMENT

<b>Name</b>		<b>Date of Birth</b>	<b>Social Security No.</b>	
Home Address		No. of Years		
City, State, Zip		Home Phone No. ( ) -		
Email Address				
Employer		No. of Years		
Employer Address		Business Phone No. ( ) - ext		
City, State, Zip		Dr. License No.: Exp Date:		
Title/Position	Previous Employer			
<b>Name of Spouse *</b>		<b>Date of Birth</b>	<b>Social Security No.</b>	
Home Address		No. of Years		
City, State, Zip		Home Phone No. ( ) -		
Email Address				
Employer		No. of Years		
Employer Address		Business Phone No. ( ) - ext		
City, State, Zip		Dr. License No.: Exp. Date:		
Title/Position	Previous Employer			

*\*Complete if married and residing in California or another community property state.*

This is a statement of  my individual financial condition  
 our joint financial condition } **as of date:**  
 trust financial condition *only*

ANNUAL INCOME		ANNUAL EXPENDITURES		CONTINGENT LIABILITIES	
Employment Income	\$	Property Taxes/Assessments	\$	As Endorser	\$
(Employment Income)	\$	Income and Other Taxes	\$	As Guarantor	\$
Dividends	\$	Mortgage Payments & Interest	\$	On Damage Claims	\$
Interest	\$	Other Contract Payments	\$	For Taxes	\$
Rentals (Schedule 5)	\$	Insurance	\$	Other (Detail)	\$
	\$	Living Expense	\$		\$
Alimony/Child Support*	\$	Alimony/Child Support	\$		\$
Other	\$	Other	\$	Check here if NONE	<input type="checkbox"/>
<b>TOTAL INCOME</b>	<b>\$</b>	<b>TOTAL EXPENDITURES</b>	<b>\$</b>	<b>TOTAL CONTINGENT LIABILITIES</b>	<b>\$</b>

*\* Income from alimony, child support or separate maintenance income need not be revealed unless you wish to have it considered.*

DATE OF STATEMENT:

ASSETS	AMOUNT	LIABILITTES	AMOUNT
Cash in United Business Bank	\$	Notes Payable to United Business Bank	\$
Cash in Other Banks (Detail)*	\$	Notes Payable to others (Schedule 7)	\$
	\$	Accounts Payable	\$
	\$	Credit Cards and Charge Cards	\$
	\$	Installment Loans (e.g. Automobile Loans)	\$
Accounts and Notes Receivable (Schedule 1)	\$		\$
Stocks and Bonds (Schedule 2) *	\$		\$
Partnerships, LLP's, LLC's and S Corporations (Schedule 3)	\$	Income Taxes Payable: Federal:	\$
	\$	State:	\$
	\$	Other Taxes Payable	\$
Cash Surrender Value of Life Insurance (Schedule 4)	\$		\$
Retirement and Pension Funds*	\$	Loans on Life Insurance (Schedule 4)	\$
Real Estate (Schedule 5)	\$	Mortgages on Real Estate (Schedule 6)	\$
Automobiles	\$	Other Liabilities (Detail)	\$
	\$		\$
IRA Account	\$		\$
Other Assets (Detail)	\$		\$
Value of Business	\$		\$
	\$		\$
	\$	<b>TOTAL LIABILITIES</b>	\$
	\$	<b>NET WORTH (TOTAL ASSETS - TOTAL LIABILITIES)</b>	\$
	\$		
	\$		\$
	\$		\$
<b>TOTAL ASSETS</b>	\$	<b>TOTAL LIABILITIES &amp; NET WORTH</b>	\$

\* PLEASE SUBMIT THREE MONTHS OF STATEMENTS FROM ACCOUNTS. STATEMENTS NOT TO BE OLDER THAN 90-DAYS OF THE DATE ABOVE.

SCHEDULE 1 – ACCOUNTS AND NOTES RECEIVABLE

NAME OF DEBTOR	COLLATERAL	PAYABLE	MATURITY DATE	TOTAL AMOUNT DUE
		\$ per		\$
		\$ per		\$
		\$ per		\$
		\$ per		\$

SCHEDULE 2 – STOCKS AND BONDS (DATE OF MARKET VERIFICATION OF PRICES)

NO. SHARES OR BOND AMOUNT	UNLISTED NYSE AMEX OTC NASDQ	DESCRIPTION	TITLE IN NAME OF	HOW HELD CODE *	PRICE PER SHARE	TOTAL MARKET VALUE	PLEGDED
\$ or					\$	\$	
\$ or					\$	\$	
\$ or					\$	\$	
\$ or					\$	\$	
\$ or					\$	\$	
\$ or					\$	\$	
					<b>TOTAL</b>	\$	

**SCHEDULE 3 - PARTNERSHIPS, LLP's, LLC's, and S CORPORATIONS**

NAME **	TYPE	DATE OF INITIAL INVESTMENT	INITIAL INVESTMENT	AMOUNT ANTICIPATED CAPITAL CONTRIBUTION	GENERAL PARTNER?	MARKET VALUE (SHOW AT 100%)
	% OWNED			DATE EXPECTED		
1)			\$	\$		\$
	%					
2)			\$	\$		\$
	%					
3)			\$	\$		\$
	%					
4)			\$	\$		\$
	%					
5)			\$	\$		\$
	%					
6)			\$	\$		\$
	%					

**\*\* PLEASE SUBMIT K-1'S**

ARE YOU LIABLE FOR ANY BUSINESS DEBT SECURED BY REAL ESTATE?  
 ARE YOU LIABLE FOR ANY OTHER BUSINESS DEBT?  
 ARE YOU LIABLE FOR ANY OTHER BUSINESS CASH FLOW SHORTFALLS?

YES       NO  
 YES       NO  
 YES       NO

**SCHEDULE 4 – LIFE INSURANCE**

INSURED	FACE AMT OF POLICY	INSURANCE CO	BENEFICIARY	CASH VALUE	LOANS
	\$			\$	\$
	\$			\$	\$
	\$			\$	\$
	\$			\$	\$
	\$			\$	\$
<b>TOTALS:</b>				\$	\$

**SCHEDULE 5 – REAL ESTATE**

ADDRESS & TYPE OF PROPERTY	TITLE IN NAME OF	% OWNED	HOW HELD CODE *	COST YEAR ACQUIRED	MONTHLY INCOME ANNUAL TAXES	PRESENT MARKET VALUE
1) Personal Residence		%		\$	\$	\$
					\$	
2)		%		\$	\$	\$
					\$	
3)		%		\$	\$	\$
					\$	
4)		%		\$	\$	\$
					\$	
5)		%		\$	\$	\$
					\$	
6)		%		\$	\$	\$
					\$	
7)		%		\$	\$	\$
					\$	
8)		%		\$	\$	\$
					\$	
9)		%		\$	\$	\$
					\$	
10)		%		\$	\$	\$
					\$	

**SCHEDULE 6 – MORTGAGES AND LIENS ON REAL ESTATE**

PROPERTY NO.	TO WHOM PAYABLE	MORTGAGES	PAYABLE	INTEREST RATE	MATURITY DATE	BALANCE OWING
1) As listed above		1 <sup>ST</sup> Mortgage	\$ per	%		\$
			\$ per	%		\$
2) As listed above		1 <sup>ST</sup> Mortgage	\$ per	%		\$
			\$ per	%		\$
3) As listed above		1 <sup>ST</sup> Mortgage	\$ per	%		\$
			\$ per	%		\$
4) As listed above		1 <sup>ST</sup> Mortgage	\$ per	%		\$
			\$ per	%		\$
5) As listed above		1 <sup>ST</sup> Mortgage	\$ per	%		\$
			\$ per	%		\$
6) As listed above		1 <sup>ST</sup> Mortgage	\$ per	%		\$
			\$ per	%		\$
7) As listed above		1 <sup>ST</sup> Mortgage	\$ per	%		\$
			\$ per	%		\$
8) As listed above		1 <sup>ST</sup> Mortgage	\$ per	%		\$
			\$ per	%		\$
9) As listed above		1 <sup>ST</sup> Mortgage	\$ per	%		\$
			\$ per	%		\$
10) As listed above		1 <sup>ST</sup> Mortgage	\$ per	%		\$
			\$ per	%		\$
<b>TOTALS:</b>			\$ per			\$

**SCHEDULE 7 – NOTES PAYABLE**

TO WHOM PAYABLE	PERSONS LIABLE	COLLATERAL	INTEREST RATE	PAYABLE	UNPAID BALANCE
			%	\$ per	\$
			%	\$ per	\$

**SCHEDULE 8 – ACCOUNTS AND BILLS PAYABLE (INCLUDING CREDIT CARDS AND CHARGE CARDS)**

TO WHOM PAYABLE	PERSONS LIABLE	PAYABLE	UNPAID BALANCE
		\$ per	\$
		\$ per	\$
		\$ per	\$
		\$ per	\$
		\$ per	\$
		\$ per	\$
		\$ per	\$
		\$ per	\$
		\$ per	\$

\* Please use these codes for **How Held**: CP= Community Property; SP= Separate Property; JT= Joint Tenancy; TIC = Tenancy in Common; and TR = Trust



**PLEASE ANSWER THE FOLLOWING QUESTIONS:**

1. Have you (or your spouse or any firm in which you are or were a major owner or guarantor) ever declared bankruptcy?  Yes  No  
 If yes:  Chapter 7  Chapter 11  Chapter 13  
 Filing Date: \_\_\_\_\_ Discharge Date: \_\_\_\_\_
2. Have you or your spouse ever had a suit or judgment entered against you?  Yes  No  
 Filing Date: \_\_\_\_\_ Discharge Date: \_\_\_\_\_  
 If not discharged, why? \_\_\_\_\_
3. Have you or your spouse ever voluntarily surrendered or had a vehicle or any other item repossessed?  Yes  No
4. Are any of your or your spouse's tax returns currently being audited or contested?  Yes  No
5. Have you or your spouse ever applied for or obtained credit under another name?  Yes  No
6. Do you or your spouse have any unused credit facility with any other institution?  Yes  No
7. Are any assets encumbered or debts secured except as indicated?  Yes  No
8. Are you and your spouse U.S. citizens?  Yes  No
9. Are any of the assets shown held in any form of a Trust?  Yes  No

If you answered *yes* to questions 1-6 above, please give the details \_\_\_\_\_

Marital Status ( Answer only if this financial statement is provided in connection with a request for secured credit or if you live in a community property state, such as California)

Married	<input type="checkbox"/>	
Separated	<input type="checkbox"/>	
Unmarried	<input type="checkbox"/>	(Includes single, divorced, widowed)

Number of dependents: \_\_\_\_\_ Ages: \_\_\_\_\_

**REPRESENTATIONS AND WARRANTIES**

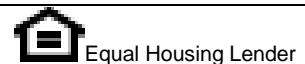
The above information and any information attached to this Personal Financial Statement ("Statement") is furnished to United Business Bank ("Bank") to extend credit for which you may apply or in connection with credit already extended by the Bank, or credit you may guarantee. You acknowledge and understand that the Bank is relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee of credit. You represent, warrant and certify that the information provided herein is true, correct and complete. You agree to notify the Bank immediately and in writing of any change in name, address or employment and of any material adverse change (1) in any of the information contained in this Statement or (2) in your financial condition or (3) in your ability to perform your obligations. In the absence of such notice or a new and full written statement, this Statement should be considered as continuing and substantially correct. If you fail to notify the Bank as required above, or if any of the information herein should prove to be obsolete, inaccurate or incomplete in any material respect, the Bank may declare the indebtedness of one or more of you, or the indebtedness guaranteed by one or more of you, as the case may be, immediately due and payable. Further, you agree that should any property owned by you be placed in a trust, that you will not exercise any trust powers against the Bank's rights, and if you should default on any indebtedness to the Bank, you irrevocably authorize the Bank to direct the trustee in your name to pay all amounts due to the Bank. The Bank is authorized to make all inquiries deemed necessary to verify the accuracy of the information contained herein and to determine your creditworthiness. You authorize any person or consumer reporting agency to give the Bank any information it may have on you. If you are married and are applying for sole and individual credit, this authorization extends to verifying spousal information. You authorize the Bank to answer questions about its credit experience with you. As long as you have any obligation or guarantee to the Bank, you agree to supply at least annually an updated Statement. This Statement and any other information that you give to the Bank shall be the property of the Bank. You hereby waive pleading of statute of limitations as defense to any of your obligations or to the validity of any information contained in this Statement or financial statements attached hereto. This signed Statement does not represent in and of itself an application for credit.

**If you intend to apply for joint credit, please initial here.** Applicant \_\_\_\_\_ Co-Applicant \_\_\_\_\_

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

Your spouse must sign *only* if he or she will be applying for *or* guaranteeing credit to be considered by the Bank, *or* is obligated for the existing credit or guarantee to which this Statement relates.

02/19



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