

# Business CashLine<sup>SM</sup> Credit Application

For business loans and lines of credit up to \$250,000

Date Received / /

Step 1: Business Information & Credit Request

Business Information			
Legal Name of Business Applicant (For sole proprietor, owner(s) name)		Trade Name (Doing business as)	Tax ID Number
Number of Employees	Present Management Since / /	Date Business Established / /	Business Phone Number ( )
Address		City	State Zip
Briefly Describe Your Business		Last Year's Gross Sales/Revenue \$	
		Last Year's Annual Net Profit \$	
		Cash in Bank (Attach bank statements for last 3 mos.) \$	
Type of Ownership <input type="checkbox"/> Corporation <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> General Partnership <input type="checkbox"/> Other (Please explain) <input type="checkbox"/> S Corporation <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Limited Partnership			
Industry Code <input type="checkbox"/> Agriculture <input type="checkbox"/> Contractor <input type="checkbox"/> High Tech <input type="checkbox"/> Media <input type="checkbox"/> Wholesale <input type="checkbox"/> Business Services <input type="checkbox"/> Financial Services <input type="checkbox"/> Hotel/Motel <input type="checkbox"/> Real Estate <input type="checkbox"/> Other Business (Please explain) <input type="checkbox"/> Consumer Services <input type="checkbox"/> Health Care <input type="checkbox"/> Manufacturer <input type="checkbox"/> Retail			

Credit Request		
Type of Credit and Amount Requested (You may check more than one type)	Term Requested (Loan only)	Auto Payment and Overdraft Protection Authorizations
<input type="checkbox"/> Line of Credit \$ _____	<input type="checkbox"/> 1 Year <input type="checkbox"/> 2 Years	California Bank & Trust Business Checking Account Number:
<input type="checkbox"/> Term Loan \$ _____	<input type="checkbox"/> 3 Years <input type="checkbox"/> 4 Years	All term loans and lines of credit require a California Bank & Trust business checking account for automatic debit. (Non-California borrowers must establish automatic debit of payments from a local business account via Automated Clearing House/ACH.) <input type="checkbox"/> Please initial here to acknowledge that payments will be automatically deducted from the account. Missing initials constitute an incomplete application. <input type="checkbox"/> Please initial here to have overdraft protection on the Business Checking Account indicated above provided via your Business CashLine Line of Credit. (California Bank & Trust accounts only.)
<input type="checkbox"/> Business Equipment \$ _____	<input type="checkbox"/> 5 Years	
<input type="checkbox"/> Business Auto \$ _____	<input type="checkbox"/> More than 5 Years	
<input type="checkbox"/> Increase an Existing Business CashLine \$ _____		
Bank fees will be deducted from the approved deposit account unless otherwise requested. SBA fees may also be required.		

Business Applicant Profile	
Does Applicant Business have an existing Line of Credit? (If Yes, please state lender and credit limit.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does Applicant Business currently export or plan on exporting as a result of this credit request?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are all Principals with 20% or more ownership in the company U.S. citizens? (If No, provide copy of front and back of alien registration card.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is your business involved in any pending lawsuits? (If Yes, please provide details.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the Applicant Business, Principal(s) with 20% or more ownership, and any business owned or controlled by any Associate, previously defaulted on a Federal Loan or Federally assisted financing, resulting in the Federal government or any of its Agencies or Departments sustaining a loss in any of its programs? (If Yes, Applicant is not eligible for SBA financing.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is any portion of proposed loan proceeds to be used for debt refinance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the Applicant Business or its Principal owners have an affiliate business? (If Yes, please list affiliate businesses and basis for affiliation.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the Applicant Business a Franchise business? (If Yes, please state name of Franchisor.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the Applicant Business or its Principal(s) ever applied for credit under a different name? (If Yes, please list.)	<input type="checkbox"/> Yes <input type="checkbox"/> No

Step 2: Business Applicant Agreement

**Agreement and Certification**

By signing below, you are asking on behalf of the applicant ("Applicant") identified in this Application for California Bank & Trust ("Bank") to make a line or loan ("Credit") to Applicant and by signing, you represent that you are authorized to sign this Application on behalf of Applicant, and that all information provided herein or in tax returns or other financial information later submitted, is true and correct. You also authorize Bank to verify the information provided to Bank and to receive and exchange credit information, including credit reports, about Applicant and its principal officers and owners, both now and in the future. You understand that the acceptance or use of the Credit, if approved, means Applicant agrees to be bound by all of the terms and conditions of the loan agreement that will be sent to Applicant upon approval. Such agreement will include giving access to authorized persons selected by Applicant to the Credit and associated accounts by card, check and otherwise. Bank will take a security interest in any deposit account of Applicant at Bank, and may have a security interest in other assets of Applicant depending on the type and amount of the loan or line.

Signatures		Copy form if more signatures are needed.
Required for: Corporations—the persons named in the Corporate Resolution below; Partnerships—all general partners; Sole Proprietorships—the owner [if married, you may apply for a separate account]; Limited Liability Companies—all members or managers.		Check Box of Authorized Signers for Business CashLine Checks & CashLine Card [Line of credit only]
_____ Signature	_____ Print Name	_____ Title
_____ Signature	_____ Print Name	_____ Title
		Date / /
		Date / /

**Corporate Resolution** [required for Corporation]: It is resolved that \_\_\_\_\_ and \_\_\_\_\_ are authorized to apply for credit and enter into binding Loan agreements, enter into Loan renewal, modification, extension, and security agreements on behalf of this company. I certify that: (i.) I am Secretary or Assistant Secretary of the Business Applicant; (ii.) that the foregoing resolution was duly adopted by the Applicant's Board of Directors, is currently in effect and has not been revoked or amended; and (iii.) that the signatures and titles set forth above are the genuine signatures and titles of the persons indicated.

\_\_\_\_\_  
Signature of Business Applicant Secretary or Assistant Secretary

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date / /



# Business CashLine<sup>SM</sup> Credit Application (continued)

Name of Business Applicant

Step 3: Business Owner(s) Information

**Principal Owner** Required for Principal owner(s) with 20% or more ownership; copy for each owner.

Principal Owner Name		Title	
Social Security Number	Date of Birth / /	Home Phone Number ( )	Share of Business Owned %
Address		City	State Zip

Assets	Amount	Liabilities	Amount
Cash in Bank	\$	Taxes Payable	\$
Listed Securities Owned	\$	Revolving Credit / Credit Cards	\$
IRA / Keogh / Pension	\$	Installment Contracts and Notes Payable	\$
Real Estate Owned (complete Supplemental Schedule of Real Estate if more than one property)		Mortgages or Liens on Real Estate (complete Supplemental Schedule of Real Estate if more than one property)	
Primary Residence	\$	Primary Residence	\$
Other Real Estate	\$	Other Real Estate	\$
Other Assets (Detail below)	\$	Other Liabilities (Detail below)	\$
<b>Total Assets</b>	<b>\$</b>	<b>Total Liabilities</b>	<b>\$</b>

**Personal Information**

Annual Income	Amount	Annual Expenditures	Amount
Employment Income	\$	Mortgage Payments / Rent	\$
Other Income (Detail)	\$	Other Payments (Detail)	\$
<b>Total Income</b>	<b>\$</b>	<b>Total Expenditures</b>	<b>\$</b>

**Personal Profile** If you answer "Yes" to any of these questions, please provide details on a separate sheet.

Are any assets held in Trust? (If Yes, please include a copy of the Trust Agreement, or a certification as to terms.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you, your spouse or any member of your household, or anyone who owns, manages or directs your business or their spouses, or any member of their households work for the Small Business Administration, Small Business Advisory Council, SCORE, ACE, or any Federal Agency, or for California Bank & Trust?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever had property foreclosed upon or given title or deed in lieu thereof?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you, any owner or any officer of your company, ever been involved in bankruptcy or insolvency proceedings?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you, any owner or any officer of the company, presently under indictment, on parole or probation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you, any owner or any officer of the company, ever been charged with or arrested for any criminal offense (other than a minor motor vehicle violation)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you, any owner or any officer of the company, ever been convicted of any criminal offense (other than a minor motor vehicle violation)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you involved in any pending lawsuits?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Step 4: Personal Guaranty

**Personal Guaranty** Required for Principal owner(s) with 20% or more ownership; copy for each owner.

For value received, the undersigned absolutely and unconditionally guarantees and promises to pay any and all obligations arising under any loan/line of credit ("Loan") granted by California Bank & Trust ("Bank") to Applicant hereunder, including any and all principal, interest, fees, charges and costs, and under any extensions, increases, modifications or renewals of such Loan. I waive: (i) presentment, demand, protest, and notice of protest, dishonor or nonpayment, or of any actions taken by Bank with respect to the Loan or its collection; (ii) the right to require the Bank to proceed against the Applicant or any other guarantor; (iii) the right to require the Bank to pursue any security, property or remedy in connection with the Loan. I also agree to notify the Bank of any additional indebtedness by the Applicant or any changes in the Applicant's financial condition. I waive any defense arising by reason of any defense of the Applicant or another guarantor, other than full payment of the Loan. The Bank may, without affecting the undersigned's liability hereunder, and without prior notice or consent: (a) extend, modify, compromise, accelerate, renew, increase or otherwise change the terms of the Loan, including, without limitation, the interest rate and amount and time for repayment; (b) proceed against the Applicant, any collateral or any one or more guarantors; and (c) release or substitute any party liable directly or indirectly on the Loan or this Guaranty. I further agree to be bound, as if a party, to any arbitration provision governing the Loans to which the Bank and Applicant agree. I acknowledge and agree that should any other person or entity also guarantee all or any part of the Loan, the undersigned shall be jointly and severally liable to the Bank hereunder with any and all such other persons or entities. If more than one person signs below, their obligation shall be joint and several. By my signature below, I certify the information provided on and with this Business CashLine Credit Application is complete and correct, which certification shall extend to tax returns or other financial information later submitted about me. I authorize the Bank to obtain credit reports and release credit information to others [including, without limitation, companies affiliated with the Bank] regarding myself. If credit is extended, I authorize the Bank to obtain tax returns or other financial information from the IRS or other taxing authorities and agree to execute whatever forms the Bank requests to obtain such information.

**Signature**

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
 Signature Print Name Date

**Branch Use Only**

Branch Officer Name & Number	Branch Name & Number	Sales Date / /
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SBA Preferred Lender

# Supplemental Schedule of Real Estate

This supplement is to be considered an integral part of the Personal Financial Statement for

Name \_\_\_\_\_

**Personal and Business Real Estate Owned** (List each parcel separately. Additional sheets, if needed, must be identified as a supplement to this and signed.)

Name of Property Titleholder _____		Address _____				
Name of Mortgage Holder _____		Address _____				
Property Type	Purchase Date	Purchase Amount	Original Loan	Monthly Payments	Current Balance	Present Market Value

**Personal and Business Real Estate Owned** (List each parcel separately. Additional sheets, if needed, must be identified as a supplement to this and signed.)

Name of Property Titleholder _____		Address _____				
Name of Mortgage Holder _____		Address _____				
Property Type	Purchase Date	Purchase Amount	Original Loan	Monthly Payments	Current Balance	Present Market Value

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Property Type	Purchase Date	Purchase Amount	Original Loan	Monthly Payments	Current Balance	Present Market Value

**Personal and Business Real Estate Owned** (List each parcel separately. Additional sheets, if needed, must be identified as a supplement to this and signed.)

Name of Property Titleholder _____		Address _____				
Name of Mortgage Holder _____		Address _____				
Property Type	Purchase Date	Purchase Amount	Original Loan	Monthly Payments	Current Balance	Present Market Value

Signature \_\_\_\_\_ Date \_\_\_\_\_ Total Current Balance Total Market Value

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