Central Valley Community Bank Business Loan Application

(For Small Business Loans, Lines of Credit, or Credit Card Request Up to $250,000)

IMPORTANT INFORMATON ABOUT OPENING AN ACCOUNT: To help the government fight the funding of terrorism and money laundering, 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 or applies for a loan. When you open an account or apply for a loan, we will ask you for your name, address, date of birth and any other information that will allow us to identify you. We may ask to see your drivers' license or other identifying documents. We proudly support all efforts to protect and maintain the security of our customers and our country.

REQUESTED CREDIT *(Complete the information on this Page if you are applying for Quick Business Credit)*

- ☐ QuickLoan SM
- ☐ QuickLine SM
- ☐ Business VISA® Credit Card
  Requested amount $ _____
  Up to ($25,000)
- ☐ Business Visa® Savings Secured Credit Card
  Requested amount $ _____
- ☐ Small Business Loan
- ☐ Small Business Line
- ☐ Business VISA® Credit Card
  Requested amount $ _____
  Up to ($250,000)
- ☐ ACH Origination Request
  Requested amount $ _____

BANK USE ONLY

RECEIPT DATE

EMPLOYEE

BRANCH #

- ☐ Direct monthly payment from checking account*
- ☐ Establish overdraft protection for account below**
- ☐ Check here if this is a line increase for existing Quickline
  Amount of increase requested $ _____

Central Valley Community Bank Business Checking Account Number ☐☐☐☐☐☐☐☐☐

* If this automatic payment plan is not chosen your interest rate will increase by .50%. (Does not apply to Business VISA)

** A transfer fee, as detailed in your credit agreement, will be charged for each overdraft transfer.

The checking account selected for overdraft protection, quickline telephone transfers and deposit of loan proceeds must be in the same name as the business applying for credit.

Type of Business (Legal Ownership) (Notice to Sole Proprietors. You may apply for credit alone, regardless of marital status.)

☐ Individual ☐ Sole Proprietorship ☐ General Partnership ☐ Limited Partnership ☐ Limited Liability Parternship ☐ Corporation

☐ Joint Application with _____ ☐ "S"Corporation ☐ Limited Liability Company ☐ Non-Profit ☐ Other _____

Specific Purpose of Funds to be Used

Specific Collateral Offered - (IF REAL ESTATE PROVIDE PROPERTY INFORMATION BELOW. IF SECURED VISA, PROVIDE ACCOUNT NUMBER BELOW):
If tax returns and depreciation schedule not included, list all equipment valued over $500 with serial number

BUSINESS INFORMATION

Complete Legal Business Name - including DBA

Federal Tax ID No. ☐☐-☐☐☐☐☐☐☐

The following named persons are officers of the business:

NAME	TITLE	% of Ownership

Business Street Address | City | State | Zip | Owner occupied ☐YES ☐NO

Mailing Address (if different) | City | State | Zip

Previous Business Street Address (if current is less than 3 years) | City | State | Zip

Contact name | Cell or Contact Phone | General Business Phone | General Business Fax

Date Business Established | Under Current Management Since Month Year | Time Owner in Line of Work

Describe Type of Business (i.e.computer services, general contractor,restaurant,etc.) | Most Recent Years' Revenues

Number of Employees Current: With Loan:

If you answer "YES" to any of the following questions, please provide details on a separate sheet of paper.

1.	Are any taxes currently past due by the Business Applicant, Guarantor or Co-Borrower?	☐ Yes	☐ No
2.	Are accounts, inventory, or equipment of Business Applicant currently pledged as collateral?	☐ Yes	☐ No
3.	Is the Business Applicant or any Guarantor or Co-Borrower a party to any legal claim, lawsuit or lender loss?	☐ Yes	☐ No
4.	Has Business Applicant or any Guarantor or Co-Borrower ever declared bankruptcy, or been party to a foreclosure?	☐ Yes	☐ No
5.	Has Business Applicant or any Guarantor or Co-Borrower defaulted on a loan, been subject to a short sale?	☐ Yes	☐ No
6.	Are you or any Guarantor or Co-Borrower a citizen of a country other than the U.S.?	☐ Yes	☐ No
7.	Are the assets of the Business Applicant or any Guarantor or Co-Borrower's assets in a trust?	☐ Yes	☐ No
8.	Do you or any Guarantor or Co-Borrower own or control another business?	☐ Yes	☐ No

If yes, name of company: _____ % of ownership _____

AGREEMENT AND PERSONAL GUARANTY

Signer(s) certifies that he/she is authorized to execute this application for the business named above (Applicant), and that all information and documents submitted including federal and state income tax returns (if any), are true, correct and complete. Signer(s) authorizes Lender to file a UCC-1 as part of this application. Signer(s) authorizes Central Valley Community Bank (Bank) to obtain balance and payoff information on all accounts requiring payoff as a condition of approving this application. Signer(s) authorizes the Bank to obtain consumer and/or business credit reports in connection with (a) your request for issuance of an account, (b) the collection, review or renewal of your accounts, (c) marketing purposes. The bank may report its credit experiences with you to others, including the Internal Revenue Service and state taxing authorities, in the business name as well as individual name at any time. Signer(s) acknowledge that (i) this application is subject to final approval of the applicant and its owner (ii) additional information may be required to make a final credit decision. 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 this obligation. If applicant is a legal entity, all owners must sign below and include their title.

For Quick Business Line and/or VISACard® Applicants Only:

By signing below, signer(s) agrees to be bound by the terms and conditions of the VISA Credit Card Agreement that will be sent to Applicant, and further agrees that Applicant's use of any feature of the Credit Line or Visa shall further evidence Applicant's acceptance of such term and conditions. The signer(s) further unconditionally guarantees and promises to pay any and all Applicant's obligations to Bank arising under or relating to this application and agreement, and the Customer Agreement, as well as any extensions, increases, modifications, or renewals thereof. Signer(s) waives (i) presentment, demand, protest, and notice of nonpayment; (ii) the right to require Bank to proceed against Applicant or any other guarantor, and (iii) the right to require the Bank to pursue any remedy in connection with the guaranteed indebtedness or to notify guarantors of any additional indebtedness incurred by the Applicant or any changes in the Applicant's financial condition; and (iv) any defense arising by reason of any defense of the Applicant or other guarantor. Signer(s) authorizes Bank without prior notice or consent to (a) extend, modify, compromise, accelerate, renew, increase, or otherwise change the term of the indebtedness guaranteed hereunder; (b) proceed against one or more signer without proceeding against the Applicant or another guarantor; and (c) release or substitute any party to the indebtedness of this guaranty. Signer(s) agrees to pay Bank's costs and attorney's fees in enforcing this guaranty. This guaranty shall benefit the Bank and its successors and assigns. If approved, the actual credit granted may be less than the amount requested. If actual credit granted is less than the request for VISA Card, individual credit lines will be proportionally allocated across cards as you specified. By signing below, signer(s) agrees to be bound by the terms and conditions of the VISA Credit Card Agreement that will be sent to Applicant, and further agrees that Applicant's use of any feature of the Credit Line or Visa shall further evidence Applicant's acceptance of such term and conditions. The signer(s) further unconditionally guarantees and promises to pay any and all Applicant's obligations to Bank arising under or relating to this application and agreement, and the Customer Agreement, as well as any extensions, increases, modifications, or renewals thereof. Signer(s) waives (i) presentment, demand, protest, and notice of nonpayment; (ii) the right to require Bank to proceed against Applicant or any other guarantor, and (iii) the right to require the Bank to pursue any remedy in connection with the guaranteed indebtedness or to notify guarantors of any additional indebtedness incurred by the Applicant or any changes in the Applicant's financial condition; and (iv) any defense arising by reason of any defense of the Applicant or other guarantor. Signer(s) authorizes Bank without prior notice or consent to (a) extend, modify, compromise, accelerate, renew, increase, or otherwise change the term of the indebtedness guaranteed hereunder; (b) proceed against one or more signer without proceeding against the Applicant or another guarantor; and (c) release or substitute any party to the indebtedness of this guaranty. Signer(s) agrees to pay Bank's costs and attorney's fees in enforcing this guaranty. This guaranty shall benefit the Bank and its successors and assigns. If approved, the actual credit granted may be less than the amount requested. If actual credit granted is less than the request for VISA Card, individual credit lines will be proportionally allocated across cards as you specified.

If Applicant is an Individual, a Proprietor or General or Limited Partner, sign below:

Applicant's Signature, Title | Date

Address | City | State | Zip | Social Security No.

Co-Applicant's Signature, Title | Date

Address | City | State | Zip | Social Security No.

If Applicant is a Corporation, LLC,LLP, Non-profit sign below:

Applicant's Signature, Title | Date

Address | City | State | Zip | Social Security No.

Attested by: | Date

Address | City | State | Zip | Social Security No.

For Requests over $25,000, please complete the information on reverse

REAL ESTATE

Type of Property:

PROPERTY ADDRESS	CITY	COUNTY	STATE	ZIP

YEAR BUILT	PURCHASE PRICE	PRESENT VALUE

INSURANCE COMPANY

Company Name	Address	Phone Number

Agent Name	Policy Numer

PROFESSIONAL REFERENCES

Accountant Name	Phone Number

Attorney Name	Phone Number

FINANCIAL INFORMATION

Do not use for Sole Proprietor if business assets/liabilities are included on personal financial statement

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) knowledge that representations made in this statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary, either directly or through any agency employed by the Creditor for that purpose, to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal laws, 18 U.S.C. & 1014, and may result in a fine or imprisonment or both.

Statement of Financial Condition of Business as of _____

ASSETS	AMOUNT	LIABILITIES		AMOUNT
Cash		Accts Payable		
Accounts Receivable		Sales Tax Payable		
Less: Reserve for Bad Debts		Payroll Tax Payable		
Inventory		Unearned Revenue		
Pre-paids		Accruals		
Note Receivable		*Notes/Credit Cards Owing		
		BALANCES	MONTHLY PMTS	
Vehicles		1.		
Buildings		2.		
Equipment		3.		
Land		Other Liabilities		
Less: Depreciation		Previous Equity		
Other Assets		Net Profit		
		Total Capital		
TOTAL ASSETS		TOTAL LIABILITIES & CAPITAL		

* If needed attach additional information

INCOME/EXPENSES

Please provide whether or not business assets/liabilities are included on personal financial statement

	Year _____	Year _____	Year _____
Sales			
Cost of Sales			
Gross Profit			
EXPENSES - General			
Owners Salary			
Interest			
Depreciation			
Other Expenses			
NET INCOME			

DISCLOSURE OF RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL (BUSINESS CREDIT)

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 Central Valley Community Bank, 7100 N. Financial Drive, Ste. 101, Fresno, CA 93720 within 60 days from the date you are notified of our decision. We will send you a written statement of the 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 credit 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: FDIC Consumer Response Center, 1100 Walnut St., Box #11, Kansas City, Missouri 64106.