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 the	nis Page if vou are applying	n for Quick Business Cre	edit)		
☐ QuickLoan ^{sм} ☐ QuickLine ^{sм} ☐ Business VISA® Credit Card	☐ Small Busin ☐ Small Busin	ess Loan		BANK USE ONLY RECEIPT DATE	
Requested amount \$	Requested ar				
Up to (\$25,000) Business Visa® Savings Secured Credit Card Requested amount \$	Up to (\$250,0 ACH Origin Requested ar	ation Request		EMPLOYEE	
□ Direct monthly payment from checking account* □ Establish overdraft protection for account below** □ Check here if this is a line increase for existing Quickline	_			BRANCH#	
Amount of increase requested \$ Central Valley Community Bank Business Checking Account N	lumber				
* If this automatic payment plan is not chosen your interest rate will increa ** A transfer fee, as detailed in your credit agreement, will be charged for	ase by .50%. (Does not apply to Bu	siness VISA)			
The checking account selected for overdraft protection, quickline teleph		roceeds must be in the same n	name as the business	applying for credit.	
	artnership			Corporation Other	
Specific Purpose of Funds to be Used					
Specific Collateral Offered - (IF REAL ESTATE PROVIDE PROPERTY INFOR			V):		
BUSINESS INFORMATION Complete Legal Business Name - including DBA			Federal Tax ID N	lo.	
The following named persons are officers of the business:			-		
NAME	TITL	E	%	of Ownership	
Business Street Address	City	State	Zip Owne	roccupied	
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 Pho		usiness Phone	General Busines	s Fax	
	Year	Time Owner in Line of Worl			
Describe Type of Business (i.e.computer services, general contri	·	Most Recent Years'	Revenues		
Number of Employees Current: With If you answer "YES" to any of the following questions, please pro	Loan: ovide details on a separate shee	et of paper.			
Are any taxes currently past due by the Business Applicant, Are accounts, inventory, or equipment of Business Applicant	Guarantor or Co-Borrower?	· · · · · · · · · · · · · · · · · · ·		es No	
Is the Business Applicant or any Guarantor or Co-Borrower a	a party to any legal claim, lawsuit o		□Y	es No	
 Has Business Applicant or any Guarantor or Co-Borrower ev Has Business Applicant or any Guarantor or Co-Borrower d 		-		es No No	
 Are you or any Guarantor or Co-Borrower a citizen of a coun Are the assets of the Business Applicant or any Guarantor o 	-			es No	
8. Do you or any Guarantor or Co-Borrower own or control ano		0/		es No	
If yes, name of company: AGREEMENT AND PERSONAL GUARANTY		% of owner	ership		
	ination for the business name	d above (Applicant), and th	act all information	and documents aubmitted include	ling fodoral and state
Signer(s) certifies that he/she is authorized to execute this appli income tax returns (if any), are true, correct and complete. Signer	er(s) authorizes Lender to file	a UCC-1 as part of this app	olication. Signer(s)	authorizes Central Valley Comr	munity Bank (Bank) to
obtain balance and payoff information on all accounts requiring pa in connection with (a) your request for issuance of an account, (b)					
others, including the Internal Revenue Service and state taxing au final approval of the applicant and its owner (ii) additional informat					
if you do not wish to have it considered as a basis for repaying this		gal entity, all owners must si	ign below and incl	ude their title.	
For Quick Business Line and/or VISACard [®] Applicants Only					
By signing below, signer(s) agrees to be bound by the terms and of the Credit Line or Visa shall further evidence Applicant's accepta					
obligations to Bank arising under or relating to this application an waives (i) presentment, demand, protest, and notice of nonpayme	nd agreement, and the Custom	er Agreement, as well as a	any extensions, inc	creases, modifications, or renewa	als thereof. Signer(s
any remedy in connection with the guaranteed indebtedness or to	notify guarantors of any additio	nal indebtedness incurred b	by the Applicant or	any changes in the Applicant's fi	nancial condition; and
(iv) any defense arising by reason of any defense of the Applica renew, increase, or otherwise change the term of the indebtedness					
(c) release or substitute any party to the indebtedness of this guarits successors and assigns. If approved, the actual credit granted	anty. Signer(s) agrees to pay I	Bank's costs and attorney's	fees in enforcing t	his guaranty. This guaranty shal	I benefit the Bank and
be proportionally allocated across cards as you specified. By si	gning below, signer(s) agrees	to be bound by the terms	and conditions of	the VISA Credit Card Agreeme	nt that will be sent to
Applicant, and further agrees that Applicant's use of any featur unconditionally guarantees and promises to pay any and all Applicant.	cant's obligations to Bank arisi	ng under or relating to this a	application and ag	reement, and the Customer Agree	ement, as well as any
extensions, increases, modifications, or renewals thereof. Signer(any other guarantor, and (iii) the right to require the Bank to pursue					
Applicant or any changes in the Applicant's financial condition; and notice or consent to (a) extend, modify, compromise, accelerate, in					
without proceeding against the Applicant or another guarantor; and in enforcing this guaranty. This guaranty shall benefit the Bank	d (c) release or substitute any pand its successors and assign	party to the indebtedness of as. If approved, the actual	f this guaranty. Signification of this guaranty. Signification of the credit granted materials are set of the credit granted materials.	gner(s) agrees to pay Bank's cos	its and attorney's fees
granted is less than the request for VISA Card, individual credit line	es will be proportionally allocat	ed across cards as you spe	ecified.	·	
If Applicant is an Individual, a Proprietor or General or Limit	ed Partner, sign below:				
Applicant's Signature, Title	Date	Co-Applicant's Signature, Ti	itle		Date
Address City State Zip Social Security If Applicant is a Corporation, LLC,LLP, Non-profit sign below		Address City	y State Zip	Social Security No.	
Applicant's Signature, Title	Date	Attested by:			Date
Address City State Zip Social Security	No.	Address City	y State Zip	Social Security No.	

REAL ESTATE Type of Property:								
PROPERTY ADDRESS		CITY	COUNTY	STATE	ZIP			
YEAR BUILT INSURANCE COMPAN	PURCHASE PRICE		PRESENT V	ALUE				
Company Name	Address	3			Phone Number			
Agent Name	Policy N	lumer						
PROFESSIONAL REFE Accountant Name	RENCES			Phone Number				
Attorney Name		Phone Number						
FINANCIAL INFORMAT	TON Do not use:	e for Sole Proprietor if business assets/liabilities are included on personal financial statement						
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) 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 Finance	cial Condition of Busines	ss as of						
ASSETS	AMOUNT	LIABILITIES			AMOUNT			
Cash		Accts Payable						
Accounts Receivable		Sales Tax Payable						
Less: Reserve for Bad Debt		Payroll Tax Payab						
Inventory		Unearned Revenu	e					
Pre-paids		Accruals						
Note Receivable		*Notes/Credit Card	J					
Vehicles		BALANCE:		MONTHLY PMTS				
venicies Buildings		1						
Equipment		2. 3.						
Land		Other Liabilities						
Less: Depreciation		Previous Equity						
Other Assets		Net Profit Total Capital						
TOTAL ASSETS			TAL LIABILITIES					
INCOME/EXPENSES	Please provide whethe	* If needed attach r or not business assets/li			l 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.