

BUSINESS CREDIT APPLICATION

FOR CORPORATE, LLC AND PARTNERSHIPS



Thank you for your interest in Opus Bank. Please complete all information below and return the completed application to your loan officer together with all required financial statements and supporting information. Please review carefully the explanation of Opus's signature policies, which appear below under the heading "Proposed Guarantors," and speak to your loan officer if you have any questions.

SHORT TERM BUSINESS LOANS/LINES

- Opus business Line of Credit
- Operating line
- Short term loan

BUSINESS TERM LOANS

- Secured
- Unsecured

OVERDRAFT LINE

- Opus overdraft Line of Credit
- Min. Line \$1,000
- Max. Line \$5,000

HOW IS BUSINESS ORGANIZED?

- General partnership
- Sub-S corporation
- Limited partnership
- Limited liability company
- Corporation
- Professional corporation
- Other

COMPANY INFORMATION

Name of business (complete legal name and, if applicable, trade name or d/b/a)	Tax id number	Phone	Date
Email address			
Street address	City	State	Zip
Billing address	City	State	Zip
Type of business (product or service)	Doing business as	Number of employees	
Date established	How long under management?	Annual gross sales/revenue?	
Accountant	Firm	Phone	
Attorney	Firm	Phone	
Insurance agent	Firm	Phone	

OWNERS

Name	Date of birth	Type of ownership (ie, general or limited partner, shareholder, member in LLC)	% of ownership
Name	Date of birth	Type of ownership	% of ownership
Name	Date of birth	Type of ownership	% of ownership

KEY MANAGERS (Identify CEO, President, VP(s) and Directors for Corporation, General Partners of Partnership, or Managers of LLC)

1. Name	Date of birth	2. Name	Date of birth
3. Name	Date of birth	4. Name	Date of birth
5. Name	Date of birth	6. Name	Date of birth

PROPOSED GUARANTORS

As a general rule, Opus Bank requires the following individuals to execute the promissory note or guarantees: (i) all owners of a sole proprietorship borrower; (ii) all general partners of a general or limited partnership borrower, (iii) any party with a 10% or greater ownership and voting interest in a partnership, corporation or LLC borrower. Additional guarantees may be requested if the credit of the borrower and the co-signers and guarantors listed above is insufficient to support the proposed borrowing. Spouses of the individuals listed above DO NOT have to sign the note or guarantees if the business is a separate asset of the signing spouse, or the business is a community asset and the spouse confirms in writing the community nature of the business, the assets on the signing spouses' financial statements, and the proposed borrowing from Opus Bank. Spouses may sign the note or guarantees voluntarily under the above circumstances but their signature is NOT a condition to the borrower obtaining credit. Under all circumstances, Opus Bank may require spousal signatures on security documents to the extent necessary under applicable state law to grant Opus Bank a lien on the proposed collateral for the loan.

1. Name	Date of birth	2. Name	Date of birth	3. Name	Date of birth
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CREDIT REQUEST

Amount of credit requested	Purpose	Primary source of repayment	Secondary source of repayment
Amount of credit requested	Purpose	Primary source of repayment	Secondary source of repayment
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Amount of credit requested	Purpose	Primary source of repayment	Secondary source of repayment
Amount of credit requested	Purpose	Primary source of repayment	Secondary source of repayment
Value and description of collateral:	Source of valuation of collateral:		
Other information regarding credit request:			

BANK REFERENCES

Bank	Type of account	Account number	Balance	Under what name?
Bank	Type of account	Account number	Balance	Under what name?
Bank	Type of account	Account number	Balance	Under what name?

TRADE CREDITORS/OTHER CREDIT REFERENCES

Name	Contact person	Phone
Name	Contact person	Phone
Name	Contact person	Phone

MISCELLANEOUS

Is the business an endorser, guarantor, or co-maker for obligations (including any lease obligation, e.g. vehicle, equipment, business location) not listed on its financial statements? Yes No

Is the business a party to any claim or lawsuit? Yes No

Has the business ever declared bankruptcy? Yes No Chapter _____ Date of filing _____

Does the business owe any taxes for years prior to the current year? Yes No Amount _____ Owed to _____

Are any assets pledged or mortgaged other than as stated on business and personal financial statements submitted? Yes No

Additional information _____

PLEASE PROVIDE THE DOCUMENTS SPECIFIED BELOW. ACCORDING TO YOUR BUSINESS TYPE.

PARTNERSHIP

- Previous 2 years business financial statements
- Previous 2 years business tax returns
- Current personal financial statement for each partner
- Previous 2 years personal tax returns for each partner
- Partnership agreement
- Bylaws

CORPORATION

- Previous 2 years business financial statements
- Previous 2 years business tax returns
- Current personal financial statement for each principal
- Previous 2 years personal tax returns for each principal
- Articles of incorporation

LLC

- Previous 2 years business financial statements
- Previous 2 years business tax returns
- Current personal financial statement for each manager
- Previous 2 years personal tax returns for each manager
- Certificate of formation & operating agreement

APPLICANT'S REQUEST

Applicant may apply for this credit in Applicant's name alone, regardless of Applicant's marital status. Is this application for a loan in:

Applicant's name alone Applicant's name along with _____ whose separate personal financial statement is attached.

APPLICANT'S STATEMENT

I have answered the questions on this application fully and truthfully on behalf of the company named above. I understand that the Bank may check Principals/Guarantors and/or the Company's credit record and any statements made on behalf of the Company. I authorize and direct the Company's creditors to give the Bank any information it requests for it to determine whether to grant the Company credit. I give the bank permission to give credit reporting agencies and other creditors information relating to any credit the Bank might grant the Company. If there is more than one person signing on behalf of the Company, this statement applies to each.

Opus BANK BUSINESS OVERDRAFT PROTECTION (AGREEMENT & GUARANTY): Each Signer agrees on behalf of the Company to be bound by the terms and conditions of the Opus Bank Business Overdraft Protection that will be forwarded to the Company upon approval. Each Signer agrees to review the Agreement and that use of the Account after receipt of the Agreement shall be acceptance by the Business Unit of the terms and conditions of the Agreement.

Each Signer who is an owner of the Company also, individually as "Guarantor" jointly and severally unconditionally agrees to guaranty payment when due of any and all obligations of Company to Bank under the Agreement. This guaranty shall be effective as to any advances/extensions of credit made prior to Bank's receipt of written notice of termination of this guarantee.

Signer also agrees that, without notice to or consent of Signer, the Bank may renew, modify, extend, or terminate the Agreement with Business Unit, release or exchange any collateral, add or release one or more Guarantors and otherwise deal directly with the Company and/or any Guarantors. Each Signer as Guarantor waives all surety defenses available to a Guarantor, agrees not to exercise any subrogation rights against Company and agrees to pay any costs and expenses including attorney's fees incurred by Bank in enforcing the Agreement or this Guaranty.

ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT, OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE UNDER WASHINGTON LAW.

Applicant/Guarantor signature and title _____ Date _____

Applicant/Guarantor signature and title _____ Date _____

Loan officer signature _____ Date _____

IMPORTANT INFORMATION ABOUT OPENING AN ACCOUNT: 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 identifies each person who opens an account. What this means for you: When you open an account, 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.

ECOA 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 that 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 in good faith has exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is: **FDIC Consumer Response Center, 2345 Grand Boulevard, Suite 100, Kansas City, Missouri 64108**

RIGHT TO RECEIVE COPY OF APPRAISAL (1-4 family real estate secured properties only) — I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Lender a written request at the mailing address Lender has provided. Lender must hear from me/us no later than 90 days after Lender notifies me/us about the action taken on this application or I/we withdraw this application.

FOR OPUS BANK'S USE ONLY ID TYPE NUMBER ISSUE DATE EXP DATE ID TYPE NUMBER ISSUE DATE EXP DATE

1. _____

2. _____

3. _____

4. _____