

## SMALL BUSINESS LOAN APPLICATION

**Important Information About Procedures for Opening a New 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 you for your name, street 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.

Legal Name: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_ Fax: \_\_\_\_\_  
Phone No.: \_\_\_\_\_ Contact Name: \_\_\_\_\_  
Tax ID No.: \_\_\_\_\_ Year Established: \_\_\_\_\_ State: \_\_\_\_\_  
Type of Entity: ☐ Corporation ☐ Partnership ☐ LLC ☐ Proprietorship ☐ Individual ☐ Trust ☐ Association ☐ Non-Profit  
Business Year End: \_\_\_\_\_ Nature of Business: \_\_\_\_\_  
If individual, name and phone no. of employer: \_\_\_\_\_  
If individual, date of birth: \_\_\_\_\_

Were your gross annual revenues in the previous fiscal year \$1,000,000.00 or less? ☐ Yes ☐ No (For businesses)

Applicant is applying for this loan: ☐ Individually ☐ Jointly (For Individuals)

If you answered yes and your application is denied, you have the right to receive a written statement of the specific reasons for this denial. To obtain the statement, please contact: **International City Bank, Attention: Loan Department, 249 East Ocean Blvd., Long Beach, CA 90802** within 60 days from the date that you were notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request. The notice below describes additional protections extended to you.

**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 Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050.

### Loan Request

The Borrower's request is not binding upon Lender. Loan amount and terms are subject to Lender's approval. If the loan is approved, the amount, rate, and other terms will be stated in writing in a commitment letter addressed to the Applicant. Lender does not issue verbal commitments.

Loan Amount Requested: \_\_\_\_\_ ☐ New Loan ☐ Renew/Increase Existing Loan  
Purpose: \_\_\_\_\_  
Terms: \_\_\_\_\_ Maturity: \_\_\_\_\_  
Collateral Offered: \_\_\_\_\_

Collateral Owner (if different than borrower): \_\_\_\_\_  
Value of Collateral: \_\_\_\_\_ Source: \_\_\_\_\_  
Amount of other liens: \_\_\_\_\_ Lien holder Name: \_\_\_\_\_

### Guarantor / Co-Borrower Information

**Check the appropriate box that describes your relationship to the loan application.**

Name: \_\_\_\_\_ Tax ID No.: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
Additional Information: Home #: \_\_\_\_\_ Work #: \_\_\_\_\_  
Cell #: \_\_\_\_\_ E-Mail: \_\_\_\_\_  
Date of Birth: \_\_\_\_\_ Relationship: ☐ Co-Borrower ☐ Guarantor  
Name: \_\_\_\_\_ Tax ID No.: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
Additional Information: Home #: \_\_\_\_\_ Work #: \_\_\_\_\_  
Cell #: \_\_\_\_\_ E-Mail: \_\_\_\_\_  
Date of Birth: \_\_\_\_\_ Relationship: ☐ Co-Borrower ☐ Guarantor

☐ If checked, additional Guarantors/Co-Borrowers information is attached to this application

## Financial Information

Tax Return filed through what date: \_\_\_\_\_  
Are any returns being contested or audited: ☐ Yes ☐ No If yes, describe: \_\_\_\_\_  
Accountant or Accounting firm: \_\_\_\_\_  
Name(s) and Title(s) of persons authorized to borrow money on behalf of the business: \_\_\_\_\_

<input type="checkbox"/>	Financial Statement on borrower(s) submitted with application	Date:	_____
<input type="checkbox"/>	Financial Statement on guarantor(s) submitted with application	Date:	_____
<input type="checkbox"/>	Tax Return on borrower submitted with application	Date:	_____
<input type="checkbox"/>	Tax Return on guarantor(s) submitted with application	Date:	_____

## Applicant's Signature(s)

The Applicant/Guarantor named above certifies that all information provided is complete, true and correct, authorizing International City Bank to obtain credit reports, including consumer credit reports, to check the rating of the Applicant/Guarantor and also authorizes the references indicated to herein to release credit information to International City Bank.

By: \_\_\_\_\_  
(Signature and Title) (Individual/Guarantor)

By: \_\_\_\_\_  
(Signature and Title) (Individual/Guarantor)

## Information For Government Monitoring Purposes

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

**(To be completed by individual applicant(s) when collateral is secured by 1-4 SFR or Multi-Family dwelling)**

**Borrower  
Ethnicity:**

☐ I do not wish to furnish this information.  
☐ Hispanic or Latino ☐ Not Hispanic or Latino  
☐ American Indian or Alaskan Native  
☐ Native Hawaiian or Other Pacific Islander  
☐ Black or African American  
☐ Asian ☐ White  
☐ Female ☐ Male

**Co-Borrower  
Ethnicity:  
Race:**

☐ I do not wish to furnish this information.  
☐ Hispanic or Latino ☐ Not Hispanic or Latino  
☐ American Indian or Alaskan Native  
☐ Native Hawaiian or Other Pacific Islander  
☐ Black or African American  
☐ Asian ☐ White  
☐ Female ☐ Male

**Sex:**

**Sex:**

## For Bank Use Only

☐ In Person ☐ Telephone ☐ Mail ☐ HMDA Reportable

Date application received: \_\_\_\_\_  
Bank Employee (print): \_\_\_\_\_ Branch: \_\_\_\_\_  
Customer Information Verified by: \_\_\_\_\_  
Comments: \_\_\_\_\_