



<p align="center"><b>TYPE OF CREDIT REQUESTED</b></p> <p>IMPORTANT: Check the appropriate areas below and complete the applicable sections.</p> <p> <input type="checkbox"/> SECURED      <input type="checkbox"/> INDIVIDUAL CREDIT -- relying solely on my income or assets  <input type="checkbox"/> UNSECURED      <input type="checkbox"/> INDIVIDUAL CREDIT -- relying on my income or assets as well as income from other sources  <input type="checkbox"/> JOINT CREDIT -- We intend to apply for joint credit (initials) _____         </p>	<p align="center">FOR CREDITOR USE</p>
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**INFORMATION ABOUT YOUR BUSINESS**

FULL LEGAL NAME/ BORROWING ENTITY		NATURE OF BUSINESS	
BUSINESS PHONE		YEAR BUSINESS ESTABLISHED	SELLER/APPLICANT HAS OWNED BUSINESS SINCE
STREET ADDRESS		HOME/CELL NUMBER	EXT. EMP      NEW EMP
CITY	STATE	ZIP	REASON FOR SALE
TAX ID NUMBER	INSURANCE COMPANY	AGENT	PHONE

**PRINCIPAL OWNERS (Must account for 100% of the ownership of the business after loan)**

FULL LEGAL NAME	DOB	M/F	SSN	COMPLETE ADDRESS	% OWNED	TITLE

**LOAN REQUEST INFORMATION (Project Costs Minus Own Funds = Loan Request)**

Land Cost	\$			<b>TOTAL PROJECT COST:</b>	\$	
Construction	\$			<b>Less: Cash from applicant</b>	\$	
Acquisition of Building/Business	\$		Source 1		\$	
Renovation/Remodeling	\$		Source 2		\$	
Purchase of Equipment/Inventory	\$		Source 3		\$	
Working Capital	\$		<b>Less: Seller Financing</b>		\$	
Closing Costs/Loan Expenses	\$		<b>Less:</b>		\$	
Other:	\$				\$	
Other:	\$		<b>EQUALS (LOAN REQUEST):</b>		\$	
<b>Requested Loan Terms:</b>						
	\$ Payment Amount	Loan Term in Years	Loan Rate			

**BUSINESS AFFILIATIONS**

**List all businesses which are totally or partially owned by you or your spouse**

BUSINESS NAME & ADDRESS	% OWNED	# OF EMPLOYEES	TYPE OF BUSINESS

**CERTIFICATION AND SIGNATURES**

The undersigned certifies that all statements in this application and on each document required to be submitted in connection herewith, including federal income tax returns are true, correct and complete. The undersigned authorizes Shinhan Bank America ("Lender") to make such inquiries and gather such information as the Lender deems necessary and reasonable concerning any information provided to the Lender on this Application or on any such required document, including inquiries to the Internal Revenue Services, and any local Credit Bureau Reporting Agencies. The undersigned further agrees to notify the Lender promptly of any material change in any such information.

According to Federal Regulation B, the undersigned has the right to receive a Notice of Action Taken in the event the bank is unable to offer credit on terms requested and the undersigned has annual sales less than \$1.0 million. To receive the Notice of Action Taken, the undersigned must submit a written request to the bank within 60-days of the denial of credit. Otherwise, the undersigned is deemed to have waived receipt of the Notice of Action Taken.

PRINCIPAL SIGNATURE	TITLE	DATE
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