

Applicant, please note: if you are married or a registered domestic partner and live in a community property state such as California, all questions related to your spouse or registered domestic partner must be answered, even if this is an application for credit in your name only.

I understand I may apply for this credit in my name alone, without my spouse or any other person, regardless of my marital status. I am applying:

Check one box: in my name alone jointly with my spouse, registered domestic partner or other entity

Amount Requested: \$ _____ Purpose: _____ Term: _____

Collateral: Unsecured
 Secured: Description of Collateral: _____

SECTION 1 INFORMATION ABOUT YOU – Complete this Section for all types of credit.				
REVEAL AT YOUR OPTION Mr. Mrs. Ms. Miss	FIRST NAME MIDDLE NAME LAST NAME	BIRTHDATE	DRIVER'S LICENCE #	SOCIAL SECURITY #
ADDRESS – NO. STREET	CITY	STATE	ZIP CODE	TIME AT THIS ADDRESS YRS. MOS.
<input type="checkbox"/> OWN <input type="checkbox"/> RENT	<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED(INCLUDES SINGLE DIVORCE OR WIDOWED)		AGES OF DEPENDANT CHILDREN	
PREVIOUS ADDRESS – NO. STREET	CITY	STATE	ZIP CODE	TIME THERE
NAME OF NEAREST RELATIVE NOT LIVING WITH YOU				TELEPHONE #
NEAREST RELATIVE'S ADDRESS – NO. STREET	CITY	STATE	ZIP CODE	
Information about your employment and income. Please Note: If self employed or retired, we may request financial statements or income tax returns to verify income.				
EMPLOYER'S NAME AND ADDRESS, IF SELF EMPLOYED, STATE TYPE OF BUSINESS				TELEPHONE #
POSITION/JOB TITLE	TIME ON JOB YRS. MOS.		MONTHLY INCOME \$	
Other Income – Note: Income from alimony, child support or maintenance need not be listed unless you want it considered to obtain this credit.				OTHER MONTHLY INCOME \$
DESCRIBE OTHER INCOME – SOURCE, TYPE, ETC.				TOTAL MONTHLY INCOME \$
PREVIOUS EMPLOYER – NAME AND ADDRESS			POSITION/JOB	TIME THERE
LOCATION OF REAL ESTATE OWNED OR BUYING		NAME IN WHICH TITLE IS CARRIED		PURCHASE PRICE \$

SECTION 2 INFORMATION ABOUT YOUR CREDIT REFERENCES – Complete this Section whether applying for individual or joint credit. List Deposit Accounts – Name and Address of Banks, Savings and Loan Associations and Credit Unions (Use separate sheet if necessary)

CHECKING	BANK – NAME AND ADDRESS	ACCOUNT NUMBERS
SAVINGS	BANK – NAME AND ADDRESS	
SAVINGS	BANK – NAME AND ADDRESS	
OTHERS	BANK – NAME AND ADDRESS	

List outstanding debts and paid accounts – include alimony, child and maintenance payments if applicable.

TYPE OF PAYMENT	NAME & ADDRESS OF CREDITOR	EXACT NAME IN WHICH ACCT. IS CARRIED	ACCOUNT NO.	BALANCE DUE	MO. PAYMENT
<input type="checkbox"/> RENT <input type="checkbox"/> MORTGAGE				\$	
AUTO				\$	
OTHER				\$	
OTHER				\$	
OTHER				\$	
OTHER				\$	

SECTION 3 INFORMATION ABOUT YOUR SPOUSE – Please remember that community property includes your employment income as well as that of your spouse, any property purchased with such income any savings from such income.

FULL NAME OF SPOUSE		DRIVER'S LICENSE #	SOCIAL SECURITY #
ADDRESS – NO. STREET	CITY	STATE	ZIP CODE
EMPLOYER'S NAME AND ADDRESS, IF SELF EMPLOYED, STATE TYPE OF BUSINESS			TELEPHONE #
		TIME ON JOB YRS, MOS.	MONTHLY INCOME \$
Other Income – Note: Income from alimony, child support or maintenance need not be listed unless you want it considered to obtain this credit.			OTHER INCOME \$
DESCRIBE SOURCE AND TYPE OF OTHER INCOME			TOTAL INCOME \$

The information furnished above is true, complete and correct, and is submitted for the purpose of obtaining credit. I authorize NARA BANK to gather whatever credit information, including a consumer credit report, it considers necessary and appropriate to reach credit decision. If requested, I also authorize the bank to give information to others. I understand the bank will consider this application to be a continuing statement of financial condition. I agree to notify the bank in writing of any material change in fact or financial condition. I authorize the bank to obtain one or more consumer credit reports on me from time to time in connection with this application for credit. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

SECTION 4 APPRAISAL AND CIP NOTICE

Appraisal Notice: If you are applying for a loan which will be secured by real property, you have a right to a copy of the appraisal obtained by this bank in support of your application for credit, provided that you have paid for the appraisal. In order to obtain a copy of your appraisal report, you may write us at: Nara Bank, Loan Administration Department, 3731 Wilshire Blvd., Suite 1000, Los Angeles, California, 90010 or call us at **(213) 639-1700**. We must hear from you no later than 90days after we notify you about the action taken on your application or when you withdraw your 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 for your name, address, date of birth and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents.

The information furnished above is true, complete and correct, and is submitted for the purpose of obtaining credit. I authorize NARA BANK to gather whatever credit information, including a consumer credit report, it considers necessary and appropriate to reach credit decision. If requested, I also authorize the bank to give information to others. I understand the bank will consider this application to be a continuing statement of financial condition. I agree to notify the bank in writing of any material change in fact or financial condition. I authorize the bank to obtain one or more consumer credit reports on me from time to time in connection with this application for credit. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Date _____ X _____
Your signature Date of Birth

Date _____ X _____
Your signature Date of Birth



(Applicant retain this portion for your record)

Please Keep for your Records

EQUAL CREDIT OPPORTUNITY ACT NOTICE RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL

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 _____ Nara Bank at the Branch through which you applied for credit or call _____ within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discrimination 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 binding contract) because all or part of the applicant's income derives from any public assistance program; or because applicant has in good faith exercised any right under the Consumer Protection Act. The Federal Agency that administers compliance with this law concerning this credit is the Federal Reserve Consumer Help, P.O. Box 1200, Minneapolis, MN 55480.