

3731 Wilshire Blvd., Suite 410, Los Angeles, CA 90010
 Tel: (877) 627-2122 Fax: (213) 383-0906

CREDIT REQUESTED			
Account Requested <input type="checkbox"/> Applicant Only <input type="checkbox"/> Joint with Co-Applicant(s)	Amount Requested \$	Term Requested Years	Purpose of Loan

Complete the Applicant information section. Mark the appropriate box to indicate whether the Applicant is applying as a Borrower or Guarantor. You may apply for credit in your name alone, regardless of marital status.

APPLICANT INFORMATION			
Legal Name of Business Applicant		Tax ID Number	Contact Person/Title
DBA Name (If applicable)	Date Business Established	Type of Business	No. of Employees
MARITAL STATUS: Provide the following marital status information only if you are applying for a joint or secured credit, or you live in a community property state or are relying on property located in such a state for repayment of the credit requested. <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Including single, divorced, and widowed)			
Street Address		City	State Zip Code
Mailing Address		City	State Zip Code
Principal Office Address (if not listed above)		City	State Zip Code
State of Organization	Bus Tel. Number	Applicant is: <input type="checkbox"/> A Proprietorship <input type="checkbox"/> A Partnership <input type="checkbox"/> A Corporation <input type="checkbox"/> A Trust <input type="checkbox"/> An LLC <input type="checkbox"/> Other: _____	

INFORMATION ON OWNERS AND GUARANTORS (Use Additional Sheet if Necessary)					
Name <input type="checkbox"/> Applicant <input type="checkbox"/> Guarantor		SSN / Tax ID	Home Phone #	Cell Phone # / Email	
Drivers License Number / State	Date of Birth	Title	% Ownership	U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No A#	
Home Address		City	State	ZIP Code	
Previous Address (If current address is less than three years)		City	State	ZIP Code	
Email Address		Emergency Contact / Relationship		Emergency Contact Phone #	
Name <input type="checkbox"/> Applicant <input type="checkbox"/> Guarantor		SSN / Tax ID	Home Phone #	Cell Phone # / Email	
Drivers License Number / State	Date of Birth	Title	% Ownership	U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No A#	
Home Address		City	State	ZIP Code	
Previous Address (If current address is less than three years)		City	State	ZIP Code	
Email Address		Emergency Contact / Relationship		Emergency Contact Phone #	

CURRENT BUSINESS LOANS

Name of Creditor	Type of Loan	Original Amount	Current Balance	Monthly Payment	Original Date	Maturity Date
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		

Type of Account	Financial Institution / Address	Date Opened	Account Number	Balance

Are there any outstanding judgments against the business/principal/owner? Yes No

Has the business/principal/owner ever declared bankruptcy in the last 10 years? Yes No

Has the principal/owner had property foreclosed in the last 7 years? Yes No

Is the business/principal/owner party to any claim or lawsuit? Yes No

If yes to any of the above questions, explain; _____

Does the applicant /principal/owner currently have, or has ever requested government financing? Yes No

Does the borrower/principal/owner currently have interests in other business (es)? Yes No

NOTICE (RIGHT TO RECEIVE SPECIFIC REASONS FOR CREDIT DENIAL – BUSINESS CREDIT)

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

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 tile SBA Department Of Nara Bank, 3731 Wilshire Blvd., Suite 410, Los Angeles, CA 90010 Tel(877) 627-2722 within 60 days from the date that you were notified of the decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. 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 application 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 Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Reserve Consumer Help, P.O. Box 1200, Minneapolis, MN 55480.

NOTICE TO APPLICANT OF RIGHT TO RECEIVE COPY OF APPRAISAL

If the collateral which will secure this loan is a 1-4 family residence, you have the right to a copy of the appraisal used in connection with your application for credit. If you wish to have a copy, please write to us at SBA Department of Nara Bank, 3731 Wilshire Blvd., Suite 410. Los Angeles, CA 90010. We must hear from you no later than ninety (90) days after we notify you about the action taken on your credit: application no later than ninety (90) days after you withdraw your application.

if the collateral which will secure this loan Is a nonresidential real property, under Section 11423 of the California Business and Professions Code, you have a right to a copy of the appraisal report obtained by this bank in support of your application for credit, provided that you have paid for the appraisal and the cost of duplicating the appraisal. In order to obtain a copy of your appraisal report write us at the address shown on above. We must hear from you no later than ninety (90) days after we notify you about the action taken on your credit application, Including notice of an incomplete application, If you withdraw your application, you must make your request for an appraisal report within ninety (90) days of the withdrawal, If you request a copy of your appraisal report and you have paid for the costs of tile appraisal, we will send you a copy at the address shown on your loan application. You are only entitled to receive a copy of the appraisal for purposes of evaluating your pending request for an extension of credit with this Bank.

NOTICE TO ALL CUSTOMERS

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.

SIGNATURES – (Attach a separate sheet if necessary)

The Applicant/Guarantor named above certifies that all information provided is complete, true and correct and authorizes Nara Bank to obtain credit reports, including consumer credit reports, to check the credit rating of the Applicant/Guarantor. Applicant/Guarantor authorizes the references indicated herein to release credit information to Nara Bank. Applicant/Guarantor authorizes Nara Bank to give information regarding the bank's credit experience with Applicant/Guarantor to other persons, including credit reporting agencies, if this credit is granted.

Each person signing below for the Applicant certifies that he/she is signing on behalf of the Applicant in the capacity indicated next to the signer's name that such signer is authorized to execute this SBA Loan Application on behalf of the Applicant.

NOTE: If the Applicant is a corporation, this application must be signed by the President or Chairman of the Board or any Vice President and one of the following: Secretary, Assistant Secretary, Chief Financial Officer, or Assistant Treasurer. If the Applicant is a partnership, this Application must be signed by all general partners. If the Applicant is a sole proprietorship, this application must be signed by the owner. If the Applicant is an unincorporated association, this Application must be signed by all members. If the applicant is a trustee under a trust agreement, this Application must be signed by all trustees. If the Applicant is a Limited Liability Company, this Application must be signed by all members or, if appropriate, all managers. If the Applicant is a Limited Liability Partnership, this Application must be signed by all partners or, if appropriate, all managers. Each person signing this application must indicate the capacity in which he/she is signing in the space labeled "Title".

By signing and delivering this application, the undersigned hereby irrevocably authorizes Nara Bank to file one or more financing statements, form UCC-1. Covering the collateral described below. All inventory, equipment, accounts {including but not limited to all health-care insurance receivables}, chattel paper, Instruments (including but not limited to all promissory notes), letter-of-credit rights letters of credit, documents, deposit accounts, investment property, money, other rights to payment and performance, and general intangibles (including but not limited to all software and all payment Intangibles); all oil, gas and other minerals before extraction; all oil, gas, other minerals and accounts constituting as-extracted collateral; all fixtures; all timber to be cut; all attachments, accessions, accessories, fittings Increases, tools, parts, repairs, supplies, and commingled goods relating to the foregoing property, and all additions, replacements of and substitutions for all or part of the foregoing property; all Insurance refunds relating to the foregoing property all good will relating to the foregoing property; all records and data and embedded software relating to the foregoing property, and all equipment, inventory and software to utilize. create, maintain and process any such records and data on electronic media; and all supporting obligations relating to the foregoing property;

all whether now existing or hereafter arising, whether now owned or hereafter acquired or whether now or hereafter subject to fights In the foregoing property; and all products and proceeds {Including but not limited to all insurance payments} of or relating to the foregoing property; whether any of the foregoing Is owned now or acquired later; all accessions, additions, replacements, and substitutions relating to any of the foregoing; ail records of any kind relating to any of the foregoing; all proceeds relating to any of the foregoing (Including insurance, general intangibles and accounts proceeds).

Applicant / Guarantor Signature

Print Name & Title

Date

Applicant / Guarantor Signature

Print Name & Title

Date
