

**Applicant:** \_\_\_\_\_

(Complete legal name under which tax returns are filed. If married, Applicant may apply for a separate account.)

Credit decisions are subject to a complete application, verification of information, and creditworthiness. To expedite processing of your request, please ensure that this application has been completely filled out and that any additional documents are attached.

Please Tell Us About Your Credit Request							
<b>Business Credit Required</b> <input type="checkbox"/> Loan <input type="checkbox"/> Line of Credit <input type="checkbox"/> Increase Existing Line Acct. # _____  <b>Amount Required</b> \$ _____	<b>Term Requested</b> <input type="checkbox"/> 1 Year <input type="checkbox"/> 2 Years <input type="checkbox"/> 3 Years <input type="checkbox"/> 4 Years <input type="checkbox"/> 5 Years <input type="checkbox"/> 6 Years <input type="checkbox"/> 7 Years <input type="checkbox"/> Other _____	<b>Purpose of Line/Loan</b> <input type="checkbox"/> Refinance <input type="checkbox"/> Property Purchase <input type="checkbox"/> Working Capital <input type="checkbox"/> Business/Equipment Purchase <input type="checkbox"/> Business Expansion <input type="checkbox"/> Other _____	<b>Business Loans</b> <input type="checkbox"/> Have you been in business for 2 years or more? <input type="checkbox"/> Has your business been profitable for the last 2 years? <input type="checkbox"/> Does your business have a satisfactory credit history? <input type="checkbox"/> Do you have a satisfactory personal credit history? <b>Please check your legal status below:</b> <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> U.S. Resident Alien # _____ <input type="checkbox"/> Other: _____				
If Property Purchase/Refinance: Purchase Price/Refinance Amount: \$ _____ Cash Down: \$ _____							
If Business Purchase: Purchase Price: \$ _____ Cash Down: \$ _____ Owner Carry: \$ _____							
Please Tell Us About Your Business							
Complete Legal Name (under which tax returns are filed)				Doing Business As		Federal Tax ID	
<b>This application is from a(n):</b> <input type="checkbox"/> Business <input type="checkbox"/> Individual <input type="checkbox"/> Trust				<b>Applying as the:</b> <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower <input type="checkbox"/> Guarantor			
Co-Applicant(s) (If any)				Proposed Guarantor(s) (If any)			
<b>Business Entity Type (Check One)</b> <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Limited Partnership <input type="checkbox"/> S Corporation <input type="checkbox"/> Nonprofit Organization <input type="checkbox"/> General Partnership <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Corporation <input type="checkbox"/> Other							
<b>Industry Type (Check One)</b> <input type="checkbox"/> Contractor <input type="checkbox"/> Manufacturer <input type="checkbox"/> Real Estate <input type="checkbox"/> Consumer Service <input type="checkbox"/> Media <input type="checkbox"/> Wholesale <input type="checkbox"/> Financial Services <input type="checkbox"/> Hotel/Motel <input type="checkbox"/> High Tech <input type="checkbox"/> Retail <input type="checkbox"/> Health Care <input type="checkbox"/> Other							
Business Street Address			City		State	ZIP	
Previous Business Street Address (If less than 3 years from now)			City		State	ZIP	
Mailing Address, if different			City		State	ZIP	
Business Phone #		Fax #		Type of Business		Date of Establishment	
Business Contact Name		Title/Position		Phone #		Under Current Management Since	
Last Year's Annual Gross Sales/Revenues			Last Year's Annual Profit			# of Employees	
<b>Within the past seven years:</b> Has company or any principal owner or guarantor ever declared bankruptcy? If yes, when (month/year): Has company or any principal owner or guarantor ever defaulted on a loan? If yes, when (month/year): Does the applicant owe any taxes that are past due? If yes, explain: Is applicant a party to a claim or lawsuit? If yes, explain:							
Please Tell Us About Your Banking Relationships							
Hanmi Bank Customer since:			Checking Account #		Average Balance \$		Savings/Investment Average
Other Business Accounts - Name of Financial Institution				Does the company have any other credit applications pending with Hanmi Bank or elsewhere?			
Provide Details of Your Credit Relationships							
Name of Creditor	Type of Loan	Original Amount	Balance Owing	Monthly payment	Note Date	Maturity Date	
		\$	\$	\$	/ /	/ /	
		\$	\$	\$	/ /	/ /	
		\$	\$	\$	/ /	/ /	
		\$	\$	\$	/ /	/ /	
		\$	\$	\$	/ /	/ /	

Please Tell Us About Who Owns Your Business (All owners and percentage of ownership must be listed. Attach a separate sheet if necessary.)									
Applicant	(check one - optional) <input type="checkbox"/> Mr. <input type="checkbox"/> Miss <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms.		First Name	Middle Initial	Last Name	Title	% of Ownership		
	Drivers License or Other ID/Issuing Entity		Issuance Date	Expiration Date	Social Security # (for applicant)		Date of Birth		
Residence Street Address					Phone #		<input type="checkbox"/> Own <input type="checkbox"/> Rent # of Yrs. _____		
City			State	Zip	Personal Accounts-Name of Bank or Financial Institution				
Checking Account #		Average Balance	Savings or Investment		Average Balance	Retirement Plans		Average Balance	
Acct. #		\$	Acct. #		\$	Acct. #		\$	
Total Personal Assets (Include cash, marketable securities, real estate and other assets. Exclude value of business owned.)			Total Personal Liabilities (Include revolving debt, installment loans, mortgages and other liabilities, exclude business debt.)			Personal Net Worth			
\$			\$			\$			
Principal's Salary <input type="checkbox"/> Monthly <input type="checkbox"/> Gross <input type="checkbox"/> Annual <input type="checkbox"/> Net \$			Principal's Other Salary <input type="checkbox"/> Monthly <input type="checkbox"/> Gross <input type="checkbox"/> Annual <input type="checkbox"/> Net \$			Principal's Housing Payment (Monthly) \$			
Co-Applicant (if Applicable)	(check one - optional) <input type="checkbox"/> Mr. <input type="checkbox"/> Miss <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms.		First Name	Middle Initial	Last Name	Title	% of Ownership		
	Drivers License or Other ID/Issuing Entity		Issuance Date	Expiration Date	Social Security # (for applicant)		Date of Birth		
Residence Street Address					Phone #		<input type="checkbox"/> Own <input type="checkbox"/> Rent # of Yrs. _____		
City			State	Zip	Personal Accounts-Name of Bank or Financial Institution				
Checking Account #		Average Balance	Savings or Investment		Average Balance	Retirement Plans		Average Balance	
Acct. #		\$	Acct. #		\$	Acct. #		\$	
Total Personal Assets (Include cash, marketable securities, real estate and other assets. Exclude value of business owned.)			Total Personal Liabilities (Include revolving debt, installment loans, mortgages and other liabilities, exclude business debt.)			Personal Net Worth			
\$			\$			\$			
Principal's Salary <input type="checkbox"/> Monthly <input type="checkbox"/> Gross <input type="checkbox"/> Annual <input type="checkbox"/> Net \$			Principal's Other Salary <input type="checkbox"/> Monthly <input type="checkbox"/> Gross <input type="checkbox"/> Annual <input type="checkbox"/> Net \$			Principal's Housing Payment (Monthly) \$			

Note: Alimony, Child Support, or separate maintenance income need not be revealed if you do not wish to have it sconsidered as a basis for repaying this obligation.

Agreement			
<p>The applicant named above certifies that all information provided is complete, true, and correct and authorizes Hanmi Bank to obtain credit reports, including consumer credit reports to check the credit rating of the applicant. Applicant authorizes the reference indicated herein to release credit information to Hanmi Bank. Applicant authorizes Hanmi Bank to give information regarding the bank's experience with applicant to other persons, including credit reporting agencies, if this credit is granted.</p> <p><b>REQUIRED SIGNERS:</b> CORPORATION/LLC - UNLESS OTHERWISE DESIGNATED IN AN ATTACHED RESOLUTION, THE CHAIRMAN, PRESIDENT OR ANY VP <u>AND</u> THE SECRETARY, ASST. SEC., CHIEF FINANCIAL OFFICER OR ASST. TREAS.; PARTNERSHIP - ALL GENERAL PARTNERS; SOLE PROPRIETOR - THE OWNER; LIMITED LIABILITY CO. - UNLESS OTHERWISE DESIGNATED IN ATTACHED ARTICLES OR RESOLUTION, ALL MANAGERS OR (IF NONE) ANY MEMBER; TRUST - ALL TRUSTEES, PRINT NAME AND TITLE NEXT TO AUTHORIZED SIGNATURE.</p>			
SIGNATURE	PRINT NAME	TITLE	DATE
SIGNATURE	PRINT NAME	TITLE	DATE
Personal Guaranty			
<p><b>Agreement by Principal (20% or more) Owners.</b> By signing below, each of you certifies that the information set forth in this application about you is complete and correct, authorizes the Bank to check your credit history and answer questions about its credit experience with you; and jointly and severally unconditionally guarantees the repayment of all obligations arising under any loans and lines of credit("Loans") granted by the Bank to Applicant, as well as any extensions, increases, modifications or renewals of the Loans. You waive the following rights with respect to the Loans and this guarantee: presentment, demand, protest, and notice of protest, dishonor and nonpayment; to require Bank to pursue any remedy or proceed against Applicant, collateral or any other guarantor; notice of any change in the Applicant's financial condition or any additional indebtedness that it incurs; and any defense arising by reason of any defense of the Applicant or another guarantor. You agree that Bank may amend and extend Loans, and that it may release or substitute Loan Parties, guarantors or collateral without notice or your consent. Any current or future indebtedness of the Applicant to any of you shall be subordinated to the indebtedness of the Applicant to the Bank. You agree to pay our attorney's fees in enforcing this agreement.</p>			
SIGNATURE	PRINT NAME	TITLE	DATE
SIGNATURE	PRINT NAME	TITLE	DATE

FROM: \_\_\_\_\_

By signing, you certify that the information presented is true and accurate. You authorize Hanmi Bank to obtain information about you from the IRS and other tax authorities, to check your credit and employment history from time to time, and to answer questions from others about our credit experience with you. You also authorize Hanmi Bank to obtain your residence address from the Department of Motor Vehicles and waive the confidentiality requirements of Vehicle Code Section 1808.21. You agree to notify Hanmi Bank immediately of any material change in your financial condition while you are a borrower or guarantor on any indebtedness to Hanmi Bank.

If married, you may apply for a separate account. You need not provide information about your spouse unless: (a) Your spouse will also be contractually liable for the account; or (b) you want the Bank to consider information about your spouse's income or other community property for the purpose of this application for credit; or (c) you live in California or another community property state.

The following information is a true and accurate statement of the FINANCIAL CONDITION ON \_\_\_\_\_, 20\_\_\_\_\_

FILL ALL BLANKS WRITING "NO" OR "NONE" WHERE NECESSARY TO COMPLETE INFORMATION.  
PLEASE ATTACH A SEPARATE SHEET IF YOU NEED MORE SPACE TO COMPLETE A DETAIL SCHEDULE.  
LIST ALL AMOUNTS IN DOLLARS. OMIT CENTS.

ASSETS	AMOUNT	LIABILITIES	AMOUNT
Cash in Hanmi Bank (Checking)		Accounts Payable	
Cash in Hanmi Bank (Savings)		Notes Payable to Hanmi Bank	
Cash in Other Banks		Notes Payable to Others	
Accounts Receivable		Income Taxes Payable	
Notes Receivable (Attached Forms)		Other Taxes Payable	
Mortgages & Deeds of Trust Owned		Loans on Life Insurance	
Securities Owned		Mortgages or Liens on Real Estate (Schedule 2)	
Cash Surrender Value of Life Insurance		Installment Contracts Payable	
Real Estate (Schedule 1)		Equity Line of Credit	
Automobiles		Credit Card	
Personal Property		Other Liabilities (Detail)	
Other Assets (Detail)			
TOTAL ASSETS		TOTAL LIABILITIES	
		NET WORTH	
TOTAL		TOTAL	

ANNUAL INCOME	AMOUNT	ANNUAL EXPENDITURES	AMOUNT
Employment Income		Property Taxes / Assessments	
Dividends		Income and Other Taxes	
Interest		Mortgage Payments & Interest	
Rentals		Other Contract Payments	
Alimony, Child support or separate maintenance (You need not show this unless you wish us to consider it as a basis for repaying your obligations.)		Insurance	
		Living Expense	
Other		Alimony, child support / maintenance	
		Rent Expense for Residential	
		Other	
TOTAL INCOME		TOTAL EXPENDITURES	

**Schedule 1 – Real Estate Owned (Show Mortgages or Liens in Schedule 2) (Attach a separate sheet if necessary)**

[illegible]

* How Held Codes	Community Property	Separate Property		
	"CP"	Single Ownership = "SO"	Joint Tenants = "JT"	Tenants in Common = "TIC"

**Schedule 2 – Mortgages or Liens on Real Estate (Attach a separate sheet if necessary)**

To Whom Payable					How Payable	Interest Rate		Maturity Date		Balance Owning		
				\$	per							
				\$	per							
				\$	per							
				\$	per							
				\$	per							
				\$	per							
				\$	per							
				\$	per							
				\$	per							
				\$	per							
				\$	per							
Bank Use Only												
Sales Officer's Name				Phone			Branch Name / Branch Code			Date		
Loan Officer (Site Visit)				Manager			Resp. Code		Port #		NAICS Code	
Class Code				Note #			Note Misc. Code			CRA Code		
Small Business ID Code				CRA Loan Classification			Employee / Director Code			Foreign Country Code		
OFAC Verified (Initial & Date)						CIP Verified (Initial & Date)						

**FAIR LENDING NOTICE**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications 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:

Federal Deposit Insurance Corporation  
Consumer Response Center  
1100 Walnut Street, Box #11  
Kansas City, MO 64106

**RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL GIVEN AT TIME OF APPLICATION**

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 us at the following address or telephone number within 60 days from the date you are notified of our decision:

Hanmi Bank  
Senior Loan Department  
3660 Wilshire Blvd., PH-A  
Los Angeles, CA 90010  
(213) 382-2200

We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

**DISCLOSURE CONCERNING YOUR RIGHT TO RECEIVE A COPY OF THE APPRAISAL REPORT**

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own expense.

If you applied for a loan secured by a one- to four-family residential structure, you have the right to receive a copy of the appraisal report and other written valuations developed in connection with your application for credit. We will deliver a copy to your last-known address. If there is more than one applicant, a copy will be delivered to the primary applicant, where one is readily apparent. Copies can be provided to a consumer applicant in an electronic format so long as the creditor complies with the disclosure and consumer consent provisions of the Electronic Signatures in Global and National Commerce Act (E-SIGN Act).

The Bank may require that you pay for the cost incurred in obtaining the appraisal or valuation.

We will provide you with a copy of the appraisal promptly upon completion, or at least three (3) business days prior to closing the loan, whichever is earlier.

We will provide you with this appraisal whether your loan is denied, incomplete or withdrawn.

Please note that any appraisal we obtain in connection with your loan application will be for the purpose of assisting us in determining whether to extend credit to be secured by the appraised property and, if so, upon what terms. Depending upon the amount and the nature of the loan requested among other factors, the appraisal may be conducted by a certified appraiser, a licensed appraiser, or someone who is neither licensed nor certified. The person performing the appraisal may be a Bank employee or an independent contractor. The appraisal report should not be relied upon by you or anyone else to determine the value, description, or condition of the property. If you wish professional assistance in determining those matters, you should retain your own appraiser or other advisor.

**CALIFORNIA NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL OF NONRESIDENTIAL REAL PROPERTY**

For California Residents Only:

You have a right under Section 11423 of the California Business and Professions Code 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:

Hanmi Bank  
Senior Loan Department  
3660 Wilshire Blvd., PH-A  
Los Angeles, CA 90010  
(213) 382-2200

We must hear from you no later than 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 90 days of the withdrawal.

If you request a copy of your appraisal report, and you have paid for the costs of the 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.

**REPORTING INFORMATION TO CREDIT BUREAUS:**

Lender 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