



AMERASIA BANK
紐約第一銀行

41-06 MAIN STREET, FLUSHING, NEW YORK 11355

Tel: (718)463-3600, FAX: (718)359-8291, www.AmerasiaBankNY.com

Business Loan Application Package

- a. Business Loan Application Form
- b. Corporate Resume
- c. Personal Financial Statement
- d. Notice of New York Fair Credit Reporting Act
- e. Certification of Tax Return
- f. Request for Transcript of Tax Return
- g. Privacy Statement/USA Patriot Act Notice
- h. Notice of Right to Request Specific Reasons for Business Credit Denial
- i. Certification of Beneficial Owner(s)

Kindly complete and submit your application along with the documents checked below.
請您完成申請表 並附上以下文件

- Personal Income Tax Returns** including all schedules for the past three years
過去三年個人報稅單整份
- Corporate Income Tax Returns** including all schedules for the past three years
過去三年公司報稅單整份
- Personal Financial Statement** (form enclosed)
個人財務報表(內附報表)
- Business Operating Statement** for the past three years
過去三年公司營業報表
- Monthly Income/Expense Statement** pertaining to your business or property (i.e. Rent Roll)
每個月房屋或公司營業收入支出報表 例如租金
- Copy of Personal/Business Bank Statements** for the last three months
過去三個月個人及公司銀行月報表
- Statement of Accounts Receivable, Accounts Payable, and/or Inventory Report**
應收帳款 應付帳款 庫存報表
- Copy of:

Corporate Documents (i.e. Certificate of Incorporation, Filing Receipt, SS4 Form Tax ID, Articles of Organization, Operating Agreement, Proof of Publication, By Laws)

公司成立文件

Personal ID (Passport or Greencard/I-94 Form, SSN Card, Driver's License)

個人身分證明 護照 駕照 社會安卡

Application Fee: Loan ≤ \$500,000.00 = \$850.00 申請費 Loan > \$500,000.00 = \$1,000.00 申請費

Other:

Please submit any information you have available first in order for us to expedite the processing of your application. In the meantime, please do not hesitate to call us if you have any questions regarding your application. Thank you for your cooperation and for considering Amerasia Bank for your financing needs.

請您盡快寄出已有資料讓銀行盡快參考及分析 同時您若有任何問題請隨時與我們聯繫 謝謝您



41-06 MAIN STREET, FLUSHING, NEW YORK 11355 Tel: (718)463-3600, FAX: (718)359-8291, www.AmerasiaBankNY.com

BUSINESS LOAN APPLICATION

Borrower's Name: _____ Tax ID: _____
 Type of Business: Corporation Partnership Proprietorship Other: _____
 Address: _____
 Length of Lease: _____ Expiration Date: _____ Rental Per Month: \$ _____
 Date Incorporated: _____ Where Incorporated: _____
 Phone No. _____ Fax No. _____ Cellular/Beeper No. _____

(please attach a copy of your Certificate of Incorporation and Filing Receipt)

The undersigned hereby applies for a loan: Amount: \$ _____ Term: _____ Purpose: _____ Source of Repayment: _____
--

Principals (Officers)	Position/Title	Amount/Shares	Social Security

Business Bank Accounts:

Name of Bank	Address	Telephone No.	Account No.

Indebtedness: (please list all outstanding debts - attach additional sheet if necessary)

Customer's Name	Address	Date Borrowed	Original Amount	Present Balance	Monthly Payments
1.					
2.					
3.					
4.					
5.					

List the company's three largest customers, credit terms provided and the percentage of annual sales to each.

Customer's Name	Address	Contact	Telephone No.	Credit Terms	% of Sales

List the company's three largest suppliers, credit terms provided and credit limits from each.

Supplier's Name	Address	Contact	Telephone No.	Credit Terms	Credit Limit

Insurance Broker: _____ Contact: _____ Tel No.: _____
 Accountant: _____ Contact: _____ Tel No.: _____
 Landlord: _____ Contact: _____ Tel No.: _____

Describe the company's products or services, markets and methods of operation: (please provide details)

Describe any significant changes in earnings and financial condition over the past three years and the reasons they occurred:

Describe significant changes expected in the coming year (i.e. asset purchases, new revenue sources, expense increases):

Are any examinations by taxing authorities for sales, income, excise, or other taxes now in process? Yes No

If yes, please describe: _____

Are any tax payments (sales, income, payroll, property, etc.) delinquent? Yes No

If yes, please describe: _____

Is the company currently involved in any lawsuits or pending litigation? Yes No

If yes, please describe: _____

Does the company have any ownership succession plan (i.e. buy-sell agreement?) Yes No

If yes, please describe: _____

Are there any unsatisfied judgments or known/pending litigation against any principals of the company? Yes No

If yes, please describe: _____

I/We certify to the truth of my/our statements above and authorize the bank to obtain credit reports in connection with this application and any update renewal or extension thereof. If it does so, I/We will, upon request, be informed of that fact and of each bureau's name and address. I/We authorize the bank to verify with others any information contained in this application and to report for lawful purposes its transactions with me.

I/We are aware that submission of this application shall constitute the unconditional agreement of the undersigned to pay all fees, costs, charges, and expenses with respect to this loan application and/or its making, or in any way connected therewith, including without limiting the generality thereof; the fees and expenses of Lender's for the credit information charges; Lender processing fee, fees for any required appraisals, environmental assessment and inspections and property review; and any and all other fees, and expenses payable in connection with this transaction and I/We agree to defend, indemnify and hold Lender harmless against and from any and all claims for any fees, charges, taxes, and compensation in connection with this loan application and/or its making and reimburse the Lender all the fees and charges paid by the Lender on demand. This provision shall survive the issuance of commitment and the Closing. All the fees and charges paid by the undersigned are not refundable for any reasons whatsoever even if the Lender declines to make the Loan. I/We further authorize Amerasia Bank to debit the undersigned's accounts to pay these fees and charges incurred without notice.

Applicant: _____ **Date:** _____

Co-applicant: _____ **Date:** _____

CORPORATE RESUME OF

Applicant _____

Please check

- Corporation S-Corp Limited Liability Company
 Partnership Other _____

(Please provide copy of Certificate of Incorporation or Article of Organization and Filing Receipt.)

- Shareholder Managing Member Member General Partner Partner _____

Name: _____ **% of Interest** _____ **Phone** _____

Address: _____ **Cell#** _____

Occupation/Business _____ **SS#** _____

- Shareholder Managing Member Member General Partner Partner _____

Name: _____ **% of Interest** _____ **Phone** _____

Address: _____ **Cell#** _____

Occupation/Business _____ **SS#** _____

- Shareholder Managing Member Member General Partner Partner _____

Name: _____ **% of Interest** _____ **Phone** _____

Address: _____ **Cell#** _____

Occupation/Business _____ **SS#** _____

- Shareholder Managing Member Member General Partner Partner _____

Name: _____ **% of Interest** _____ **Phone** _____

Address: _____ **Cell#** _____

Occupation/Business _____ **SS#** _____

Schedule E – Life Insurance

Name of Insurance Company	Owner of Policy	Beneficiary	Face Amount	Policy Loans	Cash Value

Are you covered by disability insurance? [] No [] Yes - Amount: \$ _____

Schedule F – Real Estate and Mortgages

Address & Type of Property	Title in Name of	Percent of Ownership	Gross Annual Income	Cost	Estimated Market Value	Balance of Mortgage	Mortgage Held By

INCOME AND EXPENSE STATEMENT

Estimated Current Annual Income		Estimated Current Annual Expenses	
Salary		Income Tax	
Bonuses and Commissions		Co-Op/ Condo Maintenance/Rent	
Dividend Income		Loans: Mortgage	
Interest Income		Auto	
Rental Income (Please Provide Copy of Leases)		Personal/Student	
Cash Income from Other Investments		Insurance: Auto	
Realized Capital Gains		Medical	
Maintenance		Property	
Other Income (itemized)		Life	
		Utilities (telephone, electric, etc.)	
		Real Estate Tax	
		Other Expense	
Total Income	\$ _____	Total Expense	\$ _____

PERSONAL INFORMATION

	Applicant	Co-Applicant
Name		
Home Address (include zip code)		
Home and Cell Phone Number		
No. of Dependents (include names)		
Date of Birth		
Citizenship		
Education		
Employer		
Business Address		
Business Phone Number		
Previous Employer (If less than 5 years with present employer)		

The above financial and supporting schedules, which are submitted to you for the purpose of obtaining credit from you, present a true, complete and correct statement of my financial condition as of the date shown. I/We understand that misrepresenting information on this statement is a criminal offense under federal law, punishable by a fine and or imprisonment. Each of the undersigned will notify you in writing of any change in name, address or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence of such notice, you may consider this a continuing statement and substantially correct. You are authorized to contact any appropriate third party for the purpose of verifying the accuracy of the information contained herein. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned.

Date: _____ Date: _____

Applicant: _____ Co-Applicant: _____

NEW YORK FAIR CREDIT REPORTING ACT DISCLOSURE

Borrower: _____

Loan No.: _____ **Date:** _____

Mortgaged Premises: _____

This Disclosure is provided to you pursuant to the N.Y. Gen. Bus. Law §380-b.

A consumer report (credit report) may be requested and obtained in connection with your application. Upon your request, you will be informed whether or not a consumer report was requested and, if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report.

Subsequent consumer reports, other than investigative consumer reports, may be requested or utilized in connection with an update, renewal, or extension of the credit for which application was made.

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above and receiving a copy of this disclosure on the date indicated below.

Borrower or Principal of Borrower: _____
Name: _____ Date: _____

Borrower or Principal of Borrower: _____
Name: _____ Date: _____

Borrower or Principal of Borrower: _____
Name: _____ Date: _____

Borrower or Principal of Borrower: _____
Name: _____ Date: _____

CERTIFICATION OF FEDERAL AND/OR STATE INCOME TAX RETURN

To: Amerasia Bank
 41-06 Main Street
 Flushing, New York 11355

Tax Return for Tax Year _____
 (Check Appropriate Box Below)
 FEDERAL _____
 STATE OF _____

For the purpose of procuring and establishing credit from time to time with **AMERASIA BANK**, each of the undersigned furnishes the information contained on the attached income Tax Return(s), including all schedules, and other attachments, if any, and represents that it is a true, correct and accurate copy of the return filed with the respective taxing agency. The undersigned have furnished the information in order to become indebted to the BANK on notes, endorsements, guarantees, overdrafts or otherwise.

The undersigned agree to notify the BANK immediately in the event the tax return is audited in the respective taxing agency and the return is determined by the agency to be materially in error. (Materially in error is defined as (1) any adjustment of income in excess of \$5,000.00 or (2) any adjustment of tax liability in excess of \$1,000.00)

The undersigned hereby waive pleading of statute of limitations as a defense of the undersigned as to the validity of the information contained on the tax return as attached hereto.

Have your tax returns ever been audited? Yes No

If yes, state tax year and result of each audit. (Attach an extra sheet if more space is required.)

Result:	Result:
Result:	Result:

_____, 20_____
Date Signed

Taxpayer's Signature

Taxpayer's Signature

Taxpayer's Signature

Taxpayer's Signature

PRIVACY STATEMENT

At Amerasia Bank, we know how important personal privacy is to you. We recognize that you expect privacy and security for your personal and financial affairs. We understand the need to safeguard our sensitive information about you that you have entrusted to us within our institution. We maintain standards and procedures designed to prevent misuse of this information.

Information We Collect

We collect nonpublic information about you from some or all the following sources:

- * Information we receive from you on applications or other forms;
- * Information about your transactions with us, our affiliates, or others; and * Information we receive from a consumer reporting agency.

Information Disclose

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

Other Security Measures

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

USA PATRIOT ACT NOTICE

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 also ask to see your driver's license or other identifying documents.

I/We hereby acknowledge that we have received a copy of this statement and notice

Applicant _____ Co-Applicant _____ Date _____

RIGHT TO REQUEST SPECIFIC REASONS FOR BUSINESS 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 call the loan department at (718) 463-3600 and ask for the credit administrator within 60 days from the date you are notified of our decision. We will send you a written statement of reason for denial within 30 days of receiving your request for the statement.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit application on the basis of race, color, religion, national origin, sexual orientation, military status, 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 this law concerning Amerasia Bank is

**Federal Deposit Insurance Corporation
Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106
Phone: (877) 275-3342**

Amerasia Bank
CERTIFICATION OF BENEFICIAL OWNER(S)

Persons opening an account on behalf of a legal entity must provide the following information:

A. Name and Title of Natural Person Opening Account:

Name:	Title:
-------	--------

B. Name and address of Legal Entity for which the Account is Being Opened

Entity Name:
Address:

C. The following information for each individual, if any, who, directly or indirectly, through any contract, agreement, understanding, relationship or otherwise, owns 25 percent or more of the equity interests of the legal entity listed above:

Name	Date of Birth	Address (Residential or Business)	<i>For U.S. Persons: SSN#</i> <i>For Foreign Persons: Passport No. & Country of Issuance or other similar safeguard.</i>	% Owned

(If no individual meets this definition, please write "Not Applicable.")

D. The following information for one individual with significant responsibility for managing the legal entity listed above, such as:

- An executive officer or senior manager (e.g. Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or
- Any other individual who regularly performs similar functions.

(If appropriate, an individual listed under section (c) above may also be listed in this section (d).)

Name	Date of Birth	Address (Residential or Business)	<i>For U.S. Persons: SSN#</i> <i>For Foreign Persons: Passport No. & Country of Issuance or other similar safeguard.</i>

I, _____ (name of the person opening account), hereby certify to the best of my

Knowledge, that the information provided above is complete and correct. I also agreed to notify the Bank of any changes in such information.

Signature _____

Date: _____