

Application ID _____ (Bank Use)

Business Credit Application

Apply today for your business credit needs:

- Complete this application with blue ink.
 - In the APPLICANT PROFILE, provide the requested information about Applicant – the business applying for credit.
 - In the GUARANTOR PROFILE, provide the requested information about:
 - (1)The Applicant (if the Applicant is a sole proprietor) or each person who has an ownership interest in the Applicant (if the Applicant is a corporation, LLC, LLP, partnership or other entity); and (2) Any other person on whose credit the Applicant will rely. Because each owner and any other person providing the requested information will be required to guarantee the credit extended to the Applicant under this Application, we refer to each as a Guarantor in this Application.
 - In the CREDIT REQUEST PROFILE, describe the kind of credit that the Applicant seeks and any collateral that will be given to secure this credit.
 - In the SIGNATURES section, obtain the signature of the Applicant and each Guarantor.
- Review the Financial Document Checklist to identify the documents that we need from you to process this application.
- Return the completed application (along with necessary documents) to your nearest BBVA Compass branch or call 1-800-COMPASS (266-7277) and apply by phone.

For Bank Use Only

OFFICER INFORMATION

Cost Center Number _____ Branch Name _____
Officer Name _____ Position _____
Officer # _____ Phone _____
BBO/CRM/LPO # _____ Secondary Contact _____

Important Note: If the Applicant's total outstanding and requested debt with BBVA Compass exceeds \$100,000 and/or the Applicant's business has been operating for less than two years, additional information will be required. All businesses owned by the Applicant will be used to calculate exposure.

Applicant Profile

Business Legal Name _____ Business Name (if different) _____

Company Website _____

Was this business formed in the United States? Yes No Is the business headquartered in the United States? Yes No

If no, please indicate country _____

Business Headquarters Street Address (No PO Boxes) _____

City _____ State _____ Zip _____ Business Headquarters Phone _____

Business Federal Tax ID # _____ Type of Business: Retail Wholesale Manufacturer Service

Legal Structure: Sole Proprietor S-Corp C-Corp LLC Partnership Non Profit Other Date Business Established _____

Business Street Address (No PO Boxes) _____

City _____ State _____ Zip _____ Business Phone _____

Billing Address (if different) _____

City _____ State _____ Zip _____ Cell Phone _____

Description of Applicant's Business _____ State Business Organized _____

Current Number of Employees _____ Expected Number of Employees After Loan _____

Business Deposit Balances \$ _____ Total Assets \$ _____

Previous Year Revenue/Sales \$ _____ Previous Year Net Income \$ _____

Credit Request Profile

Type of Credit Requested (Please complete all that apply):

Term Loan: New Renewal Modification** Amount \$ _____ Term _____

Real Estate Loan: New Renewal Modification** Amount \$ _____ Term _____

Revolving Line of Credit: New Renewal Modification** Amount \$ _____ Term _____

Letter of Credit: New Renewal Modification** Amount \$ _____ Term _____

SBA: New Renewal Modification** Amount \$ _____ Term _____

** Describe Requested Modification _____

Purpose of Loan Requested (Please check all that apply):

Accounts Receivable Vehicle Financing Leaseholder/Real Estate Improvements Inventory Purchases Refinance Debt

Equipment Financing Commercial Real Estate Other _____

Collateral Type: _____

Business Information

Does the Applicant have a business checking account with BBVA Compass? Yes No Primary Bank _____
Is the Applicant or any Guarantor a party to any claim or lawsuit? Yes No
Has the Applicant or any Guarantor ever declared bankruptcy? Yes No
Is the Applicant or any Guarantor an endorser, guarantor, co-maker for obligations not listed on its financial statements (including leases)? Yes No
If yes, Liability Amount \$ _____
Does the Applicant or any Guarantor owe any taxes for years prior to current year? Yes No If yes, Liability Amount \$ _____
Documentation: Articles of Incorporation Articles of Organization Certificate of Limited Partnership Partnership Agreement
 Business License Certificate of Good Standing State of Issuance _____ I.D. # _____ Exp. Date _____ Issue Date _____

Business Debts: Please list all of the Applicant’s business debts, lines of credit, notes, mortgage and contract/leases payable by the business. If this credit request is to consolidate existing debt, please indicate with an asterisk (*) those debts to be paid off. If the Applicant’s total outstanding and requested business debt with BBVA Compass exceeds \$100,000 and/or the Applicant’s business has been operating for less than two years, financial statements and other documentation may be required.

Information provided below is accurate and complete as of date: _____

* Addendum available for more debts

| Creditor | Type of Debt: Revolving/Installment | Original Amount | Present Balance | Interest Rate | Maturity Date | Monthly Payment | Collateral |
|----------|-------------------------------------|-----------------|-----------------|---------------|---------------|-----------------|------------|
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Real Estate Information

Please complete for any real estate that will be used as collateral for the credit requested on this application.

Property Address _____ City _____
State _____ Zip _____ Type of Property: Commercial Personal Residence Investment
Estimated Market Value \$ _____ Purchase Price \$ _____
Purchase Date _____ Is this property a trust? Yes No Is there a “Life Estate/Use” interest on this property? Yes No
Is this property considered a mobile or manufactured home? Yes No
Will this property be held in the name of another business such as a holding company? Yes No
Name of Business _____

Date Business Established _____ Tax ID _____

Disclosure of Right to Receive a Copy of Appraisals: If real estate collateral is being pledged 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 cost.

Guarantor/Owner #1 Check here if this is the Control Person (see Control Person section below for definition)

Legal Name _____ Social Security Number _____ Date of Birth _____
Home Phone _____ Cell Phone _____ Email Address _____
Primary Residential Street Address _____
City _____ State _____ Zip _____ Years/Months at this address _____
U.S.Citizen: Yes No If not, Permanent Resident Alien: Yes No
If not a U.S. Citizen please indicate country of citizenship _____
I.D. Type (e.g. Driver’s License) _____ State of Issuance (Country in Non-USA) _____
ID Number _____ ID Expiration Date _____ Issue Date _____
Monthly housing payment(s) \$ _____ Personal Net Worth \$ _____ Last Year’s Annual Income** \$ _____
% of Ownership _____ Length of time as owner _____ Title _____

Guarantor/Owner #2 Check here if this is the Control Person (see Control Person section below for definition)

Legal Name _____ Social Security Number _____ Date of Birth _____
Home Phone _____ Cell Phone _____ Email Address _____
Primary Residential Street Address _____
City _____ State _____ Zip _____ Years/Months at this address _____
U.S.Citizen: Yes No If not, Permanent Resident Alien: Yes No
If not a U.S. Citizen please indicate country of citizenship _____
I.D. Type (e.g. Driver’s License) _____ State of Issuance (Country in Non-USA) _____
ID Number _____ ID Expiration Date _____ Issue Date _____
Monthly housing payment(s) \$ _____ Personal Net Worth \$ _____ Last Year’s Annual Income** \$ _____
% of Ownership _____ Length of time as owner _____ Title _____

**Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Control Person (if Guarantor listed above, provide name only)

Note: One individual with significant responsibility for managing the legal entity listed above (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer)

Legal Name _____ Title _____ SSN _____ Date of Birth _____

Primary Residential Street Address _____

City _____ State _____ Zip _____ Years/Months at this address _____

U.S.Citizen: Yes No If not, Permanent Resident Alien: Yes No

If not a U.S. Citizen please indicate country of citizenship _____

I.D. Type (e.g. Driver’s License) _____

State of Issuance (Country in Non-USA) _____ ID Number _____ ID Expiration Date _____ Issue Date _____

I, _____ (name of natural person applying for loan), hereby certify, to the best of my knowledge, that the information provided above for the Guarantors (Owners) and Control Person is complete and correct.

Signatures

This Application must be signed by each Applicant and each Guarantor. By signing this Application, each Guarantor:

- Promises that all of the information about that person which is provided on or in connection with this Application is accurate and complete; and includes all of that person’s obligations;
- Understands that, in order to evaluate this Application, BBVA Compass may require information about the Applicant and/or one or more Guarantors in addition to the information requested in this Application or the Financial Document Checklist, and each person agrees to provide this other information promptly upon request;
- Authorizes BBVA Compass to investigate and to obtain and exchange information regarding that person, including credit reports and other information regarding the person’s creditworthiness and information from the Internal Revenue Service, and, if BBVA Compass approves any credit to be extended under this Application, to update that information from time to time;
- Authorizes BBVA Compass to share information about that person with its agents, service providers, and affiliates for, among other purposes, evaluating this Application and offering products and services BBVA Compass believes may be of interest to that person; and
- Agrees that (a) in order to provide better service, telephone calls may be monitored by a second employee and/or recorded, and (b) BBVA Compass may contact that person using (1) any information or phone numbers (including cell phone numbers) provided on this Application or otherwise, and (2) an automated telephone dialing system and /or artificial or prerecorded voice message, even if that person is charged for the call under the person’s phone plan.

All Applications are subject to credit approval by BBVA Compass. An Application is not a guarantee of approval on any credit extension. If this Application is approved, the Applicant must sign those documents required by BBVA Compass for the approved credit extension, which may provide for the compounding of interest. Each Guarantor also must sign the Guaranty required by BBVA Compass.

By signing this Application, the Guarantor:

- Requests BBVA Compass to extend the credit specified above to the Applicant;
- Promises that, if BBVA Compass approves any credit to be extended under this Application, that credit will be used only for business purposes, and not for any personal, household, or family purposes;
- Understands that married applicants may apply for separate accounts;
- Authorizes BBVA, if the Application is not approved, to forward the Application and the information BBVA Compass has collected, including the information on all guarantors to an unaffiliated lender for evaluation, in which event such lender will have all of the BBVA Compass rights under the Application.

Hazard Insurance Disclosure for California Residents Only: (Pursuant to California Civil Code Section 2955.5) If the Applicant has applied for a loan or credit extension that will be secured by real property, as a condition of the loan or credit extension, Lender may require the Applicant to maintain hazard insurance coverage for the real property. California law provides that Lender cannot require the Applicant, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the property (such as fire and other perils) in an amount exceeding the replacement value of the building or structures attached to the property.

If the Applicant is a Sole Proprietor: If more than one person is signing this Application as Applicant, each understands that this Application is for joint credit and, if approved, each person signing this Application will be responsible for all the amounts owed at any time.

We intend to apply for joint credit. Applicant’s Initials _____ Co-Applicant’s Initials _____

Applicant’s Name _____ Date _____

Applicant’s Signature _____

Co-Applicant’s Name _____ Date _____

Co-Applicant’s Signature _____

If the Applicant is a corporation, LLC, partnership, LLP or other entity - an authorized representative of the applicant must sign here:

Representative’s Printed Name _____ Title _____

Representative’s Signature _____ Date _____

Each Guarantor/Owner must sign here:

Guarantor/Owner #1 Name _____ Date _____

Signature _____

Guarantor/Owner #2 Name _____ Date _____

Signature _____

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: BBVA Compass Business Lending Solutions, 401 West Valley Ave., Homewood, Alabama 35209, 1-866-707-4252; 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. 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 applicant has the capacity to enter into a binding contract), because all or part of the applicant’s income is derived from any public assistance program, or because the applicant in good faith has exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection. For inquiries or complaints, please contact the Bureau of Consumer Finance Protection, 1700 6th Street NW, Washington, DC 20006.

Transactions with Affiliates. Borrower shall not directly or indirectly (including through its parent company(ies), subsidiary(ies), or affiliate(s)) transfer any proceeds of the Loan to, nor use them for the benefit of, a Bank Affiliate, including using any of the proceeds of the Loan to make any payment on (or with respect to) any loan or other debt from any Bank Affiliate. Borrower may request a list of Bank Affiliates, which is updated on a quarterly basis, from the Bank

by contacting its relationship manager. The term "Bank Affiliate" means any entity (1) that is directly or indirectly (including ownership through a trust and beneficial ownership), controlling, controlled by, or under common control with Lender (such an entity a "Control Entity"), (2) in which a majority of its directors, trustees, or general partners (or individuals exercising similar functions) constitute a majority of the persons holding any such office with Lender or a Control Entity, (3) that is sponsored and advised on a contractual basis by Lender or another Bank Affiliate, or (4) that is (a) an investment company for which Lender or any other Bank Affiliate serves as an investment adviser, as defined in section 2(a)(20) of the Investment Company Act of 1940 (15 U.S.C. 80a-2(a)(20)), or (b) an investment fund for which Lender or another Bank Affiliate serves as an investment advisor, if Lender and the other Bank Affiliates own or control in the aggregate more than five percent (5%) of any class of voting securities or of the equity capital of the fund (It being understood that the ownership of fifteen percent (15%) or more of the ownership interest in an entity shall be deemed control of the entity, and that each general partner shall have control over the partnership).

To the extent the proceeds of this Loan will be used to purchase securities (regardless of whether such purchase is conducted through BBVA Securities, Inc. or through another broker-dealer): (1) no securities of a Bank Affiliate (including those underwritten by a Bank Affiliate) shall be purchased during an issuance or underwriting period, or in a way that would transfer Loan proceeds to a Bank Affiliate; (2) no securities shall be purchased where a Bank Affiliate is selling them as principal (even in the open market); and (3) Borrower agrees to promptly notify Lender of any violation of this provision.*

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Business Site Survey/Broker Certification

This form is to be completed with every business credit request and submitted to Business Lending Solutions. You must visit the company premises and submit the completed Site Survey form before the request will receive final approval.

I _____ certify that _____

Business is located at _____

is in a(n): Office Complex Shopping/Strip Center Free-Standing Building Residential Community
 Other (explain) _____

Is this a home based business? Yes No

I, the undersigned, personally visited the applicant and attest to the accuracy of the business as presented in the application.

Was a broker used in this transaction? Yes No If yes, broker name _____

Officer number _____ Officer Signature _____ Date _____

*Originator acknowledges that loans and lines of credit involving brokers are subject to stringent BBVA Compass policies and procedures, and that compliance is strictly enforced.

Internet Gambling

Is the business activity involved in any internet gambling business activities in any way? Yes No

Does the business agree not to use its account(s) with BBVA Compass for transactions deriving from or related to any Internet Gambling activities?
 Yes No

Business agrees to notify BBVA Compass in the event of any change in circumstance related to the previous two questions. Yes No

PEP (Politically Exposed Person)*

Is the business a Foreign PEP or associated in any way to a Foreign PEP? Yes No
If Yes, Name _____ Position _____

Is the business associated in any way to an immediate family member of a Foreign PEP? Yes No
If Yes, Name _____ Position _____

Is the business associated in any way to a close associate of a Foreign PEP? Yes No
If Yes, Name _____ Position _____

Guarantor/Owner #1 as identified on page 2, Have you or any persons associated with you ever held a political office in a foreign country?
 Yes, Self Yes, Relative Yes, Friend/Associate No
If Yes, Name _____ Position _____

Guarantor/Owner #2 as identified on page 2, Have you or any persons associated with you ever held a political office in a foreign country?
 Yes, Self Yes, Relative Yes, Friend/Associate No
If Yes, Name _____ Position _____

Control Person as identified on page 3, Have you or any persons associated with you ever held a political office in a foreign country?
 Yes, Self Yes, Relative Yes, Friend/Associate No
If Yes, Name _____ Position _____

* A PEP (Politically Exposed Person) is defined as a foreign senior governmental, political, or military official.

- A "senior foreign political figure (aka PEP)" is a senior official in the executive, legislative, military or judicial branches of a foreign government (whether elected or not), a senior official of a major foreign political party, a senior executive of a foreign government-owned corporation, or corporation, business or other entity that has been formed by, or for the benefit of, a senior foreign political figure.
- "Immediate family" of a senior foreign political figure typically includes the figure's parents, siblings, spouse, children, and in-laws.
- A "close associate" of a senior foreign political figure is a person who widely and publicly known to maintain and unusually close relationship with the senior foreign political figure, and includes a person who is in a position to conduct substantial domestic and international financial transactions on behalf of the senior political figure.

Check Cashier's

Does the business offer/provide check cashing services? Yes No

Does the business cash checks for any one person on any one day in the amount of \$1,000 or more OR does check cashing activity represent more than 25% of total business operations? Yes No

Other BSA Info

Do you own, operate or service ATMs within your business? Yes No

Is this business considered a gaming establishment where card games are offered for play by the public? Yes No

Are you an embassy, a consulate office or foreign mission? Yes No
If yes, which applies? (Embassy, Consulate Office, Foreign Mission) _____