

Business Convenience Credit Application

Convenience Line of Credit or Overdraft Protection Line of Credit

Apply today for your business credit needs:

1. Complete this application with blue ink.
2. Review the Customer Application Checklist to identify the documents that we need from you to process this application.
3. 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 Number _____ Phone Number _____

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.

Part 1: Applicant Profile

Business Legal Name _____ Business Name (if different) _____

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 _____ Number of Employees _____

Business Deposit Balances \$ _____ Total Assets \$ _____ Previous Year Revenue/Sales \$ _____ Previous Year Net Income \$ _____

Documentation: Articles Business License Other State of Issuance _____ I.D. # _____ Exp. Date _____ Issue Date _____

Part 2: Credit Request Profile

Convenience Line of Credit: If a Convenience Line of Credit is requested and approved, BBVA Compass will permit the Applicant and each Owner signing this Application to request advances and to sign convenience checks on the Convenience Line of Credit Account, and to take any other actions on the Applicant's behalf with respect to the Convenience Line of Credit Account. Amount Requested \$ _____ (not to exceed \$100,000)

Auto Debit BBVA Compass Account _____

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

- Accounts Receivable Improvements Inventory Refinance Debt Equipment Financing Other _____

Overdraft Protection: Overdraft Protection is a revolving line of credit that, if requested and approved, will provide automatic advances to cover overdrafts in a designated BBVA Compass Checking Account. If you request and are approved to receive Overdraft Protection for more than one Checking Account, we will establish a separate Overdraft Protection line of credit for each Checking Account to receive this protection.

BBVA Checking Account Number _____ Requested Credit Limit for this Account \$ _____

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 \$ _____

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 ____/____/____ * Addendum available for more debts

Creditor	Type of Debt - Revolving/Installment	Original Amount	Present Balance	Interest Rate	Maturity Date	Monthly Payment	Collateral

Part 3: Guarantor/Owner Profile

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 ____/____/____ Email Address _____ Cell Phone (____) _____
Primary Residential Street Address _____ Years ____ Mos ____
City _____ State _____ Zip _____ HomePhone (____) _____
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 if Non-USA) _____
I.D. 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 ____/____/____ Email Address _____ Cell Phone (____) _____
Primary Residential Street Address _____ Years ____ Mos ____
City _____ State _____ Zip _____ HomePhone (____) _____
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 if Non-USA) _____
I.D. 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 not one of the guarantors)

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 if Non-USA) _____
I.D. 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.

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, inquires or complaints can be directed to them at, 1700 6th Street NW, Washington, DC 20006.

Part 4: Agreement to Credit Terms

BBVA Compass requires that, as a condition to extending credit pursuant to this Application, each Guarantor identified in Part 3 must sign this Application and agree to repay all amounts owed in connection with any Convenience Line of Credit or Overdraft Protection provided to the Applicant.

Implementation Process: Upon receiving a completed Application, BBVA Compass will review the credit of the Applicant and each Guarantor. If BBVA Compass approves any credit to be extended to the Applicant, BBVA Compass will mail an Approval Letter to the Applicant, as agent for the Guarantors, at the Applicant's address in this Application. The terms of any credit approved by Compass may vary from the terms requested in this Application. The Approval Letter will include, among other information, the following:

- If the Applicant is approved- The Approval Letter will include the credit limit for this Account, the interest rate applicable to this Account, and the Account number. Convenience Line of Credit Accounts will also include an explanation of how the Applicant may obtain advances on this Credit Line. This Approval Letter also will include the applicable Terms and Conditions and a copy of this Application. The Terms and Conditions, together with the Application and the Approval Letter, comprise the full agreement governing each Convenience Line of Credit Account (the "Credit Line Agreement") and/or each Overdraft Protection Account (the "Overdraft Protection Agreement"), as the case may be. Convenience Line of Credit Accounts are subject to an annual fee of \$150 and a minimum monthly payment will be 2% of the balance or \$50, whichever is greater.

The Credit Line Agreement and the Overdraft Protection Agreement are referred to below as the "Credit Agreements."

By signing this Application, whether as the Applicant or an Guarantor, each person:

1. Requests BBVA Compass to extend the credit specified above to the Applicant, and understands that married Applicants may apply for separate accounts;
2. Promises that (a) all of the information provided in this Application is accurate and complete, and includes all of the Applicant's obligations; and (b) 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;
3. Authorizes BBVA Compass to investigate and to obtain and exchange information about that person, including credit reports and other information about that 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;
4. 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;
5. Acknowledges that BBVA Compass makes all credit decisions and extends all credit under the Credit Agreements from Alabama, and agrees that each Credit Agreement is governed by Alabama law and applicable federal law;
6. Agrees that, if the Applicant has requested and is approved for a Convenience Line of Credit Account, BBVA Compass is entitled to make advances on this Account requested by any Guarantor;
7. Agrees to the Implementation Process described above, and promises to BBVA Compass that, if the Applicant is not a sole proprietor, the Applicant is authorized and shall serve as agent for each Guarantor (a) to provide additional information and instructions to BBVA Compass regarding this Application, including without limitation modifications to the terms of this Application; (b) to receive any and all applicable Credit Agreements, (c) to accept and/or modify the terms of any Credit Agreement, including any extension or renewal of a Credit Agreement, (d) to receive all notices provided under any Credit Agreement; and (e) to provide copies or otherwise make available to each Guarantor all Credit Agreements and notices provided in connection with any Credit Agreement;
8. Understands and agrees that interest may be compounded under the terms of the Credit Agreements;
9. 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 and text messages) and e-mail addresses provided on this Application or otherwise, and (2) an automated telephone dialing system and /or artificial or prerecorded voice message, even if the person is charged for the call under the person's phone plan;
10. Authorizes Lender, except as expressly prohibited by applicable law, to charge or setoff all amounts due under any one or more Credit Agreements against any and all such accounts held by that person at BBVA Compass including all accounts held jointly with someone else and all accounts that person may open in the future, but not including any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law; and
11. Promises to repay all credit extended to the Applicant pursuant to all Credit Agreements, and to pay all other amounts and to perform or have performed all other obligations owed in connection with such credit extensions, all in accordance with the terms of each applicable Credit Agreement; agrees that the Applicant and each Guarantor signing below will be jointly and severally liable for any such credit extensions; waives any right to require BBVA Compass to bring an action against the Applicant before seeking to collect any amounts owed under any applicable Credit Agreement directly from any one or more Guarantors; and agrees that BBVA Compass may renew or extend (repeatedly and for any length of time) any such credit extensions and may release the Applicant and/or any one or more Guarantors without the consent of or notice to anyone and without affecting the liability of any other person signing this Application.

All Applications are subject to credit approval by BBVA Compass. An Application is not a guarantee of approval on any credit extension.

Each Guarantor identified in Part 3 of this Application must sign below in blue ink: If more than one person is signing this Application as Applicant, each understands that this Application is for a joint credit and, if approved, each person signing this Application will be responsible for all the amounts owed at any time.

If the Guarantors signing this Application do not meet BBVA Compass standards of creditworthiness for the amount and terms of the requested credit or if a Guarantor submits joint tax returns and/or financial statements, BBVA Compass may require an additional Guarantor to sign and agree to the terms of this Application. BBVA Compass will never require the signature of a spouse as a condition of extending credit. Any requirement for an additional Guarantor will be based solely on BBVA Compass' standards of creditworthiness for the requested credit.

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

Guarantor/Owner #1 Printed Name _____ Date _____ Guarantor/Owner #2 Printed Name _____ Date _____

Guarantor/Owner #1 Signature _____ Guarantor/Owner #2 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 _____

By accessing your Convenience Line of Credit in any manner you confirm acceptance of the Approval Letter, Convenience Line of Credit Terms and Conditions, and this Application for Convenience Line of Credit thereby legally binding the Business and each Guarantor and signers to each of the foregoing documents.

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.

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 opening an account. What this means for you: When you open an account, we will ask you 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.

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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 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 _____

* 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) _____