

TYPE OF CREDIT YOU ARE APPLYING FOR:

I/We are applying for a: <input type="checkbox"/> New Loan <input type="checkbox"/> Renew Existing Loan <input type="checkbox"/> Modify/Increase Existing Loan <input type="checkbox"/> (Other) _____	
Amount Requested: <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> (Other) \$ _____	Loan Purpose: The Coastal Flexline is to be used for short-term, revolving credit to be used for business purpose only. The credit is secured by a 1 st position Uniform Commercial Code (UCC) filing on business assets.

APPLICANT - If you are applying for individual or joint credit complete this section.

Type of Organization: <input type="checkbox"/> Corporation <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Limited Liability Partnership (Check Only One) <input type="checkbox"/> S Corporation <input type="checkbox"/> General Partnership <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Other: _____
Legal Name of Applicant (entity or individual's name): _____ Doing Business As (if applicable): _____ Business Website Address: _____
Business Street Address: _____ City, State, Zip: _____ Tax ID Number: _____ Birthdate (If Individual): _____ Years in Business: _____ # of Employees: _____
Business Mailing Address: _____ City, State, Zip: _____ Nature of business (product or service offered): _____
Related Entities (if applicable): _____ Insurance Agent / Telephone Number: _____

CO-APPLICANT or GUARANTOR - If you are applying for joint credit with another entity or an individual, or will be a guarantor on the loan, complete this section.

Name: _____ I am applying to be a: <input type="checkbox"/> Guarantor <input type="checkbox"/> Co-Applicant	Relationship to Borrower: _____ (e.g. owner, officer, shareholder, corporate title)	Percent Ownership: _____
Street Address: _____ City, State, Zip: _____	Soc. Sec. Number: _____	Phone Number: _____
Mailing Address: _____ City, State, Zip: _____	Date of Birth: _____	E-mail Address: _____

CO-APPLICANT or GUARANTOR - If you are applying for joint credit with another entity or an individual, or will be a guarantor on the loan, complete this section. Please use additional copies of this section as needed for additional borrowers or guarantors.

Name: _____ I am applying to be a: <input type="checkbox"/> Guarantor <input type="checkbox"/> Co-Applicant	Relationship to Borrower: _____ (e.g. owner, officer, shareholder, corporate title)	Percent Ownership: _____
Street Address: _____ City, State, Zip: _____	Soc. Sec. Number: _____	Phone Number: _____
Mailing Address: _____ City, State, Zip: _____	Date of Birth: _____	E-mail Address: _____

DECLARATIONS

If you answer "YES" to any of the following questions please describe circumstances on separate sheet of paper.

	YES	NO
Has Applicant pledged inventory, accounts receivable, or equipment to secure existing debt?	<input type="checkbox"/>	<input type="checkbox"/>
Is Applicant or Guarantor a party to any claim or lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>
Has Applicant or Guarantor ever declared Bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>
Does Applicant or Guarantor owe any past due taxes?	<input type="checkbox"/>	<input type="checkbox"/>
Does Applicant or Guarantor have a customer that accounts for 25% or more of total sales?	<input type="checkbox"/>	<input type="checkbox"/>
Does Applicant or Guarantor anticipate significant capital expenditures within the next twelve months?	<input type="checkbox"/>	<input type="checkbox"/>
Does Applicant or Guarantor have any pending credit applications at any other financial institutions?	<input type="checkbox"/>	<input type="checkbox"/>
Is Applicant or Guarantor presently under indictment or probation or parole, or ever been charged or convicted of any criminal offense other than a minor motor vehicle violation?	<input type="checkbox"/>	<input type="checkbox"/>
Is business equity greater than \$15 million or average net profit (for the two preceding years) greater than \$5 million?	<input type="checkbox"/>	<input type="checkbox"/>

APPLICANT(S) / GUARANTOR(S) STATEMENT

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant (s) or for the purpose of Applicant (s) guaranteeing credit for others. Applicants (s) acknowledge that representations made in this statement will be relied on by Bank in its decision to grant such credit. This statement is true and correct in every detail and accurately represents the financial condition of the Applicant (s) on the date given below. Bank is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant (s). Applicant (s) will promptly notify the Bank of any subsequent changes which would affect the accuracy of this Statement. Bank is further authorized to answer any questions about Bank's credit experience with Applicant (s). Applicant(s) are aware that any knowledge or willful false statements regarding the value of the above property for purposes of influencing the actions of Bank can be a violation of federal law, 18 U.S.C. & 1014, and may result in a fine or imprisonment or both.

You are authorized to check my (our) credit and employment history and to answer questions about your credit experience with me (us). My (our) initials at the top of the application confirms my (our) intent to apply jointly on this credit application.

I have also received a copy of Coastal Community Bank's Business Credit Application Disclosure, including ECOA Notice, Disclosure of Right to Statement of Denial, and Right to Receive Copy of Appraisal, Spousal Considerations, and Important Information about Opening an Account.

ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT, OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE UNDER WASHINGTON LAW.

↓ _____
Applicant/Borrower's signature Date

↓ _____
(Initial if your intent is to borrow jointly with other co-applicants listed above)

↓ _____
Co-Borrower/Guarantor's signature Date

↓ _____
(Initial if your intent is to borrow jointly with other co-applicants listed above)

↓ _____
Co-Borrower/Guarantor's signature Date

↓ _____
(Initial if your intent is to borrow jointly with other co-applicants listed above)

See Page 2 for Important Disclosures

Bank Use Only	_____
	Bank Representative's signature Date Received

BUSINESS CREDIT APPLICATION DISCLOSURES (Applicant Copy)

Equal Credit Opportunity Act Notices

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 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 Protection Act. The federal agency that administers compliance with this law concerning Coastal Community Bank is: Federal Reserve Consumer Help Center PO Box 1200 Minneapolis, MN 55480 Toll-Free Number (888) 851-1920 Fax Number (877) 888-2520 TDD Number (877) 766-8533.

DISCLOSURE OF YOUR RIGHT TO A STATEMENT OF DENIAL: If your gross revenues were \$1,000,000 or less in your previous fiscal year and the Bank denies your application for credit, you have the right to a written statement of specific reasons for the denial. To obtain the statement please contact: Coastal Community Bank, PO Box 12220, Everett WA 98206, Attn: Loan Department (425) 257-9000 within 60 days from the date you are notified of the Bank's decision. The Bank will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

RIGHT TO RECEIVE COPY OF APPRAISAL (first lien dwelling secured loans only):

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.

SPOUSAL CONSIDERATIONS: Federal Regulatory Requirements compel banks to identify the intentions of individuals as they pertain to their roles in the application for business credit. The Equal Credit Opportunity Act and Regulation B prohibit banks from requiring spouses not involved in the business to guarantee business debt. However, banks may require all business owners and principals of the business to guarantee business debt, regardless of marital status. In addition, spouses and individuals not related to the business may be volunteered as guarantors by the applicant in response to a bank's request for additional financial support.

IMPORTANT INFORMATION ABOUT OPENING AN 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.

ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT, OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE UNDER WASHINGTON LAW.

COASTAL FLEXLINE APPLICATION CHECKLIST

The following checklist outlines some key documents we will need to consider your loan application. Additional documents may be required. Please sign and date all requested information.

BUSINESS INFORMATION

- Business Loan Application - Flexline
- Income Verification from Most Recent Business Tax Return
 - Business Entities: Page 1 of Applicable IRS Form (e.g. 1120, 1120S, 1065, etc.)
 - Sole Proprietors: 1040 Pages 1 & 2 and Schedule C
- Business Founding/Governing Entity Documents (*new customer only*)

Customer Identification (*new customer only*)

PERSONAL / INDIVIDUAL INFORMATION

- Customer Identification (*new customer only*)

OTHER INFORMATION FOR SBA GUARANTEED APPLICATIONS

- SBA Form 1919