



## 商业贷款申请表

### BUSINESS LOAN APPLICATION

#### INFORMATION ABOUT YOUR BUSINESS (借贷人公司信息)

Company Name (公司名称)	Tax ID # (税号)
Owner Name (所有人姓名)	SSN # (社安号)
Owner Name (所有人姓名)	SSN # (社安号)
Business Address (公司地址)	
Phone Number (电话)	Email (电邮)
Description of Business (公司简介)	
Type of Business (公司类型) <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> LLP <input type="checkbox"/> Partnership <input type="checkbox"/> Non-Profit	
State of Organization (公司注册州)	Annual Gross Sales (年销售总额)

#### PLEASE DESCRIBE YOUR LOAN REQUEST (请描述您的贷款申请)

Loan Amount (贷款金额)	Requested Terms (贷款期限)
Purpose (用途): <input type="checkbox"/> General Working Capital/Cash Flow Needs (常规营运资金/现金流需求) <input type="checkbox"/> Purchase/Refinance Equipment (购买/再融资设备) <input type="checkbox"/> Purchase/Refinance Real Estate (购买/再融资房地产) <input type="checkbox"/> Other (其他用途) _____	
Collateral Description (抵押物描述) _____	
Purchase Price (买入价格) _____	Loan Balance (房贷余额) _____

**ARBITRATION:** Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. This Company has a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal; including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY** to resolve disputes against us, our agents and/or owners. The Federal Arbitration Act governs this arbitration provision. If either party has a dispute, they must notify the other in writing of the dispute. You have the right to select any of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association (1-800-778-7879) <http://www.adr.org> or JAMS ADR (1-800-352-5267) <http://www.jamsadr.com>, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. The arbitrator shall not conduct class arbitration. The arbitration hearing will be conducted in the county in which this Customer Information Sheet was signed.

**CALIFORNIA RESIDENTS:** As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**JOINT APPLICANTS** (if applicable): If this is a joint application, both applicants acknowledge and agree that joint applicants may have only one transaction outstanding at a time and that their incomes may be aggregated for the purpose of determining transaction approval. Additionally, joint applicants acknowledge and consent that their joint account information may be shared with the other joint applicant. Joint applicants must be on the same checking account and live in the same household. Married applicants are not required to file joint applications.

**INDIVIDUAL APPLICANT:** If this is not a joint application, then I understand and acknowledge that I am voluntarily requesting credit on my own behalf.

**RELEASE OF INFORMATION:** I promise that the information I have provided on this form is correct. I authorize complete verification of all information that have provided as well as understand that this information may be used to verify certain past and/or current credit or payment history information from third party source(s). You may contact any person or company listed above, and I fully release all parties from all liability for any damage that may result. My (our) signature(s) below indicates that for purposes of verification, I(we) voluntarily waive the protection of all privacy laws and affirmatively authorize ABC to disclose the information on this form and any additional information ii may have collected about me (us) to third parties as necessary in order to receive financial services or products that ABC offers from those third parties. This application may be rejected if any information provided above is found to be false. I acknowledge that I have received and understand my rights under the attached Privacy Policies.

**APPLICATION FEE:** The Borrower shall pay the Lender a fully earned and non-refundable application fee of 3% of Loan Amount if Loan amount is more than \$5,000.01, due and payable upon the execution of this Agreement once approval.

**Processing FEE:** The Borrower shall pay the Lender a fully earned and non-refundable processing fee of \$75. DMV fee of \$15 for all auto loans.

**REFERRAL:** You have been referred to us by \_\_\_\_\_. If you are approved for the loan, we may pay a fee to \_\_\_\_\_ for the successful referral. ABC, and not \_\_\_\_\_ is the sole party authorized to offer a loan to you. You should ensure that you understand any loan offer we may extend to you before agreeing to the loan terms. If you wish to report a complaint about this loan transaction, you may contact the Department of Business Oversight at 1-866-ASK-CORP (1-866-275-2677), or file your complaint online at [www.dbo.ca.gov](http://www.dbo.ca.gov).

**I confirm that all information provided is true and correct and that I have read and understand the above statement(s):**

\_\_\_\_\_  
**Applicant's Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Joint Applicant's Signature**

\_\_\_\_\_  
**Date**

**CREDIT REPORT AUTHORIZATION AND RELEASE**

**调查信用报告授权书**

Name (姓名) \_\_\_\_\_

Date of Birth (出生日期) \_\_\_\_\_

Address (住址) \_\_\_\_\_

SSN (社安号) \_\_\_\_\_

Name (姓名) \_\_\_\_\_

Date of Birth (出生日期) \_\_\_\_\_

Address (住址) \_\_\_\_\_

SSN (社安号) \_\_\_\_\_

Authorization is hereby granted to ABC GRAND INC to obtain a standard factual data credit report through a credit reporting agency chosen by ABC GRAND INC .

My signature below authorizes the release to the credit reporting agency a copy of my credit application, and authorizes the credit reporting agency to obtain information regarding my employment, savings accounts, and outstanding credit accounts (mortgages, auto loans, personal loans, charge cards, credit unions, etc). Authorization is further granted to the reporting agency to use a photostatic reproduction of this authorization if necessary to obtain any information regarding the above mentioned information.

Applicants hereby request a copy of the credit report obtained with any possible derogatory information be sent to the address of present residence, and holds ABC GRAND INC and any credit reporting organization harmless in so mailing the copy requested.

Any reproduction of this credit report authorization and release made by reliable means (for example, photocopy or facsimile) is considered an original.

**\*\*NOTE: PLEASE INCLUDE A COPY OF A VALID DRIVERS LICENSE\*\***

Print Name: \_\_\_\_\_ Borrower's Signature : \_\_\_\_\_ Date \_\_\_\_\_

Print Name: \_\_\_\_\_ Borrower's Signature : \_\_\_\_\_ Date \_\_\_\_\_

**仲裁：**仲裁是当事人之间法律事务的一种手段，由中立的仲裁员而非法院解决。本公司的政策是对所有小额索赔法庭无法解决的索赔要求和争议进行仲裁；包括本仲裁条款的范围和有效性以及借贷人可能必须参与所谓的集体诉讼的任何权利（以下称“争议”）。所有客户协议均包含另一仲裁条款，该条款取代本仲裁条款并管辖争议解决方案。但是，如果借贷人未与本公司签订客户协议，那么此仲裁条款将规定争议解决方案。借贷人同意放弃通过陪审团审判的权利以解决与本公司、本公司代理商和/或所有者之间的争议。“联邦仲裁法”适用此仲裁条款。如果任何一方发生争议，必须书面通知另一方。借贷人有权选择以下任何仲裁机构，仲裁机构将根据消费者规则管理仲裁：美国仲裁协会（1-800-778-7879）<http://www.adr.org> 或 JAMS ADR（1-800-352-5267）<http://www.jamsadr.com>，本公司将提前支付所有与仲裁有关的费用，包括备案、行政、听证和仲裁费用。如果借贷人聘请律师，借贷人将自行支付本人的律师费。对小额索赔法庭判决提出的任何上诉，应当通过有约束力的仲裁解决，仲裁员不得进行集体仲裁。仲裁听证会将在签署本贷款申请表所在的县进行。

**加州居民：**根据法律规定特此通知，如果借贷人未能履行信用责任条款，则可能会向信用报告机构提交借贷人负面信用报告。

**共同申请人（如适用）：**如果这是共同申请，则所有借贷人确认并同意共同借贷人一次只能进行一笔交易，并且他们的收入可以为确定交易批准而合计。另外，共同借贷人确认并同意其账户信息可能会与其他共同借贷人分享。共同借贷人必须在同一个支票账户上并且住在同一个家庭。

**个人申请人：**如果这不是共同申请，那么借贷人理解并确认本人自愿申请信贷。

**向 ABC 提供信息：**借贷人保证在此表格中提供的信息是正确的。借贷人授权对已提供的所有信息进行完整验证，并理解该信息可用于验证来自第三方的某些过去和/或当前信用或付款历史信息。本公司可以联系上面列出的任何人或公司，并且借贷人完全免除所有责任方对任何可能导致的损害的责任。借贷人下列的签名表明，出于验证目的，借贷人自愿放弃对所有隐私的法律保护，并明确授权 ABC 披露此表格上的信息以及可能收集的其他相关信息。借贷人必要时向第三方提供相关信息，以获得 ABC 从第三方获取的金融服务或产品。如发现上述资料有任何错误，本申请可能会被拒绝。借贷人确认已经收到并理解所附的隐私政策下所享有的权利。

**申请费用：**如贷款金额超过 5000.01 美元，借款人应向贷款人支付贷款总额 3% 的不可退还的申请费，本协议签署后一经批准即时支付。

**手续费用：**借款人应向贷款人支付 75 美元的不可退还的手续费，以及所有汽车/汽车所有权贷款的 DMV 费用 15 美元。

**推荐费：**借贷人被\_\_\_\_\_推荐了给本公司，如果借贷人的贷款获得批准，本公司可能会向\_\_\_\_\_支付推荐费。ABC，而不是\_\_\_\_\_，是授权向借贷人提供贷款的唯一一方。在同意贷款条款之前，借贷人应该确保了解本公司可能提供的任何贷款条约。如果借贷人希望报告有关这笔贷款交易的投诉，可以拨打 1-866-ASK-CORP（1-866-275-2677）与商业监督部门联系，或通过[www.dbo.ca.gov](http://www.dbo.ca.gov) 在线提交投诉。

**本人已阅读并同意以上条款。**

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借贷人签名

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日期

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联合借贷人签名

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日期

## Business Loan Application Materials Checklist

1. ID;
2. Personal 3 Months bank statement ;
3. Business 3 Months bank statement;
4. Company Document
  - **Corporation:** EIN, Statement of Information, Article of Incorporation
  - **LLC:** EIN, Statement of the Organizer, Operating Agreement
  - **Sole Prop:** Business License;
5. Most Current Mortgage Statement;
6. Property Insurance;

## 商业贷款所需材料清单

1. 个人证件;
2. 个人名下最近3个月银行流水;
3. 公司名下最近3个月银行流水;
4. 公司文件
  - 股份有限公司: 税号, 信息陈述, 公司章程
  - 有限责任公司: 税号, 主办单位声明, 经营协议
  - 个人所有权公司: 公司营业执照;
5. 最近1个月银行房屋贷款账单;
6. 房屋保险;