



LOAN APPLICATION INSTRUCTIONS

1. Complete and sign the attached Business Credit Application (2 pages).
2. Complete and sign the attached Personal Financial Statement (2 pages).
3. Fax both documents to Mountain Capital, Attn: Lee Carney, at (509) 448-0483.
A fax cover has been provided for your convenience.

OR

Scan and email the documents to lee.carney@mountaincapital-llc.com

A. General Information			
Applicant/business name:		Email address:	
Physical street address including city, state, and zip (no P.O. Boxes):		Business Phone Number:	
Mailing address (if different):		Marital Status: <input type="checkbox"/> Never Married <input type="checkbox"/> Divorced <input type="checkbox"/> Married: Please provide your spouse's full name and Social Security number:	
Nature of business product or service:			
Date business established:	How long under current management:		
Number of employees:	Tax ID Number:		
B. Credit Request			
Amount requested:		Use of proceeds:	
Source of income for repayment:		Secondary source:	
Collateral offered:		Repayment structure requested:	
C. Business Organization			
<input type="checkbox"/> Proprietorship <input type="checkbox"/> Limited Liability Company		<input type="checkbox"/> General Partnership <input type="checkbox"/> Limited Partnership	
<input type="checkbox"/> S-Corporation <input type="checkbox"/> C-Corporation		<input type="checkbox"/> Other: _____ State in which organized: _____	
Principals/Guarantors (list additional principals/guarantors on separate sheet):			
1. Name, title, and position:		<input type="checkbox"/> Sole Owner Percent of Ownership: _____	
Home street address including city, state, and zip (no P.O. Boxes):		Social Security number: _____	
Home street address including city, state, and zip (no P.O. Boxes):		Home phone number: _____	
Valid driver's license or ID number:	Date of issuance:	Expiration date:	Date of birth:
2. Name, title, and position:		<input type="checkbox"/> Sole Owner Percent of Ownership: _____	
Home street address including city, state, and zip (no P.O. Boxes):		Social Security number: _____	
Home street address including city, state, and zip (no P.O. Boxes):		Home phone number: _____	
Valid driver's license or ID number:	Date of issuance:	Expiration date:	Date of birth:
3. Name, title, and position:		<input type="checkbox"/> Sole Owner Percent of Ownership: _____	
Home street address including city, state, and zip (no P.O. Boxes):		Social Security number: _____	
Home street address including city, state, and zip (no P.O. Boxes):		Home phone number: _____	
Valid driver's license or ID number:	Date of issuance:	Expiration date:	Date of birth:
D. Miscellaneous Information			
1. Is the Applicant an endorser, guarantor, or co-maker for obligations (including any lease obligation, e.g. vehicle, equipment, business location) not listed on financial statements submitted?		YES	NO
2. Is the Applicant party to any claim or lawsuit?		<input type="checkbox"/>	<input type="checkbox"/>
3. Have you and/or the Applicant ever filed for bankruptcy? CHAPTER: _____ FILING DATE: _____		<input type="checkbox"/>	<input type="checkbox"/>
4. Does the Applicant's business activity involve the generation, use, transportation, storage, or disposal of any hazardous material?		<input type="checkbox"/>	<input type="checkbox"/>
5. Does the Applicant owe any taxes that are past due? AMOUNT: _____ OWED TO: _____		<input type="checkbox"/>	<input type="checkbox"/>
6. Are any assets pledged or mortgaged other than stated on business and personal financial statements submitted?		<input type="checkbox"/>	<input type="checkbox"/>

BUSINESS CREDIT APPLICATION

Name and Phone Number of Insurance Agent: _____

Collateral Address: _____

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 Credit Protection Act. The federal agency that administers compliance with this law is the Federal Deposit Insurance Corporation, FDIC Consumer Response Center, 2345 Grand Boulevard, Suite 100, Kansas City, Missouri 64108.

REPORTING INFORMATION TO CREDIT BUREAUS: Bank may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

ORAL AGREEMENTS:

OREGON: Under Oregon law, most agreements, promises and commitments made by us concerning loans and other credit extensions which are not for personal, family or household purposes or secured solely by the borrower's residence must be in writing, express consideration and be signed to be enforceable. **WASHINGTON:** Under Washington law, oral agreements or oral commitments to loan money, to extend credit or to forbear from enforcing repayment of a debt are not enforceable. **IDAHO:** Under Idaho law, a promise or commitment to lend money or to grant or extend credit in an original principal amount of fifty thousand dollars (\$50,000) or more, made by a person or entity engaged in the business of lending money or extending credit, such as beneficiary, must be in writing and signed by beneficiary to be enforceable. **MONTANA:** Under Montana law, a promise, commitment or agreement to lend money or extend credit, to alter, amend, renew extend or otherwise modify an existing promise, commitment or agreement to lend money or extend credit or to make a financial accommodation for a loan in excess of one hundred thousand dollars (\$100,000), extended primarily for commercial or business purposes must be in writing and signed by lender, a regulated lender, to be enforceable. **CALIFORNIA:** Under California law, a contract, promise or undertaking to loan money or to grant or extend credit, in an amount greater than one hundred thousand dollars (\$100,000) not primarily for personal, family or household purposes, made by a person engaged in the business of lending or arranging for the lending of money or extending credit, are invalid unless in writing and subscribed by the party to be charged.

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 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.

APPLICANT'S STATEMENT: By signing below, I certify that the information provided on and with this form, including financial statements, is complete and correct and that I am authorized to execute this form on behalf of the Applicant. I authorize Mountain Capital, LLC ("Lender") to obtain balance and payoff information on all accounts requiring payoff as a condition of approving this application. I understand that Lender may check my credit record and any statements made by me. I give permission to all my creditors to give Lender any information it needs to make a credit granting decision. I further authorize Lender to provide credit reporting agencies and other creditors information relating to any credit Lender might grant to the Applicant. I agree to promptly notify Lender of any material changes that would affect the accuracy of these statements. All information is as of this date unless otherwise stated. I authorize Lender to cause such UCC financing statements to be filed in such form and in such jurisdictions and encumbering such assets as Lender or its counsel deem appropriate in their sole and absolute discretion.

AUTHORIZATION TO OBTAIN CREDIT REPORT: By signing below, I authorize Mountain Capital, LLC ("Lender") to obtain a copy of my credit report in connection with this request for credit, and any modifications, renewals or extensions of such credit. I acknowledge that Lender shall use the credit report in connection with a credit transaction involving myself, whether or not I am an obligor, guarantor, principal or officer of the Applicant, and that Lender has a legitimate business need for the information. I acknowledge that this authorization is continuing in nature, and that Lender may obtain updated or additional credit reports at any time in connection with the renewal, extension or other modification of any loan or other credit accommodation between Lender and myself, whether or not I am an obligor, guarantor, principal or officer of the Applicant. I further direct the credit reporting agency to which Lender delivers a copy of this authorization to furnish a credit report to Lender.

By signing below, I declare that I have read and understand the statement above.

_____ SIGNATURE	_____ PRINT NAME	_____ TITLE	_____ DATE
_____ SIGNATURE	_____ PRINT NAME	_____ TITLE	_____ DATE
_____ SIGNATURE	_____ PRINT NAME	_____ TITLE	_____ DATE

As of _____ Date

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock, or (4) any person or entity providing a guaranty on the loan.

Name:	Business Phone:
Residence Address:	Residence Phone:
City, State, and Zip Code:	

Business Name of Applicant/Borrower:

ASSETS	(Omit Cents)	LIABILITIES	(Omit Cents)
Cash on hand and in Banks.....	\$	Accounts Payable.....	\$
Savings Accounts.....	\$	Notes Payable To Banks and Others.....	\$
IRA or Other Retirement Account.....	\$	(Describe in Section 2)	
Accounts and Notes Receivable.....	\$	Installment Account (Auto).....	\$
Life Insurance-Cash Surrender Value Only..	\$	Mo. Payments	\$
(Complete Section 8)		Installment Account (Other).....	\$
Stocks and Bonds.....	\$	Mo. Payments	\$
(Describe in Section 3)		Loan on Life Insurance.....	\$
Real Estate.....	\$	Mortgages on Real Estate.....	\$
(Describe in Section 4)		(Describe in Section 4)	
Automobile-Present Value.....	\$	Unpaid Taxes.....	\$
Other Personal Property.....	\$	(Describe in Section 6)	
(Describe in Section 5)		Other Liabilities.....	\$
Other Assets.....	\$	(Describe in Section 7)	
(Describe in Section 5)		Total Liabilities.....	\$
		Net Worth.....	\$
Total	\$	Total	\$

Section 1. Source of Income	Contingent Liabilities
Salary.....	As Endorser or Co-Maker.....
Net Investment Income.....	Legal Claims and Judgments.....
Real Estate Income.....	Provision for Federal Income Tax.....
Other Income (Describe below)*.....	Other Special Debt.....

Description of Other Income in Section 1.

*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Section 2. Notes Payable to Banks and Others. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Name and Address of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed Type of Collateral

Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed).

Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 4. Real Estate Owned. (List each parcel separately. Use attachments if necessary. Each attachment must be identified as a part of this statement and signed).

	Property A	Property B	Property C
Type of Property:			
Address:			
Date Purchased:			
Original Cost:			
Present Market Value:			
Name and Address of Mortgage Holder:			
Mortgage Account Number:			
Mortgage Balance:			
Amount of Payment per Month/Year:			
Status of Mortgage:			

Section 5. Other Personal Property and Other Assets. (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and, if delinquent, describe delinquency.)

Section 6. Unpaid Taxes. (Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

Section 7. Other Liabilities. (Describe in detail.)

Section 8. Life Insurance Held. (Give face amount and cash surrender value of policies - name of insurance company and beneficiaries.)

I authorize Mountain Capital, LLC ("Lender") to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General.

Signature: _____ Date: _____ Social Security Number: _____

Signature: _____ Date: _____ Social Security Number: _____

FAX



To: Mountain Capital
Attn: Lee J. Carney
Fax Number: (509) 448-0483

From: _____

Fax Number: _____

Pages: _____, including fax cover.

Comments: _____

Please verify receipt of documents by calling (509) 999-5694.

DISCLAIMER:

The information contained in this facsimile message is intended for the sole confidential use of the designated recipients and may contain confidential information. If you have received this information in error, any review, dissemination, distribution or copying of this information is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone and return the original message to us by mail or, if electronic, reroute back to the sender.