

**PACE / PACE FINANCE CORPORATION
BUSINESS LOAN APPLICATION**

Section 1. Business Information

Legal Business Name _____ Mailing Address _____ City _____ State _____ Zip Code _____ Business Phone _____ Cell Phone _____ Website _____	DBA (if applicable) _____ Location Address _____ City _____ State _____ Zip Code _____ Date Company Founded _____ Date of Current Ownership _____ Federal EIN _____ NAICS Code _____
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Type of Organization C-Corp S-Corp LLC LLP LP GP Sole Proprietor Filing Date _____

Type of Business Service Retail Wholesale Manufacturing Distribution Other _____

Average Monthly Revenue \$ _____ Average Annual Revenue (Last 3 Years) \$ _____

Section 2. Principal Information (Personal Guarantee required from all principals who own ≥ 20% of the subject business)

Principal #1 Ownership Percentage _____% Do you own more than 20% of any other businesses? Yes No

Last Name _____ First Name _____ Middle Initial _____ Date of Birth _____

Residence Address _____ City/State/Zip Code _____

Phone Number _____ Driver's License # _____ State _____ Exp. Date _____

Do you Rent or Own? Rent Own Housing History: Years _____ Months _____ Monthly Housing Payment (inc. Tax/Ins) \$ _____

Social Security # _____ Email _____

Principal #2 Ownership Percentage _____% Do you own more than 20% of any other businesses? Yes No

Last Name _____ First Name _____ Middle Initial _____ Date of Birth _____

Residence Address _____ City/State/Zip Code _____

Phone Number _____ Driver's License # _____ State _____ Exp. Date _____

Do you Rent or Own? Rent Own Housing History: Years _____ Months _____ Monthly Housing Payment (inc. Tax/Ins) \$ _____

Social Security # _____ Email _____

Section 3. Loan Information

Amount of Loan Requested \$ _____ Loan Term Requested (in months) _____

Purpose of Loan Inventory Equipment Working Capital Other _____

Section 4. Business & Personal Reference

Reference #1 Name _____ Mailing Address _____ City/State/Zip Code _____ Phone _____ Years Known _____ Relationship _____	Reference #2 Name _____ Mailing Address _____ City/State/Zip Code _____ Phone _____ Years Known _____ Relationship _____
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LOAN APPLICATION CONTINUED

Section 5. Guarantor Information (Other than principal owners – if applicable)

Last Name _____ First Name _____ Middle Initial _____ Date of Birth _____

Residence Address _____ City/State/Zip Code _____

Phone Number _____ Driver's License # _____ State _____ Exp. Date _____

Do you Rent or Own? Rent Own Housing History: Years _____ Months _____ Monthly Housing Payment (inc. Tax/Ins) \$ _____

Social Security # _____ Email _____

The Applicant / Guarantor ("Applicant") authorizes PACE (Pacific Asian Consortium in Employment) and PACE Finance Corporation (PFC) to investigate, verify, and confirm all information provided in connection with this application. The Applicant certifies that all information submitted, including but not limited to legal status, financial information, and ownership details, is true, accurate, and complete. The Applicant authorizes PACE and/or PFC to obtain and utilize consumer and/or business credit reports, and to engage third-party credit reporting agencies or other agents, for the purpose of evaluating this application, verifying submitted information, and ongoing monitoring of the Applicant's creditworthiness. The Applicant further authorizes any credit bureau or reporting agency to release all relevant credit information to PACE and/or PFC. This application may only be modified with the prior written approval of an authorized officer of PACE and/or PFC. No other representative is authorized to make verbal or written modifications to this application. By signing below, the Applicant acknowledges and agrees that all loan proceeds, if approved, will be used solely for business purposes and in accordance with the terms of the financing.

PRINCIPAL #1	PRINCIPAL #2
_____ Name	_____ Name
_____ Signature	_____ Signature
_____ Date	_____ Date

GUARANTOR – if applicable

Name

Signature

Date

ITEMIZED USE OF LOAN PROCEEDS

Section 6. Purpose of Loan

Business Name _____

Business Owner's Name _____

Project Items:	Item Cost:
1.	\$
2.	\$
3.	\$
4.	\$
5.	\$
6.	\$
7.	\$
8.	\$
9.	\$
10.	\$
11.	\$
12.	\$

Working Capital or Other (Describe):

Total Project Cost: \$ _____

Less Borrower Injection \$ _____

Source of Injection _____

Total Loan Request \$ _____

BUSINESS & BORROWER ELIGIBILITY & CERTIFICATION

Section 7. Business and Principal Declarations

Has the business or any principal ever filed for bankruptcy or been subject to any judgments? Yes No

Has the business or any principal ever experienced a repossession, foreclosure, or similar asset seizure? Yes No

Are there any outstanding federal, state, or local tax liens against the business or any principal? Yes No

Is the business or any principal currently involved in any pending litigation, claims, or legal proceedings? Yes No

If "Yes" is selected for any of the above, please provide the following details:

- Description of the event, date of occurrence(s), amount(s) involved, and current status (e.g., outstanding, settled, discharged)

Section 8. Eligibility Certifications

The Applicant must review and confirm each of the following statements.
All statements must be true and accurate for the application to be considered eligible.

- The business is not engaged in any illegal activities prohibited under federal, state, or local laws applicable to the jurisdictions in which it operates.
- The business does not present live performances of a prurient sexual nature, nor does it derive, directly or indirectly, more than de minimis gross revenue from the sale of products, services, or materials of a prurient sexual nature.
- The business is not primarily engaged in, nor does it facilitate, gambling activities.
- The business does not engage in lobbying activities.
- The business is not engaged in speculative activities that generate profit primarily from fluctuations in price, rather than through the normal course of trade or business operations.

Section 9. Citizenship Declaration (Each principal / owner ≥ 20% ownership must complete the following)

Principal #1

- U.S. Citizen
- U.S. Permanent Resident (Green Card Holder)
- Authorized to Work in the U.S. (Non-Permanent Resident)

Work Authorization Expiration Date (MM/YY): _____ / _____

Principal #2

- U.S. Citizen
- U.S. Permanent Resident (Green Card Holder)
- Authorized to Work in the U.S. (Non-Permanent Resident)

Work Authorization Expiration Date (MM/YY): _____ / _____

By signing below, each principal certifies that the information provided above is true and accurate. The Applicant acknowledges that citizenship and/or residency may impact eligibility for certain loan programs and agrees to provide supporting documentation upon request.

Signature (Principal #1)

Signature (Principal #2)

Date

Date

APPLICANT DISCLOSURES, AUTHORIZATIONS, CERTIFICATIONS ADDENDUM

CREDIT REFERENCE AUTHORIZATION

The undersigned authorizes PACE and/or PFC to obtain consumer and/or business credit reports and other background information necessary to evaluate creditworthiness and eligibility. This authorization applies to initial underwriting, ongoing monitoring, servicing, collection activities, and any renewal or modification of credit.

NOTICE OF INFORMATION VERIFICATION AND SHARING

The undersigned authorizes PACE and/or PFC to verify all information provided and to communicate with third parties, including but not limited to employers, financial institutions, accountants, and service providers. PACE and/or PFC may share application materials and related information with funding partners, investors, and program administrators, including state and federal entities (e.g., iBank, CalCAP), as necessary to process, underwrite, approve, fund, service, or administer the requested financing.

NOTICE OF PRIVACY AND USE OF INFORMATION

Information collected will be used for credit evaluation, loan processing, servicing, compliance, and reporting purposes. PACE and/or PFC maintains reasonable administrative, technical, and physical safeguards to protect applicant information in accordance with applicable federal and state laws.

NOTICE OF PROGRAM-SPECIFIC REQUIREMENTS

Certain loan programs may be subject to additional requirements, including those administered by federal or state agencies (e.g., SBA, iBank, CalCAP). Where applicable, borrowers may be required to complete additional disclosures, certifications, and documentation as a condition of financing.

CERTIFICATION OF ACCURACY

The undersigned certifies that all information provided in connection with this application, including all supporting documentation, is true, complete, and accurate. The undersigned acknowledges that any material misrepresentation or omission may result in denial of the application, termination of financing, or legal action.

EQUAL CREDIT OPPORTUNITY ACT (ECOA) 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 Credit Protection Act.

The federal agency that administers compliance with this law is:

Consumer Financial Protection Bureau (CFPB)
1700 G Street NW
Washington, DC 20552

CONSUMER IDENTIFICATION & BENEFICIAL OWNERSHIP DISCLOSURE

For business entities, PACE and/or PFC is required to collect identifying information for:

- Each individual who owns 20% or more of the business (Beneficial Owners); and
- One individual with significant managerial control of the business (Control Person).

Applicants may be required to provide:

- Name, address, and date of birth
- Tax Identification Number (e.g., SSN or ITIN)
- Government-issued identification

For non-U.S. persons, additional documentation (such as a passport or work authorization) may be required.

CALIFORNIA CONSUMER PRIVACY NOTICE

For applicants who are residents of California, personal information collected in connection with this application is subject to applicable privacy laws, including the California Consumer Privacy Act (CCPA), as amended by the California Privacy Rights Act (CPRA). PACE and/or PFC collects and uses personal information for purposes including credit evaluation, underwriting, servicing, compliance, and reporting.

NO COMMITMENT TO LEND NOTICE

Submission of this application does not constitute a commitment or obligation on the part of PACE and/or PFC to approve or provide financing. All loan approvals are subject to underwriting, credit approval, verification of information, satisfaction or all conditions precedent, and final approval by the appropriate authority.

ELECTRONIC COMMUNICATIONS AND CONSENT (E-SIGN)

The undersigned consents to receive communications, disclosures, and documents related to this application and any resulting credit electronically, including via email or electronic signature platforms. The undersigned acknowledges that electronic records and signatures shall have the same legal effect as original paper documents and handwritten signatures, to the extent permitted by applicable law.

SANCTIONS AND COMPLIANCE (OFAC)

PACE and/or PFC complies with all applicable U.S. laws and regulations related to economic sanctions, including those administered by the Office of Foreign Assets Control (OFAC). PACE and/or PFC reserves the right to decline any application or terminate any relationship if required to comply with such laws and regulations.

Signature (Principal #1)

Signature (Principal #2)

Date

Date