

BUSINESS LOAN APPLICATION



1. Complete the application 2. Sign on the last page 3. Submit to a Bank of Hawaii Business Banking Officer at any location listed on the last page 1-888-643-3888

BUSINESS INFORMATION

COMPLETE LEGAL NAME (UNDER WHICH TAX RETURNS ARE FILED)

REGISTERED TRADE NAME

BUSINESS PHYSICAL ADDRESS

CITY

STATE

ZIP

BUSINESS PHONE

MAILING ADDRESS

CITY

STATE

ZIP

FAX NUMBER

FEDERAL TAX ID#

STATE ID#

Contact Name

EMAIL ADDRESS

NATURE OF BUSINESS

STATE OF REGISTRY

LEGAL STATUS

- ☐ SOLE PROPRIETOR ☐ "C" CORPORATION ☐ LIMITED LIABILITY PARTNERSHIP (LLP)
☐ GENERAL PARTNERSHIP ☐ PROFESSIONAL CORPORATION ☐ LIMITED LIABILITY COMPANY (LLC)
☐ "S" CORPORATION ☐ LIMITED PARTNERSHIP ☐ OTHER: (Description) _____

ANNUAL GROSS SALES (REVENUES)

\$0.00

PROJECTED SALES THIS YEAR

\$0.00

DATE BUSINESS ESTABLISHED

(MM-DD-YYYY)

CURRENT OWNERSHIP SINCE

(MM-DD-YYYY)

NUMBER OF EMPLOYEES

CREDIT REQUEST

PURPOSE - BORROWING NEED (CHECK ALL THAT APPLY):

- ☐ PURCHASE MACHINERY OR EQUIPMENT ☐ EXPANSION ☐ CARRY RECEIVABLES
☐ PURCHASE INVENTORY ☐ PAY ACCOUNTS PAYABLE ☐ OTHER: _____

* For startup business and expansion, please note additional documents required in "Application Checklist" section below

COLLATERAL TO BE PLEDGED

The following is the (non-real estate) collateral you will pledge:

- ☐ Accounts Receivable; Furniture, Fixtures and Equipment, Deposits, General Intangibles, Trade Names, and Licenses; Inventory
☐ Assignment of Receivables, Contract: _____
☐ Specific Equipment (Describe): _____ ☐ Life Insurance - Insurance Agency: _____
☐ Cash Deposits: _____ Contact: _____
☐ Other: _____

LOAN AMOUNT AND TYPE (minimum \$10,000; maximum \$250,000)

For Credit Requests over \$250,000, please see a Business Banking Officer or Manager

TERM LOAN:

- ☐ Fixed Rate option available for 36 or 60 month loan term or
☐ Floating Rate

Requested Term (Months): ☐ 12 ☐ 24 ☐ 36 ☐ 48 ☐ 60

Amount \$0

LINE OF CREDIT:

- ☐ New ☐ Increase ☐ Decrease

Existing Line of Credit Account #: _____

Amount \$0

LETTER OF CREDIT:

- ☐ Commercial ☐ Standby
(a completed Letter of Credit application is also required)

Amount \$0

EQUIPMENT LEASE*:

Requested Term (Months): ☐ 36 ☐ 48 ☐ 60

Amount \$0

SBA LOAN:

Requested Term & Type: _____

Amount \$0

OTHER:

Amount \$0

TOTAL AMOUNT \$0

PAYMENTS AND AUTHORIZATION: You authorize and agree with Bank of Hawaii that required monthly payments for the requested Term Loan, Line of Credit and/or SBA Loan will be automatically deducted from and Line of Credit advances and Term Loan proceeds will be deposited to the existing Bank of Hawaii Business checking account indicated below. Monthly Line of Credit, Term Loan and SBA Loan principal and/or interest payments will be in the amounts specified in the Term Loan, Line of Credit and/or SBA Loan documents if this Application is approved.

BANK OF HAWAII CHECKING ACCOUNT NUMBER: _____

YOUR AUTHORIZATION WILL REMAIN IN FULL FORCE AND EFFECT UNTIL BANK OF HAWAII HAS RECEIVED WRITTEN NOTIFICATION FROM YOU (OR EITHER YOU OR BANK OF HAWAII OF ITS TERMINATION) IN SUCH TIME AND IN SUCH MANNER AS TO AFFORD BANK OF HAWAII A REASONABLE OPPORTUNITY TO ACT ON IT.

NOTICE: All credit and/or equipment lease products requested pursuant to this application may only be used for a business purpose, and in no event may any of the credit products be used for any personal, family, household, or additionally in Guam, agricultural purpose.

* Equipment Leases available in Hawaii and Guam, minimum \$20,000.

Wells Fargo Loan Modification Documents

**United States. Congress. House.
Committee on Financial Services.
Subcommittee on Housing and
Community Opportunity**

Wells Fargo Loan Modification Documents:

Taking Charge of Your Debt and Credit Rob Goldstein, 2012-12-06 Take Charge Your Key to Managing Your Financial Future empowers you with the invaluable knowledge you need to get your finances in order Written to provide you with valuable insights in the area of debt reconciliation Taking Charge Covers such topics as how to secure the most advantageous mortgage terms and conditions avoid or initiate bankruptcy obtain optimal credit terms handle collection agency calls and much much more It is a comprehensive A Z guide on how to manage your finances A reference manual that will help you navigate the challenges of personal financial management so that you may regain both your credit worthiness and your self esteem This quick read will equip you with a crucial understanding of how to make the best informed decisions for your financial future in today's economic climate

Loan Modifications United States. Congress. House. Committee on Financial Services. Subcommittee on Housing and Community Opportunity, 2009

Teardown Gordon Young, 2021-02-23 After living in San Francisco for fifteen years journalist Gordon Young found himself yearning for his Rust Belt hometown Flint Michigan the birthplace of General Motors and the star of the Michael Moore documentary Roger Me Hoping to rediscover and help a place that had once boasted one of the world's highest per capita income levels but had become one of the country's most impoverished and dangerous cities he returned to Flint with the intention of buying a house What he found was a place of stark contrasts and dramatic stories where an exotic dancer could afford a lavish mansion speculators scooped up cheap houses by the dozen on eBay and arson was often the quickest route to neighborhood beautification He also uncovered the misguided policies flawed leadership and unforgiving economic trends that lead to disasters like the Flint water crisis Updated with a new preface Young skillfully blends personal memoir historical inquiry and interviews with Flint residents constructing a vibrant tale of a once thriving city still fighting despite overwhelming odds to rise from the ashes Hard hitting insightful and often painfully funny Teardown reminds us that cities are ultimately defined by the people who live there Back cover

Lender Liability - Fifth Edition A. Barry Cappello, 2014-06-01 Lender Liability Fifth Edition is the leading one volume work on the subject This area of the law has grown and matured significantly over the years and is now recognized as a distinct body of law that is the basis of thousands of lawsuits filed over the last decade Written for both lenders and borrowers attorneys Lender Liability discusses the basics and more advanced issues relating to lender liability Topics include 1 an extended analysis of where and how lender liability problems arise 2 common law and statutory theories of liability 3 bankruptcy concerns and 4 lawsuits against failing or failed financial institutions A sample complaint request for production of documents interrogatories and jury instructions are included on CD for easy use The work also includes as well tables of state and federal cases and statutes rules and regulations This brand new edition has been completely revised reorganized and updated It conforms now to the evolution and maturity of Lender Liability as an accepted cited and well litigated area of commercial and consumer litigation Lender Liability as a body of law has evolved from traditional contract

and tort theories to include causes of action based in the Uniform Commercial Code including the covenant of good faith and fair dealing This handy reference work is ideal for either the experienced practitioner or the neophyte involved in representing an institution or client whose interests involve bank liability

The Bankster Busters' Bible G. Malcolm Doney, 2014-05-24 WHAT THIS BOOK IS ABOUT AND WHY IT IS IMPORTANT This is the book the Banksters DO NOT want you to read G Malcolm Doney Author The title of this Book conveys a great deal of what this subject is about It is the Bankster Busters Bible and carries the sub title How to Fight the Banks and Win which was the title of the first on line publication by this author in 2009 So what exactly is a Bankster Well it sounds a lot like Gangster and the icon on the book s cover is meant to convey that meaning This title was bestowed upon the Banking industry during The Great Depression following the 1929 Stock Market Crash and in the opinion of the author no title was more justly deserved Since those terrible days deliberately orchestrated by Banksters those interrelated industries that control our entire financial system have become even more skilled at the manipulation of the apparent value of fiat money and real assets to its advantage all behind a mask of respectability but to the considerable disadvantage of the American people and the rest of the world s population In 1914 the Banking industry pulled its biggest confidence trick ever when it persuaded the American Congress and its then President to create the Federal Reserve a private bank and to delegate to the owners and controllers of that private bank the power to create and control the country s legal tender the US Dollar Once that scam was securely established as part of the system and the people got used to it the powers of the Feds as they became known were stealthily increased until most citizens in the United States now mistakenly believe that it is a government department whose function is to control the economy by ironing out the excess highs and lows of natural market forces The truth is that it actually deliberately creates those excesses in order to subject Americans to the cruelest tax of all time that of the hidden costs of the manipulation of the Dollar and other world currencies Examples of how this has worked to the disadvantage of Americans are the many stock market debacles and the manipulation of foreign currencies to force devaluations

Preserving Home Ownership United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 2010 Mortgage Modifications During the Foreclosure Crisis United States. Congress. Senate. Committee on the Judiciary, 2010 *Enhanced Consumer Financial Protection After the Financial Crisis* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 2012 *Progress of the Making Home Affordable Program* United States. Congress. House. Committee on Financial Services. Subcommittee on Housing and Community Opportunity, 2010 H.R. _____, the Private Mortgage Market Investment Act United States. Congress. House. Committee on Financial Services. Subcommittee on Capital Markets and Government Sponsored Enterprises, 2012 Shipping list no 2012 0415 P pt 1 2012 0383 P pt 2 Review of the Department of the Treasury's Foreclosure Prevention Programs , *Contaminated Drywall* United States. Congress. Senate. Committee on Commerce, Science, and Transportation. Subcommittee on Consumer Protection, Product Safety, and Insurance, 2012

Private Sector Cooperation with Mortgage Modifications United States. Congress. House. Committee on Financial Services,2009 *Historic Documents of 2012* Heather Kerrigan,2013-07-09 For more than 40 years the Historic Documents series has made primary source research easy by presenting excerpts from documents on the important events of each year for the United States and the world Each volume includes approximately 70 events with well over 100 documents from the previous year from official or other influential reports and surveys to speeches from leaders and opinion makers to court cases legislation testimony and much more Historic Documents is renowned for the well written and informative background history and context it provides for each document Each volume begins with an insightful essay that sets the year s events in context and each document or group of documents is preceded by a comprehensive introduction that provides background information on the event Full source citations are provided Readers have easy access to material through a detailed thematic table of contents and a cumulative five year index that directs them to related material in earlier volumes Topics and events covered in the 2012 volume include U S presidential election Coup in Guinea Bissau The CDC on obesity in the U S French and Egyptian presidential elections Controversy over internet piracy bills in the U S The future of Medicare Presidential and congressional negotiations over the fiscal cliff Charles Taylor found guilty of war crimes Violence in Syria Same sex marriage in the courts and on the ballot Facebook goes public U S states reach foreclosure settlement with major banks The U S Supreme Court on health care and immigration **Activities of the Committee on Oversight and Government Reform** United States. Congress. House. Committee on Oversight and Government Reform,2009 Reports of Selected Cases Decided in Courts of the State of New York Other Than the Court of Appeals and the Appellate Division of the Supreme Court New York (State). Courts,2012 **Problems in Mortgage Servicing from Modification to Foreclosure** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,2011 **Second Liens and Other Barriers to Principal Reduction as an Effective Foreclosure Mitigation Program** United States. Congress. House. Committee on Financial Services,2010 **Congressional Oversight Panel April Oversight Report** United States. Congressional Oversight Panel,2010 **The Worsening Foreclosure Crisis** United States. Congress. Senate. Committee on the Judiciary. Subcommittee on Administrative Oversight and the Courts,2010

Reviewing **Wells Fargo Loan Modification Documents**: Unlocking the Spellbinding Force of Linguistics

In a fast-paced world fueled by information and interconnectivity, the spellbinding force of linguistics has acquired newfound prominence. Its capacity to evoke emotions, stimulate contemplation, and stimulate metamorphosis is actually astonishing. Within the pages of "**Wells Fargo Loan Modification Documents**," an enthralling opus penned by a very acclaimed wordsmith, readers embark on an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve into the book's central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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