

FOR BRANCH USE ONLY			
Br # _____	Referral Emp # _____		
Census Tract _____	Sales Emp # _____		

All applicants must complete
 (all 3 questions must be answered "Yes" to proceed)

I am of Native Hawaiian ancestry: Yes No

Please provide one of the following: Birth certificate, OHA Hawaiian Registry Card or Kamehameha Schools verification letter

The loan will be used for Business Purposes Yes No

We are unable to acquire credit on reasonable terms and conditions Yes No

_____ Initial here to acknowledge this statement.

Amount Requested: \$ _____

- 1) Loan amount of \$2,500 - \$19,999.
- 2) Complete section 4 if applying for \$10,000 or more.

For Fast Service:

1. Complete all application fields and print.
2. Review all the terms and conditions.
3. Sign and submit the application to your nearest FHB branch with proof of eligibility and business plan.

1 Tell OHA About Your Business										
Business Legal Name (maximum of 19 letters and spaces)					Federal Tax ID Number or SSN			Census Tract		
Street Address (required)					City		State		Zip	Yrs Owned Bus.
Billing Address (if different from street address)					City		State		Zip	Business Phone ()
Gross Annual Revenue	Years in Business	# of Employees	Legal Structure: (check one)			<input type="checkbox"/> Corporation <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> General Partnership <input type="checkbox"/> Other _____			<i>Note: Personal tax returns and/or business financial records may be requested.</i>	
Business Checking Institution					Current Balance \$		Type of Business, Describe (contracting, restaurant, etc.)			

2 Tell OHA About Yourself (Complete this section for ALL owners. Attach additional pages if necessary.)											
Name (first, middle, last)					% Ownership		Social Security Number		Date Of Birth		
Street Address					<input type="checkbox"/> Own <input type="checkbox"/> Rent		City		State	Zip	Home Phone ()
You Must Be One Of The Following (check one): <input type="checkbox"/> President <input type="checkbox"/> Partner <input type="checkbox"/> Owner			Years You Have Been An Owner		Gross Monthly Income*		*NOTE: Alimony, child support or maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.				
Personal Deposits \$		Real Estate Value \$		Other Assets \$		E-mail Address (Optional) (If you want to receive special offers or information via e-mail. You may unsubscribe at any time.)					

3 Please Sign Below (Complete this section for ALL owners. Attach additional pages if necessary.)

Each person(s) signing this Application certifies that (i) s/he is authorized to execute and deliver this Application and the agreements set forth or referred to herein on behalf of the business named above (the "Applicant"), and (ii) the Application is for business credit only and not consumer credit, and (iii) all information and documents submitted are true, correct, and complete. The signer(s) authorizes First Hawaiian Bank as Agent for the Office of Hawaiian Affairs ("Lender") both now and in the future, to obtain consumer credit reports in his/her name(s) as individuals, to obtain business credit reports on the Applicant, to make available to, and to obtain from, other subsidiaries of BancWest Corporation information relating to the Applicant's financial condition, and to provide credit bureaus and others with information about Lender's experience with Applicant. The Applicant acknowledges that if additional information becomes available which would have influenced Lender's decision to approve this Application prior to the issuance of the business credit card(s) or to the closing of the transaction, the Lender reserves the right to withdraw such approval. Applicant designates the authorized signer(s) below to receive all communications from the Lender. The Lender will use this application to approve and offer you other credit products.

Agreement. If Lender approves this Application, the Applicant agrees to abide by all the terms and conditions of all applicable agreements for the business credit products requested and approved, including but not limited to the Promissory Note, the OHA Malama Loan agreement. Upon approval, a copy of each applicable agreement will be provided to the Applicant. The Applicant understands that for final approval, additional agreements may need to be signed. If this Application is for secured credit, Applicant understands that it will need to take all steps required by Lender for Lender to obtain and perfect its security interest in the collateral, and to meet all conditions of loan approval and/or conditions of the loan agreement(s) or promissory note(s).

The Office of Hawaiian Affairs ("OHA") has been designated as the Loan Administrator for the Native Hawaiian Revolving Loan Fund pursuant to which OHA Malama Loan has been created. All credit decisions made in connection with the OHA Malama Loans will be made by OHA. First Hawaiian Bank's role, as agent for OHA, is to service OHA Malama Loans.

Print name and title next to authorized signature. List all titles held.

X	_____	_____	_____	_____
Authorized Signature	Print Name	Title	Date	
X	_____	_____	_____	_____
Authorized Signature	Print Name	Title	Date	

Guaranty (All owner(s), members, and/or general partner(s) must complete. Attach a separate sheet if necessary.)

To induce First Hawaiian Bank as Agent for the Office of Hawaiian Affairs ("Lender") to enter into a Promissory Note, OHA Malama Loan Agreement with Applicant, the undersigned, jointly and severally, if there are more than one signer (the "Guarantor"), (i) unconditionally and irrevocably guarantee(s) payment and performance (not of collection) to Lender of any and all amounts owed to FHB, including but not limited to all credit, advances, debts, obligations and liabilities of the Applicant to Lender, under any or all of the foregoing agreements, however arising, whether due or not due, absolute or contingent, liquidated or unliquidated (the "Indebtedness"), as well as any extensions, increases, modifications, or renewals of such Indebtedness, (ii) waives notice of acceptance, presentment, demand, protest, notice of nonperformance, and any other notice of any kind whatsoever with respect to the Indebtedness, and lack of promptness does not waive the making of any claim or demand hereunder, (iii) waives notice of the existence, creation or incurring of new or additional Indebtedness, (iv) waives notice of renewal, extension, acceleration, change of payment terms, change or release of security, or release or substitution of any one or more Guarantors, (v) waives any right to require Lender to proceed against Applicant or any other person or entity, proceed against or exhaust any security held by Applicant, or pursue any other remedy in Lender's power whatsoever, (vi) agrees there is no right of subrogation (unless all Indebtedness from Applicant to Lender has been paid in full), and waives any right to enforce any remedy which Lender now has or may hereafter have against Applicant or any other person or entity, and any benefit of, and any right to participate in, any security now or hereafter held by Lender, (vii) waives the benefit of any statute of limitation affecting liability hereunder or enforcement thereof, (viii) agrees that Lender shall have a lien upon and a right to setoff against all moneys, securities, and other property of Guarantor now or hereafter in the possession of or on deposit with Lender, (ix) agrees any Indebtedness now or hereafter held by Guarantor is hereby subordinated to the Indebtedness of Applicant to Lender, and (x) agrees to pay all costs incurred by Lender in the enforcement of this Guaranty and/or in collecting any or all of the Indebtedness, including reasonable attorneys' fees. Guarantor hereby agrees that this is a continuing Guaranty relating to any Indebtedness, including that arising under successive transactions which shall either continue the Indebtedness or from time to time renew it after it has been satisfied. If this Application is not approved, then this Guaranty shall have no force or effect.

X Initial Here _____ (to acknowledge personal liability on the account as described above.)

X	_____	_____	_____
Guarantor's Signature	Print Name	Date	
X	_____	_____	_____
Guarantor's Signature	Print Name	Date	

4 Complete this section only if you are applying for \$10,000 or more.

Financial Condition as of:

ASSETS	AMOUNT	LIABILITIES	AMOUNT
Checking Account(s)		Amount due to Office of Hawaiian Affairs	
Savings Account(s)		Amount due to Others (detail)	
Other Deposits (detail)			
Vested Interest-Profit Sharing			
Stocks and Bonds			
Cash Value Life Insurance (not face amount)		Loans on Life Insurance	
Real Estate (itemize below)		Mortgages on Real Estate (itemize below)	
Automobile - Year Make		Other Liabilities (describe)	
Automobile - Year Make			
Value of Proprietorship or Partnership			
Other Assets (describe)			
		(B) Total Liabilities	
		(C) Net Worth (A minus B)	
(A) Total Assets		Total Liabilities and Net Worth (B plus C)	

Real Estate-Unless Otherwise Noted Title is in the Name(s) of

Location (Street Address, City, State, and Zip Code)	Mortgage Company	Balance Owing	Monthly Payments	Rental Income (If Applicable)

2/7/14