



SBAOR REALTOR® Membership Application Process

Items needed to complete the application process:

- Application for membership
- Copy of Bureau of Real Estate (DRE) License
- Copy of California ID or Driver's License
- Application signed by the Broker of Record
- Letter of Good Standing from previous/current Association with NRDS number (Only for transfers and secondary memberships)

Please Note: Incomplete applications will not be processed.

Submission

- Application must be completely filled out, including signatures **and must be dropped off in person to the Torrance office at 22833 Arlington Ave, Torrance 90501.**
- Email or fax will not be accepted.
- Payments can be made by cash, check or credit card (MC, Visa, Amex or Discover). Partial and split payments cannot be accepted.

Processing

Your application will be processed within 2 business days of receipt. You will receive a "Welcome Letter" via email with all of your access codes and important information.

New Member Orientation

You will be registered for Orientation when you drop off your application. Members have 90 days to complete this requirement. If you do not attend within 90 days, your membership will be suspended until completion.

CRMLS Mandatory Matrix Training

You will be registered for an Introduction to Matrix training class that must be taken within sixty (60) days from your join date to maintain MLS access.

CRMLS Transfer

If you need active listings, historical data and contacts transferred from within CRMLS, this needs to be done at time of sign up. Please be sure to let us know at time of sign up because we are unable to complete this request at a later date.

Supra

Supra accounts including keys and lockboxes, may be set up once you receive your welcome letter and you are active in our system.

**We look forward to having you as a new member of the South Bay Association of REALTORS®.
Please contact the membership department if you have any questions.**



Type of Membership

1. I am applying for the following categories of membership (check all applicable boxes):
 Designated REALTOR® (Broker of Record) REALTOR® membership MLS Subscriber (optional)
***** If applying for the following categories you must submit a Letter of Good Standing from your current Association.**
 Association Transfer Secondary Designated REALTOR® Membership Secondary REALTOR® Membership

General Information

2. Name (as it appears on your license): _____
*****Please note – we cannot use any name other than the name on your DRE license.**
3. Firm Name: _____ Firm Broker of Record: _____
4. Firm Address: _____
(street) (city) (state) (zip)
5. Firm Telephone Number: _____ Firm Fax Number: _____
6. Home Address: _____
(street) (city) (state) (zip)
7. Cell Phone Number: _____ Personal Fax Number: _____
8. Which address do you want listed as your primary mailing address? Firm Home
9. Driver's License #: _____ Birth date: ____/____/____
10. E-mail Address: _____ Web Site: _____
11. DRE License #: _____ Expiration Date: _____ NRDS #: _____
12. DRE License Type: Broker Salesperson
13. Primary Specialty: Residential Brokerage Property Management
 Commercial/Industrial Brokerage Appraising
 Farm and Land Brokerage Mortgage Financing
 Building and Development Other(s) (please specify): _____
14. List all REALTOR® Boards/Associations to which you **CURRENTLY BELONG TO** as a REALTOR® or MLS Subscriber:

15. List all REALTOR® Boards/Associations to which you **PREVIOUSLY BELONGED TO** as a REALTOR® or MLS Subscriber:

16. Have you ever been disciplined by any of the above Boards/Associations or MLSs in questions 14 & 15?
 Yes (If yes, please attach copies of the discipline) No
17. Are you currently being investigated or have you ever been disciplined by the DRE?
 Yes (If yes, please attach copies of the discipline) No

General Terms and Conditions of Membership

- Bylaws, policies and rules.** When applying for Designated REALTOR® and REALTOR® membership, upon acceptance and payment of all dues and assessments, I will automatically become a member of the California Association of REALTORS® and the National Association of REALTORS®, as well as my local Board/Association. I agree to abide by the bylaws, policies and rules of the Board/Association, the bylaws, policies and rules of the California Association of Realtors®, including the [California Code of Ethics and Arbitration Manual](#) and the constitution, bylaws, policies and rules of the National Association of REALTORS®, including the NAR Code of Ethics, all as may from time to time be amended. Applicant initials _____
- Use of the term REALTOR®.** I understand that the professional designations REALTOR® are federally registered trademarks of the National Association of REALTORS® (“N.A.R.”) and use of these designations are subject to N.A.R. rules and regulation. I agree that I cannot use these professional designations until this application is approved, all my membership requirements are completed, and I am notified of membership approval in one of these designations. I further agree that should I cease to be a REALTOR®, I will discontinue use of the term REALTOR® in all certificates, signs, seals or any other medium. Applicant initials _____
- Orientation.** I understand that if the Board/Association or the MLS requires orientation, I must complete such orientation prior to becoming a member of the Board/Association or MLS, or by the deadline set by the Board/Association or the MLS if provisional membership is allowed. I understand that unless or until I complete required orientation, my application for membership will not be granted, including that in the event a Board/Association or MLS granted any introductory provisional membership pending timely completion of orientation, that said provisional membership will be dropped upon expiration of the deadline set. Applicant initials _____
- License validity.** I understand that if my license is terminated, lapses or inactivated at any time, my REALTOR® membership and/or MLS participation/subscription is subject to immediate termination. Applicant initials _____
- No refund.** I understand that my Board/Association membership dues and MLS fees are non-refundable. In the event I fail to maintain eligibility for membership or for MLS Services for any reason, I understand I will not be entitled to a refund of my dues or fees. Applicant initials _____
- Authorization to release and use information; waiver.** I authorize the Board/Association or its representatives to verify any information provided by me in this application by any method including contacting the California Department of Real Estate, my current or past responsible broker or designated REALTOR®, or any Board/Association or MLS where I held, or continue to hold, any type of membership. I further authorize any Board/Association or MLS where I held, continue to hold, any type of membership to release all my membership or disciplinary records to this Board/Association, including information regarding (i) all final findings of Code of Ethics violations or other membership duties within the past three (3) years; (ii) pending ethics complaints (or hearings); (iii) unsatisfied discipline pending; (iv) pending arbitration requests (or hearings); and (v) unpaid arbitration awards or unpaid financial obligations. I understand that any information gathered under this authorization may be used in evaluating my application for membership and future disciplinary sanctions. I waive any legal claim or cause of action against the Board/Association, its agents, employees or members including, but not limited to, slander, libel or defamation of character, that may arise from any action taken to verify, evaluate or process this application or other use of the information authorized and released hereunder. Applicant initials _____
- Permission to communicate.** By signing below, I expressly authorize the Board/Association/MLS, including the local, state and national, or their subsidiaries or representatives to fax, e-mail, telephone, text or send by U.S. mail to me, at the fax numbers, e-mail, telephone and text numbers and addresses above, for any and all Board/Association/MLS (including the local, state and national, or their subsidiaries or representatives) communications, including but not limited to those for political purposes and/or material advertising the availability of or quality of any property, goods or services offered, endorsed or promoted by the Board/Association/MLS (including the local, state and national, or their subsidiaries or representatives) . Applicant initials _____
- Terms and conditions for applicants applying for MLS access.** I understand and agree that by becoming and remaining a broker participant or subscriber to the MLS, I agree to abide by the MLS rules and understand that from time to time they are amended. Applicant initials _____

9. **Brokers applying for MLS access.** I understand that to be eligible for MLS membership, MLS Broker Participants **must** offer and/or accept compensation in the capacity of a real estate broker. I certify that I actively endeavor during the operation of my real estate business to list real property of the type listed on the MLS and/or to accept offers of cooperation and compensation made by listing brokers or agents in the MLS. **Applicant initials** _____
10. **REALTOR® and MLS applicants only; Arbitration Agreement.** A condition of membership in the Board/Association as a REALTOR® or REALTOR-ASSOCIATE® and participant in the MLS is that you agree to binding arbitration of disputes. As a REALTOR® (including Designated REALTOR®) or REALTOR-ASSOCIATE® member, you agree for yourself and the corporation or firm for which you act as a partner, officer, principal or branch office manager to binding arbitration of disputes with (i) other REALTOR® or REALTOR-ASSOCIATE® members of this Board/Association; (ii) with any member of the California or National Association of REALTORS®; and (iii) any client provided the client agrees to binding arbitration at the Board/Association. As a MLS Broker or Appraiser Participant or MLS Subscriber, you agree for yourself and the corporation or firm for which you act as a partner, officer, principal or branch office manager to binding arbitration of disputes with (i) other MLS participants and subscribers; or (ii) any other MLS Broker or Appraiser Participant or MLS Subscriber of another Board/Association MLS which shares a common database with this Board/Association MLS through a Regional or Reciprocal Agreement. Any arbitration under this agreement shall be conducted using the Board/Association facilities and in accordance with the Board/Association rules and procedures for arbitration, pursuant to the [California Code of Ethics and Arbitration Manual](#). **Applicant initials** _____
11. **Broker of Record.** Persons other than principals, partners, corporate officers or branch office managers of real estate or appraisal firms must remain employed by or affiliated with a Designated REALTOR® to be eligible for REALTOR® or REALTOR-ASSOCIATE® membership and MLS access. **Applicant initials** _____
12. REALTOR® Membership dues and assessments and MLS fees are set forth separately in *EXHIBIT A: MEMBERSHIP DUES AND ASSESSMENTS; MLS FEES*

I certify that I have read and agree to the terms and conditions of this application and that all information given in this application is true and correct. I understand that any false information or material omissions in this application will be cause for rejection.

Signature of Applicant	Print Applicant Name	Date of Signature
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Signature of Broker	Print Broker Name	Date of Signature
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Please check here if you would like a scanned copy of your application and forms emailed to you.

EXHIBIT A
MEMBERSHIP DUES AND ASSESSMENTS; MLS FEES

For Membership Staff Use Only

1. MEMBERSHIP DUES AND ASSESSMENTS

Local Association Allocation \$ _____

Local Board Processing Fees/Office Set Up Fee (if applicable) \$ _____

C.A.R. Allocation and REALTOR® Action Assessment* \$ _____

(Select amount from below proration schedule)

2019 C.A.R. Allocation and REALTOR® Action Assessment Proration Schedule

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
\$184	\$168.67	\$153.33	\$138	\$122.67	\$107.33	\$92	\$76.67	\$61.33	\$46	\$30.67	\$15.33

C.A.R. New Member Fee** \$ 100.00

N.A.R. Allocation \$ _____

(Select amount from below proration schedule)

2019 N.A.R. Allocation Proration Schedule

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
\$150	\$137.50	\$125	\$112.50	\$100	\$87.50	\$75	\$62.50	\$50	\$37.50	\$25	\$12.50

N.A.R. Special Assessment \$ 35.00

REALTOR® ACTION FUND*** (optional) \$ 148.00 or 49.00

C.A.R. HOUSING AFFORDABILITY FUND (optional) \$ 10

MEMBERSHIP DUES AND ASSESSMENTS TOTAL \$ _____

2. MLS FEES

MLS Security Fee \$ _____

MLS Subscription Fees \$ _____

Other Fees _____: \$ _____

MLS FEES TOTAL \$ _____

3. TOTAL AMOUNT PAID TODAY \$ _____

Political contributions are not deductible as charitable contributions for federal and state income tax purposes. Dues payments & assessments (Local Association, C.A.R., and NAR) and contributions to "REALTOR® Action Fund" are not tax deductible as charitable contributions at the Federal level. Contributions to the C.A.R. Housing Affordability Fund are charitable and tax deductible to the extent allowable under both Federal and State law. Payments, excluding the portion of dues used for lobbying activities and REALTOR® Action Fund, may be deductible as ordinary and necessary business expenses. Please consult your tax professional.

* The REALTOR® Action Assessment is a mandatory, pro-rated \$49 state political assessment which may be satisfied in one of two ways: either (1) a voluntary contribution to CREPAC and/or CREIEC and/or other related political purposes or (2) a designation of the funds for political purposes in the C.A.R. general fund. You may include the entire amount on one check and if you do so, the assessment will go into CREPAC and/or CREIEC, or other related political purposes. If you choose not to contribute to a C.A.R. Political Action Committee (PAC), you must do so in writing and the entire assessment will be placed in the C.A.R. general fund and used for other political purposes. PAC contributions from the REALTOR® Action Assessment will be allocated among CREPAC and CREIEC and possibly IMPAC and ALF. The allocation formula is subject to change. Payment of the assessment is a requirement of maintaining membership.

** \$70 of the \$100 C.A.R. New Member Fee will automatically be deposited into the C.A.R. Issues Mobilization Political Action Committee ("IMPAC"). The \$70 assessment is mandatory. If you choose not to contribute to IMPAC, you must do so in writing and the entire \$70 assessment will be placed in the C.A.R. general fund and used for other political purposes.

*** Make a difference by helping promote REALTOR® interests through the political process and designate an additional \$49 or more to the REALTOR® Action Fund. \$49 is the suggested additional voluntary contribution but you may give more, or less, or nothing at all. See additional information on the political contribution structure and allocation in the Legal Notices and Disclosures set forth below. No member will be favored or disfavored by reason of the amount of his/her contribution or his/her decision not to contribute. Contributions to the REALTOR® Action Fund will be allocated among C.A.R.'s political action committees (CREPAC, CREIEC, and CREPAC/Federal) according to a formula approved by C.A.R. depending on whether it is a personal or corporate contribution. The allocation formula is subject to change including re-designating a portion to IMPAC and ALF. Failure to contribute to RAF will not affect an individual's membership status in C.A.R.

2019 Estimated Non-Deductible Portion of Your Dues Used For Lobbying

JAN	N.A.R. 38% \$57.00 C.A.R. 52.01% \$147.72 Total: \$204.72	JUL	N.A.R. 38% \$28.50 C.A.R. 56.70% \$108.86 Total: \$137.36
FEB	N.A.R. 38% \$52.25 C.A.R. 52.57% \$141.24 Total: \$193.49	AUG	N.A.R. 38% \$23.75 C.A.R. 57.95% \$102.38 Total: \$126.13
MAR	N.A.R. 38% \$47.50 C.A.R. 53.20% \$134.77 Total: \$182.27	SEPT	N.A.R. 38% \$19.00 C.A.R. 59.45% \$95.91 Total: \$114.91
APR	N.A.R. 38% \$42.75 C.A.R. 53.90% \$128.29 Total: \$171.04	OCT	N.A.R. 38% \$14.25 C.A.R. 61.25% \$89.43 Total: \$103.68
MAY	N.A.R. 38% \$38.00 C.A.R. 54.71% \$121.81 Total: \$159.81	NOV	N.A.R. 38% \$9.50 C.A.R. 63.48% \$82.95 Total: \$92.45
JUN	N.A.R. 38% \$33.25 C.A.R. 55.63% \$115.34 Total: \$148.59	DEC	N.A.R. 38% \$4.75 C.A.R. 66.31% \$76.48 Total: \$81.23

South Bay Association of REALTORS®
Phone 310-326-3010 Fax 310-326-3650

www.SouthBayAoR.com

LEGAL NOTICES AND DISCLOSURES REGARDING DUES BILLING STATEMENT

California Association of REALTORS® (C.A.R.) Political Action Committees: C.A.R. sponsors four Political Action Committees (PACs). CREPAC is used to support state and local candidates to further the goals of the real estate industry. CREIEC is an independent expenditure committee that independently advocates for or against candidates in accordance with the interests of the real estate industry. CREPAC/Federal supports candidates for the U.S. Senate and House of Representatives. IMPAC supports local and state ballot measures and other advocacy oriented issues that impact real property in California. IMPAC is funded by your dues dollars. C.A.R. also supports the Advocacy Local Fund (ALF), a non-PAC fund.

CORPORATE CONTRIBUTIONS to C.A.R.'s PACs are permissible and may be used for contributions to state or local candidates or for independent expenditures to support or oppose federal, state, or local candidates. However, current C.A.R. practice is to deposit all corporate contributions into CREPAC, CREIEC or IMPAC. A corporate contribution includes any contribution drawn from a corporate account.

PERSONAL CONTRIBUTIONS to C.A.R.'s PACs may be used for both state and federal elections and therefore may be deposited into CREPAC/Federal in addition to all other C.A.R. political action committees. Up to \$200 of a REALTOR® Action Fund contribution will be divided between CREPAC/Federal and CREPAC in an allocation to be determined by C.A.R. Any amount above \$200, up to applicable legal limits, will be allocated to CREPAC/Federal.

If you are a California major donor and need specific information regarding your contributions, please contact the C.A.R. Controller's office at (213) 739-8252. Contributions in excess of the contribution limits will be reallocated to another PAC connected with C.A.R. Under the Federal Election Campaign Act, an individual may contribute up to \$5,000 in a calendar year to CREPAC/Federal.

C.A.R. HOUSING AFFORDABILITY FUND: REALTORS® and REALTOR-ASSOCIATES® may make a voluntary, tax-deductible, charitable contribution to the C.A.R. Housing Affordability Fund (HAF) on the same check as the dues payment. HAF is a charitable nonprofit organization whose purpose is to address the statewide housing crisis. It receives contributions from REALTORS® and other individuals as well as businesses and other organizations, and distributes funds through local associations of REALTORS® toward programs that increase homeownership and the supply of housing across the state.

HAF is exempt under Section 501(c)(3) of the IRS Code. Contributions to HAF from both individuals and businesses are charitable and tax-deductible to the extent allowed under both federal and state law.

Individual contributions are designated by 'Keys to California' Pins: Ambassador (\$25), Bronze (\$100), Silver (\$500) with an option to renew annually for \$250, Gold (\$1,000) with an option to renew annually for \$350, and Founder's Circle (\$1,500) with an option to renew annually for \$500. For information about HAF, including major non-cash gifts or corporate sponsorships, visit www.carhaf.org or contact the HAF at 213-739-8200 or by mail at 525 S. Virgil Ave., Los Angeles, CA 90020.

YOUR SUBSCRIPTION TO CALIFORNIA REAL ESTATE MAGAZINE IS PAID FOR WITH YOUR DUES AT A RATE OF \$6.00 AND IS NON-DEDUCTIBLE THEREFROM.



Orientation & MLS Training Agreement

REALTOR® Induction and Orientation

I hereby agree to fulfill the minimum criteria established by N.A.R. for new members.

I will follow the requirements of officially becoming a REALTOR® member of the South Bay Association of REALTORS®.

I will abide by the South Bay Association of REALTORS® Bylaws, Code of Ethics, & the CRMLS Rules and Regulations.

I will attend the first available orientation within ninety (90) days from my join date. If I am unable to attend, I will make arrangements to attend the next available orientation. I understand that if I do not attend orientation within 90 days of my join date that my membership & MLS access will be terminated until I attend. **I also understand that if I do not arrive by the start time of orientation, I will not be allowed in and it will be looked at as an absence.** Applicant initials _____

CRMLS Mandatory Matrix Training

I understand that the MLS requires that I attend an Introduction to Matrix training class that must be taken within sixty (60) days from my join date to maintain MLS access. I also understand that there is a no show fee of \$50 if I sign up for a Matrix class and do not cancel within the 48 hour time frame. **I also understand that if I do not arrive by the start time of the class, I will not be allowed in and it will be looked at as an absence and a no show fee will be applied.** Applicant initials _____

In addition, I understand that if I fail to take an Introduction to Matrix class within 60 days from my join date my MLS access will be suspended. Applicant initials _____

I understand that there will not be any exception to ANY of the above policies for Orientation or the MLS Training course. Applicant initials _____

Failure to satisfy the association requirements within the time specified will result in termination of membership.

Signature of Applicant

Print Applicant Name

Date of Signature



MLS Subscription Acknowledgement

I represent that I am a real estate Salesperson, and currently duly licensed as such by the State of California. I hereby apply for subscription in the Multiple Listing Service (MLS) and I understand that subscribing to the MLS is not mandatory or required.

My DRE License number is [redacted] with expiration of [redacted] / [redacted] / [redacted].

I understand that I will receive an electronic copy of the CRMLS Rules and Regulations with my welcome letter. I understand that if I do not receive a copy, it is my responsibility to request one through the SBAOR. I agree that I will read and agree to abide by the rules and regulations as standing, and as they may be amended hereafter from time to time. I specifically acknowledge I understand that this Multiple Listing Service has a MANDATORY LISTING RULE requiring all residential and residential income listings (2-4 units), vacant lots and acreage listings taken on C.A.R. exclusive right or exclusive agency listings forms be entered in to the MLS within 48 hours after all necessary signatures are obtained.

I understand that as a condition of subscription to CRMLS, each subscriber agrees to arbitrate disputes arising out of the real estate business, with any other Participant or Subscriber of CRMLS and pay the required filing fees according to the Bylaws and the Code of Ethics and Arbitration Manual of the Association. I will also be responsible for any fines or citations that I may incur through said subscriptions.

I acknowledge and understand the rules and procedures for transferring my active listings, contacts and historical data between associations within CRMLS. **I also understand that this transfer MUST happen at the time of joining and cannot be done at a later date.** Applicant initials [redacted]

Previous CRMLS Public ID to transfer information from [redacted] (If not applicable, please put N/A)

Signature of Applicant	Print Applicant Name	Date of Signature
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Signature of Broker	Print Broker Name	Date of Signature
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South Bay Association of REALTORS® Fee Schedule Notification

Association Dues

Annual Association REALTOR® dues are pro-rated on a monthly basis and are due by December 31st of each year. If a member fails to pay their annual membership dues in full by December 31st, a late fee of \$25 will be assessed in addition to the annual dues amount and the member's local, C.A.R. and N.A.R. membership will be terminated. If dues are not paid by January 15th, an additional \$25 reinstatement fee will be added. Any annual dues and fees not paid by February 28th will include an additional C.A.R. late fee of \$30.

NOTE: Once you are terminated and/or suspended for non-payment the association will automatically bill and notify the Broker of Record for your portion of dues and the broker will become responsible for payment.

MLS Subscription Fees

MLS subscription fees are billed approximately 30 days prior to due date. Payments are due on or before March 31st and September 30th of each year. A late fee of \$25 will be applied after the due date. If your MLS is suspended you will be required to pay any late/reinstatement fees that apply.

By signing below I agree that I have read and understand the billing procedures mentioned above.

Signature of Applicant

Print Applicant Name

Date of Signature



Member Change Acknowledgement Form

It is very important that the SBAOR has accurate records for all of our members. Therefore, we want to make sure you are aware of our policy.

Please check that we have all of your information correct when you join the SBAOR. If there are any corrections that need to be made please notify us immediately.

If any of your information changes, including your address, phone numbers and most importantly your email address, it is your responsibility to get the new information to us via email or fax.

Please be aware that all of our important announcements, class information, payment receipts and your MLS and Association bill notices go out via email **ONLY**.

By signing this document you are confirming that we currently have all of your information correct and that you will notify us if any of your information changes. You are also acknowledging that you are aware that your billing notices will be delivered via email only and if your email is incorrect or you don't provide us an email address, it will be your responsibility to contact us to receive your bills.

Signature of Applicant

Print Applicant Name

Date of Signature



Broker Variable Dues Formula Acknowledgement Form

Per the National Association of REALTORS® by-laws, any licensee under your DRE license must be a member of a REALTOR® Association. This policy is referred to as the “NAR Variable Dues Formula” for Designated REALTORS®. The formula was crafted to ensure fairness, by basing member dues on the number of individuals licensed with REALTOR® principals (known as “Designated REALTORS®” or “DRs”). The premise is that every licensee in the firm benefits from the DR’s membership in the Association of REALTORS®, and, therefore, the DR’s dues should reflect all licensees in the firm – even those who are not REALTORS®.

To satisfy this requirement and ensure your compliance, you have 4 options to choose from for any licensee under your license:

1. Have the licensee(s) join any association that the broker is a member of
2. Terminate them by removing them from your license with the DRE
3. Designate the licensees(s) as a LFRO Agent **IF they only do referrals for your company**. The broker must sign a waiver in regards to this status certifying that this licensee does not engage in real estate at all. The agent and broker must comply with all the qualifications of an LFRO. If those qualifications are not complied with, the broker will be held liable through CAR.
4. Pay the non-member variable dues assessment fee for each licensee

I acknowledge and understand the Broker Variable Dues Formula and I am aware of the options that I have for each licensee under my license. I understand that when a new licensee hangs their license with me, I will be required to take action immediately.

Broker Signature

Date

Broker Name

Broker Office Name

*****This form only needs to be filled out by Broker of Record when they initially join.**



Credit Card Authorization Form

Incomplete Applications will not be processed

****Before Submitting make sure you have included the following:**

- Application for membership
- Copy of Bureau of Real Estate (DRE) License
- Copy of California ID or Driver’s License
- Application signed by the Broker of Record
- Letter of Good Standing from previous/current Association with NRDS number *(Only for transfers and secondary memberships)*

Applicant Name _____

I authorize my MasterCard _____ / Visa _____ / AmEx _____ / Discover _____

To be charged the amount of \$ _____

Card Number _____ Exp ____/____

Last 3 digits (4 digits on the front for AmEx) located on the back of the card on signature box

Billing Address for Credit Card _____

City _____ State _____ Zip _____

Cardholder name if different from applicant _____

_____ Date ____/____/____

Cardholder Signature

SBAOR USE ONLY Staff Initials: _____

Confirmation# _____ Date _____

Notes: _____