

COMMERCIAL LOAN APPLICATION

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, street 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.

Legal Name: _____
Street Address: _____
Mailing Address: _____ Fax: _____
Phone No.: _____ Contact Name: _____
Tax ID No.: _____ Year Established: _____ State: _____
Type of Entity: Corporation Partnership Proprietorship LLC Individual Trust Association Non-Profit
Business Year End: _____ Nature of Business: _____
If individual, name and phone no. of employer: _____
If individual, date of birth: _____

Loan Request

Loan Amount Requested: _____ New Loan Renew/Increase Existing Loan
Purpose: _____
Terms: _____ Maturity: _____
Collateral Offered: _____
Collateral Owner (if different than borrower): _____
Value of Collateral: _____ Source: _____
Amount of other liens: _____ Lien holder Name: _____
Insurance Co. / Agent: _____ Phone No: _____
Policy Dates: _____ to _____ Type of Coverage: _____

Guarantor / Comaker Information

Check the appropriate box that describes your relationship to the loan application.

Name: _____ Tax ID No.: _____
Street Address: _____
Mailing Address: _____
Additional Information: Home #: _____ Work #: _____
Cell #: _____ E-Mail: _____
Date of Birth: _____ Relationship: Comaker/Coborrower Guarantor
Name: _____ Tax ID No.: _____
Street Address: _____
Mailing Address: _____
Additional Information: Home #: _____ Work #: _____
Cell #: _____ E-Mail: _____
Date of Birth: _____ Relationship: Comaker/Coborrower Guarantor

If checked, additional Guarantors/Comakers information is attached to this application

Financial Information

Tax Return filed through what date: _____
Are any returns being contested or audited: Yes No If yes, describe: _____
Accountant or Accounting firm: _____
Name(s) and Title(s) of persons authorized to borrow money on behalf of the business: _____

Financial Information (continued)

<input type="checkbox"/> Financial Statement on borrower(s) submitted with application	Date: _____
<input type="checkbox"/> Financial Statement on guarantor(s) submitted with application	Date: _____
<input type="checkbox"/> Tax Return on borrower submitted with application	Date: _____
<input type="checkbox"/> Tax Return on guarantor(s) submitted with application	Date: _____

Notices

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 (providing the applicant has the capacity to enter into a binding contract); because all or a 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 concerning this credit is:

**Office of Thrift Supervision - Western Regional Office
2001 Junipero Serra Boulevard, Suite 650, Daly City, CA 94014-1976**

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary, either directly or through any agency employed by Lender for that purpose, to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law, 18 U.S.C. & 1014, and may result in a fine or imprisonment or both.

By signing below, each Applicant declares that he/she has read and understands the Notice Section above and, if applicable, has received the Reg. B notification regarding denied credit and appraisal notice.

By: _____	_____
(Signature and Title)	(Individual/Guarantor)

By: _____	_____
(Signature and Title)	(Individual/Guarantor)

For Bank Use Only

Date application received: _____ In Person Telephone Mail HMDA Reportable

Bank Employee (print): _____ Branch: _____

Customer Information Verified by: _____

Comments: _____

Additional Guarantors / Comakers for Commercial Loan

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Loan Name: _____ Date: _____

Check the appropriate box that describes your relationship to the loan application.

Name: _____ Tax ID No.: _____

Street Address: _____

Mailing Address: _____

Additional Information: Home #: _____ Work #: _____

Cell #: _____ E-Mail: _____

Date of Birth: _____ Relationship: Comaker/Coborrower Guarantor

Name: _____ Tax ID No.: _____

Street Address: _____

Mailing Address: _____

Additional Information: Home #: _____ Work #: _____

Cell #: _____ E-Mail: _____

Date of Birth: _____ Relationship: Comaker/Coborrower Guarantor

Name: _____ Tax ID No.: _____

Street Address: _____

Mailing Address: _____

Additional Information: Home #: _____ Work #: _____

Cell #: _____ E-Mail: _____

Date of Birth: _____ Relationship: Comaker/Coborrower Guarantor

Name: _____ Tax ID No.: _____

Street Address: _____

Mailing Address: _____

Additional Information: Home #: _____ Work #: _____

Cell #: _____ E-Mail: _____

Date of Birth: _____ Relationship: Comaker/Coborrower Guarantor

Name: _____ Tax ID No.: _____

Street Address: _____

Mailing Address: _____

Additional Information: Home #: _____ Work #: _____

Cell #: _____ E-Mail: _____

Date of Birth: _____ Relationship: Comaker/Coborrower Guarantor

By signing below, each Applicant declares that he/she has read and understands the Notice Section of the Commercial Loan Application of even date.

COMMERCIAL LOAN APPLICATION ADDENDUM

Were your gross annual revenues in the previous fiscal year \$1,000,000.00 or less? Yes No

If you answered yes and your application is denied, you have the right to receive a written statement of the specific reasons for this denial. To obtain the statement, please contact:

Attention: Joshua Fischer
1205 Freedom Blvd, Suite 2, Watsonville, CA 95076

within 60 days from the date that you were notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request. The notice below describes additional protections extended to you.

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Appraisal Notice

NOTICE: If the collateral which will secure this loan is a 1-4 family residence, you have the right to a copy of the appraisal used in connection with your application for credit. If you wish to have a copy, please write to us at the following mailing address: **1205 Freedom Blvd., Suite 2, Watsonville, CA 95076**. We must hear from you no later than ninety (90) days after we notify you about the action taken on your credit application or no later than ninety (90) days after you withdraw your application. Your written request must contain: Applicant's Name, Property Address, Branch Name where application was taken, Application Date and mailing instructions for the copy.