

APPLICATION FOR CREDIT

SAN LUIS TRUST BANK



AMOUNT REQUESTED \$0	FOR HOW LONG (MONTHS)	MONEY TO BE USED FOR	TYPE OF LOAN	TO REPAID STARTING
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Married applicants can apply for credit individually. I am applying for this loan:
 Individually Jointly with _____ (whose separate application is attached).
 If this application is for a secured loan, or if you live in a community property state as California, are you:
 married separated, unmarried (includes single, widowed, divorced)

APPLICANT

FULL NAME	NO. OF DEPENDENTS	BIRTH DATE	SOCIAL SECURITY NO.
HOME ADDRESS (STREET, APT., CITY STATE ZIP)		HOW LONG	HOME PHONE NO.
MAILING ADDRESS (IF DIFFERENT FROM ABOVE)			DRIVERS LICENSE NO.
PREVIOUS FULL ADDRESS (HOME)		HOW LONG	WORK PHONE NO.
EMPLOYER NAME AND FULL ADDRESS		HOW LONG	OCCUPATION
PREVIOUS EMPLOYER NAME AND FULL ADDRESS		HOW LONG	PREVIOUS OCCUPATION
NEAREST RELATIVE NOT LIVING WITH YOU AND FULL ADDRESS		RELATIONSHIP	PHONE NO.
CLOSE FRIEND AND FULL ADDRESS			PHONE NO.

SPOUSE

THIS SECTION AND ALL OTHER QUESTIONS ABOUT YOUR SPOUSE MUST BE COMPLETED IF: (1) YOU LIVE IN A COMMUNITY PROPERTY STATE LIKE CALIFORNIA (2) YOU ARE RELYING ON YOUR SPOUSE'S INCOME, OR (3) THIS APPLICATION IS FOR A JOINT LOAN WITH YOUR SPOUSE.

FULL NAME	HOME PHONE NO.	WORK PHONE NO.	BIRTH DATE	SOCIAL SECURITY NO.
HOME ADDRESS (STREET, APT., CITY STATE ZIP)			HOW LONG	DRIVERS LICENSE NO.
EMPLOYER NAME AND FULL ADDRESS			HOW LONG	OCCUPATION
PREVIOUS EMPLOYER NAME AND FULL ADDRESS			HOW LONG	PREVIOUS OCCUPATION

GENERAL INFORMATION

INCLUDE INFORMATION ON YOUR SPOUSE IF THE SPOUSE SECTION IS FILLED OUT.

1. ARE THERE ANY PENDING SUITS OR UNPAID JUDGMENTS AGAINST YOU?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	IF YES, PLEASE EXPLAIN
2. HAVE YOU FILED BANKRUPTCY DURING THE PAST 14 YEARS?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	IF YES, PLEASE EXPLAIN
3. HAVE YOU EVER HAD A REPOSSESSION?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	IF YES, PLEASE EXPLAIN
4. HAVE YOUR TAX RETURNS EVER BEEN QUESTIONED BY ANY GOVERNMENTAL AGENCY?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	IF YES, EXPLAIN
5. HAVE YOU EVER APPLIED FOR OR OBTAINED CREDIT UNDER ANOTHER NAME?	<input type="checkbox"/> YES	<input type="checkbox"/> NO	IF YES, EXPLAIN

COLLATERAL

(COMPLETE ONLY IF CREDIT IS TO BE SECURED) BRIEFLY DESCRIBE THE PROPERTY TO BE GIVEN AS SECURITY. INCLUDE ESTIMATED VALUE. IN WHOSE NAME, AND HOW HELD: C - COMMUNITY PROPERTY SP - SEPARATE PROPERTY JT - JOINT TENANTS TC - TENANTS IN COMMON

PLEASE COMPLETE INFORMATION ON THE FOLLOWING THREE PAGES	FOR BANK USE ONLY	RECEIVED BY _____ DATE _____
	<input type="checkbox"/> APPROVED	<input type="checkbox"/> DISAPPROVED BY _____ DATE _____

FINANCIAL STATEMENT AS OF:



PLEASE DATE

LIST ALL AMOUNTS IN DOLLARS. OMIT CENTS. PLEASE ATTACH A SEPARATE SHEET IF YOU NEED MORE SPACE TO COMPLETE A DETAILED SCHEDULE.

Include information on your spouse if the "Spouse" section is filled out.

ASSETS		AMOUNT	DEBTS/LIABILITIES		AMOUNT
CASH ON DEPOSIT (SCHEDULE 1)		\$ -	ACCOUNTS PAYABLE		\$ -
NOTES/ACCOUNTS RECEIVABLE (SCHEDULE 2)		\$ -	NOTES PAYABLE (SCHEDULE 6)		\$ -
STOCKS AND BONDS (SCHEDULE 3)		\$ -	CREDIT CARDS		\$ -
CASH SURRENDER VALUE LIFE INSURANCE (SCHEDULE 7)		\$ -	LIFE INSURANCE LOANS (SCHEDULE 7)		\$ -
FACE AMOUNT \$ -			INCOME TAXES PAYABLE		\$ -
			REAL ESTATE TAXES PAYABLE		\$ -
REAL ESTATE (SCHEDULE 4)		\$ -	REAL ESTATE LOANS (SCHEDULE 5)		\$ -
YEAR	MAKE/MODEL				
AUTOS		\$ -	OTHER LIABILITIES - DESCRIBE (SCHEDULE 8 IF NEEDED)		\$ -
AUTOS		\$ -			
AUTOS		\$ -			
HOUSEHOLD GOODS		\$ -			
OTHER ASSETS - DESCRIBE (USE SCHEDULE 8 IF NEEDED)		\$ -			
			TOTAL LIABILITIES		\$ -
			NET WORTH		\$ -
TOTAL ASSETS		\$ -	TOTAL LIABILITIES & NET WORTH		\$ -

IS ANY DEBT PAST DUE? YES NO

ANNUAL INCOME		ANNUAL EXPENDITURES	
<small>IF YOU ARE MARRIED, THE BANK WILL ASSUME THAT ALL INCOME IS COMMUNITY PROPERTY UNLESS OTHERWISE INDICATED AND ANY SUPPORTING DOCUMENTATION THE BANK REQUESTS IS PROVIDED</small>			
SALARY (GROSS)	\$ -	REAL ESTATE PAYMENTS(S)	\$ -
SALARY - SPOUSE	\$ -	RENT	\$ -
INTEREST AND DIVIDENDS	\$ -	INCOME TAXES	\$ -
RENTALS (GROSS)	\$ -	INSURANCE PREMIUMS	\$ -
NET BUSINESS INCOME (ATTACH STATEMENT)	\$ -	PROPERTY TAXES	\$ -
NET PROFESSIONAL INCOME (ATTACH STATEMENT)	\$ -	ALIMONY, CHILD SUPPORT OR SEPARATE MAINT	\$ -
OTHER - DESCRIBE	\$ -	ESTIMATED LIVING EXPENSES	\$ -
I understand that I need not reveal income from alimony, child support or separate maintenance, unless I want the bank to consider it when evaluating this statement.	\$ -	OTHER -	\$ -
		Describe / Include installment payments other than real estate.	\$ -
	\$ -		\$ -
	\$ -		\$ -
TOTAL INCOME	\$ -	TOTAL EXPENDITURES	\$ -
IS ANY OF THIS INCOME LIKELY TO BE REDUCED OR INTERRUPTED BEFORE THE CREDIT REQUESTED IS PAID OFF? <input type="checkbox"/> YES <input type="checkbox"/> NO		CONTINGENT LIABILITIES: <input type="checkbox"/> YES <input type="checkbox"/> NO	
IF YES, HOW LONG WILL THE INTERRUPTION LAST?		IF YES, EXPLAIN:	

SCHEDULE 1: CASH ON DEPOSIT

PLEASE INDICATE IN WHOSE NAMES: A - APPLICANT S - SPOUSE J - JOINT (BOTH NAMES) X - ANOTHER NAME						
HOW HELD: C - COMMUNITY PROPERTY SP - SEPARATE PROPERTY JT - JOINT TENANTS TC - TENANTS IN COMMON						
	BANK (OR OTHER) NAME AND ADDRESS	PLEGDED AS COLLATERAL	ACCOUNT NUMBER	TYPE OF ACCOUNT	PRESENT BALANCE	
		<input type="checkbox"/> YES <input type="checkbox"/> NO			\$ -	
		<input type="checkbox"/> YES <input type="checkbox"/> NO			\$ -	
		<input type="checkbox"/> YES <input type="checkbox"/> NO			\$ -	
		<input type="checkbox"/> YES <input type="checkbox"/> NO			\$ -	
TOTAL					\$ -	

SCHEDULE 2: NOTES/ACCOUNTS RECEIVABLE

PAYER	COLLATERAL	HOW PAYABLE	MATURITY	UNPAID BALANCE	BANK USE ONLY
				\$ -	STATEMENT PROVED BY
				\$ -	
				\$ -	
				\$ -	
TOTAL				\$ -	DATE

SCHEDULE 3 – STOCKS AND BONDS

NO. OF SHARES AMT. OF BONDS	DESCRIPTION	NAME(S) OF OWNERS AND HOW HELD C – COMMUNITY PROPERTY SP – SEPARATE PROPERTY JT – JOINT TENANTS TC – TENANTS IN COMMON	VALUE	L – LISTED
				U – UNLISTED MARKET
			\$ -	
			\$ -	
			\$ -	
			\$ -	
			\$ -	
			\$ -	
FOR CLOSELY HELD CORPORATIONS, SHOW % OWNED AND PROVIDE FINANCIALS			TOTAL	\$ -

SCHEDULE 4 – REAL ESTATE

DESCRIPTION ADDRESS	NAME(S) OF OWNERS AND HOW HELD C – COMMUNITY PROPERTY SP – SEPARATE PROPERTY JT – JOINT TENANTS TC – TENANTS IN COMMON	PERCENT OWNED	YEAR ACQUIRED	ANNUAL INCOME	COST	ESTIMATES MARKET VALUE
1				\$ -	\$ -	\$ -
2				\$ -	\$ -	\$ -
3				\$ -	\$ -	\$ -
4				\$ -	\$ -	\$ -
5				\$ -	\$ -	\$ -
IF ADDITIONAL SPACE IS REQUIRED, PLEASE ASK BANK FOR FORM LN 8.				TOTAL	\$ -	\$ -

SCHEDULE 5 – REAL ESTATE LOANS

PROPERTY NO. FROM SCH. 4	PAYABLE TO	1ST OR 2ND MORTGAGE	MATURITY	INT. RATE	MONTHLY PAYMENT	UNPAID BALANCE
1					\$ -	\$ -
					\$ -	\$ -
					\$ -	\$ -
					\$ -	\$ -
					\$ -	\$ -
					\$ -	\$ -
TOTAL					\$ -	\$ -

SCHEDULE 6 – NOTE PAYABLE

PAYABLE TO	COLLATERAL	MATURITY	INT. RATE	MONTHLY PAYMENT	UNPAID BALANCE
				\$ -	\$ -
				\$ -	\$ -
				\$ -	\$ -
				\$ -	\$ -
				\$ -	\$ -
				\$ -	\$ -
TOTAL				\$ -	\$ -

SCHEDULE 7 – LIFE INSURANCE

INSURED	BENEFICIARY	INSURANCE COMPANY	CASH VALUE	LOANS	FACE AMOUNT
			\$ -	\$ -	\$ -
			\$ -	\$ -	\$ -
			\$ -	\$ -	\$ -
TOTAL			\$ -	\$ -	\$ -

SCHEDULE 8 – OTHER ASSETS AND LIABILITIES (GIVE DETAILS INCLUDING IN WHOSE NAME AND HOW HELD)

GRANTORS COMPLETE ONLY IF CREDIT IS TO BE GUARANTEED.

NAME	FINANCIAL STATEMENT DATED	NET WORTH

LEASES GIVE FULL DETAILS OF TERMS RENEWAL OPTIONS AND RENTAL PAYMENTS ALSO INCLUDE IN WHOSE NAME AND HOW HELD.

ADDITIONAL CREDIT REFERENCES INCLUDE CLOSED ACCOUNTS AND IN WHOSE NAME.

SIGNATURES

OPTIONAL: If the loan is granted, I authorize the bank to charge my payments on my payment due date(s) to my Account Number:		I want loan proceeds disbursed as follows:	
	DATE	CREDIT ACCT. NO:	
		PAYOFF LOAN(S):	CASHIERS CHECK(S) TO:
X		X	
SIGNATURE		SIGNATURE	
APPLICANTS STATEMENT Read this Statement before you sign this application.			
All of the information I have given on this application is true and correct. I understand that you will confirm the information and retain the application whether or not my application is approved. You are also authorized to receive information on my credit. You can answer questions and requests from others, like stores or credit reporting agencies, for credit and experience information about me and my loans with you. You can give a copy of this application to anyone guaranteeing or otherwise assuming responsibility for the repayment of the loan. If this application is for a joint account, this Statement applies to both of us.			
IF APPROVED, THIS LOAN WILL BE SUBJECT TO A DOCUMENTATION FEE OF \$500.00			
X		X	
APPLICANTS SIGNATURE	DATE	SPOUSES SIGNATURE (ONLY IF A JOINT ACCOUNT)	DATE