

LOAN REQUEST FORM

Business Name _____

Street Address _____

City, State & ZIP _____

Telephone # () _____ Fax # () _____

Key Contact _____ Title _____

E-Mail Address _____

Web Address _____

Date Established _____

Number of
Employees at Present _____ After Loan _____

Type of Entity: Corporation Partnership Sole Proprietor

Business Bank _____

Bank Address _____

USE OF PROCEEDS

Land and/or Building Acquisition	\$	_____
New Building Construction/Take Out	\$	_____
Leasehold Improvements, Expansion – Repair	\$	_____
Acquisition of Machinery & Equipment	\$	_____
Business Acquisition	\$	_____
Inventory Purchase	\$	_____
Working Capital (Including Accounts Payable)	\$	_____
Pay off Bank Debt (Non SBA)	\$	_____
Pay off Other Debt (Non SBA)	\$	_____
Other: _____	\$	_____
Total Estimated Project Cost	\$	_____
Minus own funds to be used in project	- \$	()
Minus other financing sources	- \$	()
Total Loan Request	\$	_____

Needed Documents (AKA the Honey-do list)

Salaried Employee

- ___ W-2 for 2010 / 2011 / 2012
- ___ 1040 for 2010 / 2011 / 2012
(Include ALL pages)
- ___ Paycheck stubs - past 30 days, no gaps
- ___ Most recent 2 months bank statements (ALL pages, no Internet printouts)
- ___ Most recent 2 months investment accounts and retirement accounts
- ___ Legible copy of current, unexpired drivers license
- ___ Green card / VISA - both sides
(If not a US Citizen)

Self Employed

- ___ Business / Corp tax returns - ALL pages
2009 / 2010 / 2011 / 2012
- ___ Year - to - date Profit and Loss
- ___ Business license (past 2 years)
- ___ Most recent 2 months bank s statements(ALL pages, no Internet printouts)

Purchasing property

- ___ Purchase contract - ALL pages
- ___ Contact info: realtor / title company

If you own ANY real estate property/s

- ___ Current mortgage statement
- ___ Name and phone number for insurance or declaration pages
- ___ HOA statement (condo / PUD)
- ___ current rental agreements

If you rent:

- ___ Contact info for landlord
- ___ 12 months cancelled checks

Other:

BE advised DO NOT:

1. Buy a car
2. Apply for new credit cards
3. Leave or change jobs
4. Apply for other loans
5. Move money around

While we are working on this loan !!!

APPLICANT INFORMATION SHEET

Business / Company Name	Principal	Loan Amount	
		Term	
		Interest Rate	
Business Address	Business Phone Number	Business Fax Number	
Business Entity		Date of Business Established	Employee Count Section
<input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation			Present
<input type="checkbox"/> Ltd. Liab. Part. <input type="checkbox"/> Ltd. Liab. Co. <input type="checkbox"/> Trust		Bank of Business Account	Loan Approved
<input type="checkbox"/> Other -			Affiliates

Ownership / Management Section 100% of ownership must be shown. Use separate sheet if necessary.

NAME AND TITLE	HOME ADDRESS	% OWNED
Name Title SSS#		
Name Title SSS#		
Name Title SSS#		
Name Title SSS#		

Source and Use of Funds

Land/ Bldg Purchase		Inventory		Total Project	
New Construction		Debt Pay-off		Loan Request	
Equipment		Business Purchase		Seller CB Loan	
Furniture/Fixtures		Working Capital		Other -	
Tenant Improvement		Other -		Borrower Injection	

Nature of Business

Nature of Your Business

Type of Products / Services (include any catalogs, brochures, menu, etc.)

Geographic Market Area

List of Key Customers / Customer Profiles

List of Major Competitions

How will this loan benefit your business

Other Pertinent Business Information	For Real Estate Purchase Loan Request
Hours of Operation	Current Square Feet
Term of Lease	New Building Square Feet
Marketing / Advertising	Space to be leased out
	Rate per square foot

MANAGEMENT RESUME

Please fill in all spaces. If an item is not applicable, please indicate so. You may include additional relevant information on a separate exhibit. Sign and date where indicated.

Name	Social Security number	Home Phone Number
Date of Birth	Place of Birth	
Residence Address	Dates lived there	
	From	To
Previous Address	Dates lived there	
	From	To

Are you a U.S. Government Employee No Yes If yes, give agency and position _____
 Are you a U.S. Citizen No Yes If no, please provide Alien Registration number _____

Are you presently under indictment, on parole, or probation? No Yes If yes, indicate date parole or probation is to expire.

Have you ever been charged with, or arrested for any criminal offense other than a minor motor vehicle violation? Include offenses which have been dismissed, discharged, or nolle prosequi. No Yes (All arrest and charges must be disclosed and explained on separate exhibit)

Have you ever been convicted, placed on pretrial diversion, or placed on any form of probation, including adjudication withheld pending probation, for any criminal offense other than a minor vehicle violation? No Yes

Have you ever been involved in bankruptcy or insolvency proceedings? No Yes If yes, furnish details in separate exhibit.

Are you or your business involved in any pending lawsuits? No Yes If yes, furnish details in separate exhibit.

EDUCATION

School/College/University	Dates Attended	Major	Degree / Certificate

MILITARY SERVICE BACKGROUND

Branch	Dates Served	Rank at Discharge	Honorable Discharge
			<input type="checkbox"/> No <input type="checkbox"/> Yes
			<input type="checkbox"/> No <input type="checkbox"/> Yes
			<input type="checkbox"/> No <input type="checkbox"/> Yes

WORK EXPERIENCE (list chronologically, beginning with present employment)

Company	Dates Employed	Duties / Responsibilities

Signature _____ Date _____

PERSONAL FINANCIAL STATEMENT

Borrower				
First Name	Middle	Last	Social Security Number	Birth Date (MM/DD/YY)
Street Address		City	State	Zip
Business Name or Employer		Position	Self Employed _____ Retired _____	Years/Mos (at current employer)
Employer's Address		City	State	Zip
Annual Gross Income From Employment \$		Other Income (Annually) \$	Source	Home Phone
Previous Employer		Position		Years/Mos (at prev. employer)
Spouse (Complete if married and residing in California or another community property state)				
First Name	Middle	Last	Social Security Number	Birth Date (MM/DD/YY)
Street Address		City	State	Zip
Business Name or Employer		Position	Self Employed _____ Retired _____	Years/Mos (at current employer)
Employer's Address		City	State	Zip
Annual Gross Income From Employment		Other Income (Annually) \$	Source	Home Phone
Previous Employer		Position		Years/Mos (at prev. employer)

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis to repay this obligation.

Annual Cash Income	Amount	Annual Cash Expenditures	Amount
Borrower Salary		Payments on Real Estate Loans	
Spouse Salary		Real Estate Property Taxes	
Interest and Dividend Income		Rental Payment	
Business Income		Other Installment Payments	
Capital Gains		Income Taxes	
Net Rental Income		Insurance	
Partnership, S Corp, LLC & LLP Distributions		Partnership, S Corp, LLC & LLP Contributions	
Other Income (List)		Educational Expense	
		Other Expense (list)	
Total Annual Cash Income	\$	Total Annual Cash Expenditures	\$

This is a statement of my individual financial condition } as of _____ (Date)
 our joint financial condition
 trust financial condition only

Assets		Liabilities and Net Worth	
Cash / Checking Accounts		Notes Payables to Banks	
Cash / Money Market / CD's		Margin Accounts Payable	
Readily Marketable Stocks & Bonds (A)		Notes Payable to Others (G)	
Non Readily Marketable Stocks & Bonds(B)		Accounts Payable	
Accounts & Notes Receivable (C)		Real Estate Debt	
Real Estate (D)		Taxes Payable (current year)	
Net Cash Surrender Value of Life Insurance (E)		Taxes Payable (current year)	
Partnership, S Corp, LLC, & LLP Interest (F)		Other Liabilities (list) (G)	
Vested Retirement Balance			
Personal Property and Other Assets (List)			
Various Autos			
		Total Liabilities	
		Net Worth	
Total Assets		Total Liabilities and Net Worth	

Does this statement contain assets held in Trust, IRA, or other retirement accounts? ___Yes ___No
 If yes attach a separate schedule naming the trust and how such assets are held.

Readily Marketable Securities (A)						
Number of Shares	Description	Legal Ownership	Where Held	Current Market Value	Pledged	
					Yes	No

NonReadily Marketable Securities (B)						
Number of Shares	Description	Legal Ownership	Where Held	Current Market Value	Pledged	
					Yes	No

If additional space is needed for securities attach a separate schedule or brokerage statements. If a significant amount of your Net Worth is in securities, brokerage statements may be required to support the above statements.

Accounts and Notes Receivable (C)								
Legal Ownership	% of ownership	Debtor		Collateral		Payment Terms	Maturity Date	Current Balance
		Debtor Address		Lien Pos. / Equity Value				

Real Estate (D)									
Description and Location	Legal Ownership	Percent Owned	Purchase Year	Current Market Value	Monthly Income	Maturity Date	Interest rate	Current Loan Balance	Lender
			Price		Loan Payment				

If more properties are owned please attach a schedule of real estate owned.

Life Insurance (E)					
Insurance Company	Face Amount	Insured	Beneficiary	Cash Surrender Value	Policy Loans

Partnerships, S Corps, LLCs, and LLP's (F)								
Name and Type of Investment	Percent of Ownership	Date of Initial Investment	Initial Investment	Current Market Value	Anticipated Capital Contribution		General Partner	
					Amount	Date	Yes	No

Schedule K-1 or other source document may be required to verify investment.

Other Notes Payable (G)						
Lender	Account number	Collateral	Payment Terms	Maturity Date	Current Balance	Available Balance

Nearest Relatives Not Living With You			
Name:			Name:
Address:			Address:
Phone No.:			Phone No.:
Relationship:			Relationship:

CONTINGENT LIABILITIES

	YES	NO	AMOUNT
Are you a guarantor, comaker or endorser for any debt of any person or entity?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Do you have any outstanding letters of credit or surety bonds?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Are there any suits or legal actions pending against you?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Are you contingently liable on any lease or contract?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Are any of your tax obligations past due?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Are you contingently liable as general partner for the debts of any partnership?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Do you have any other contingent liabilities?	<input type="checkbox"/>	<input type="checkbox"/>	_____
If yes, for any of the above, attach a separate sheet with the details of such.			

PLEASE ANSWER THE FOLLOWING QUESTIONS:

	Yes	No
1. Have you (or your spouse or any firm in which you are a major owner or guarantor) ever declared bankruptcy or had a judgment against you?	<input type="checkbox"/>	<input type="checkbox"/>
2. Have you or your spouse ever voluntarily surrendered or had a vehicle, appliance or any other item repossessed?	<input type="checkbox"/>	<input type="checkbox"/>
3. Are any of your or your spouse's tax returns currently being audited or contested?	<input type="checkbox"/>	<input type="checkbox"/>
4. Have you or your spouse applied for or obtained credit under another name within the last 10 years?	<input type="checkbox"/>	<input type="checkbox"/>
5. Do you or your spouse have any unused credit facility with any other institution(s)? (credit cards)	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you or your spouse ever had a past banking relationship with Santa Cruz County Bank?	<input type="checkbox"/>	<input type="checkbox"/>
7. Are any assets encumbered or debts secured except as indicated?	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you and your spouse U.S. citizens?	<input type="checkbox"/>	<input type="checkbox"/>

If yes, for any of the above (or no for question 8), attach a separate sheet with the details of such.

Agreement

By signing below, borrower, 1. Certifies that the above information and all attachments to this Personal Financial Statement are true and complete as of this date. 2. You agree to notify the bank immediately and in writing if there is any change in name, address, employment or there is any material adverse change in any of the following (a) any of the information contained in this statement and it's attachments (b) in your financial condition (c) your ability to perform according to the terms of our agreements 3. Agrees that this Personal Financial Statement, all attachments, and anything else submitted to bank by you is the property of the bank and need not be returned to you. 4. Authorizes the bank to verify the accuracy and completeness of all information shown above and attached thereto from any source the Bank chooses, including obtaining credit bureau reports. This authorization extends to the borrower's spouse if borrower resides in a community property state. You authorize any person or reporting agency to give the Bank any information it may have on you. 5. Authorizes the Bank to answer questions from others about its credit experience with the borrower(s), furnish such information to credit bureaus, and share the foregoing information consistent with our privacy policy. 6. You agree that we may obtain your residence address from the DMV, and you waive your right under Vehicle Code 1808.21. If you are married this extends to spousal information also. 7. Bank complies with Section 326 of the USA PATRIOT Act, this law mandates that the bank verify certain information about you while processing your application. 8. As long as you are responsible for any debt due the bank, either directly or by guarantee you agree to provide an updated statement at least annually or as requested. 9. You hereby waive pleading of any statute of limitations as a defense to any of your obligations or to the validity of any information contained in this statement or the statements attached hereto 10. This signed statement does not represent in and of itself an application for credit, nor is it a commitment to lend.

Signature

Date

Signature

Date

Individual Borrower (Initial) _____

CO-Borrower (Initial) _____

Individual Borrower - If you are applying for individual credit in your own name or relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, please initial besides individual borrower.

Co-Borrower - If you are applying for joint credit with another person, please initial co-borrower.