

Personal Financial Statement

FOR LOAN APPLICATION OR GUARANTY

NAME: _____ DATE OF STATEMENT VALUATIONS: _____

YOU MAY APPLY FOR CREDIT EXTENSION OR FINANCIAL ACCOMODATION INDIVIDUALLY, JOINTLY WITH YOUR SPOUSE, OR JOINTLY WITH A CO-APPLICANT.

How would you like to apply? Individually Jointly with Spouse Jointly with a Co-applicant.

If you are married, you must complete all information on your spouse as well as yourself under the following conditions:

1. If you are seeking this financial accommodation jointly with your spouse, or
2. If you are relying on your spouse's assets or income in requesting this financial accommodation, or
3. If you are relying on community property in requesting this financial accommodation.
(If you live in a community property state like California, community property usually includes your employment income as well as your spouse's employment income and any property or savings from this income. We will assume that all assets, income and obligations of such a married person are community property and community obligations unless otherwise indicated.)

If you are married and are applying separately, list only those assets which are your sole separate property and your share of community property assets. Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Marital Status (answer only if this financial statement is provided in connection with a request for secured credit or if you live in a community property state, such as California):

APPLICANT:

Married Unmarried (Unmarried includes single, divorced, widowed.)

Separated

CO-APPLICANT:

Married Unmarried (Unmarried includes single, divorced, widowed.)

Separated

PLEASE PRINT

I hereby apply for a loan of \$ _____ for _____ months.

The loan is requested for the purpose of _____

Applicant Name _____ Soc. Sec. No. _____ Date of Birth _____

Co-Applicant or Spouse's Name _____ Soc. Sec. No. _____ Date of Birth _____

Address _____

State _____ Zip Code _____ Telephone (_____) _____

Employer _____ Position _____ How Long Employed _____
(IF SELF EMPLOYED SHOW TYPE OF BUSINESS AND HOW LISTED)

Employer's Address _____

State _____ Zip Code _____ Telephone (_____) _____

BANKING INFORMATION

NAME OF BANKS IN WHICH YOU CARRY ACCOUNTS		
HAVE YOU PREVIOUSLY BORROWED FROM OTHER BANKS? <input type="checkbox"/> YES <input type="checkbox"/> NO	WERE YOUR BORROWINGS: <input type="checkbox"/> UNSECURED <input type="checkbox"/> SECURED <input type="checkbox"/> ENDORSED	PREVIOUS MAXIMUM AMOUNT BORROWED FROM BANK \$ _____

DO YOU <input type="checkbox"/> OWN OR <input type="checkbox"/> RENT		
HAVE YOU EVER FAILED IN BUSINESS OR COMPROMISED DEBTS WITH YOUR CREDITORS? <input type="checkbox"/> YES <input type="checkbox"/> NO	IF YES, GIVE DETAILS.	DO YOU HAVE A WILL? <input type="checkbox"/> YES <input type="checkbox"/> NO
ARE ANY OF YOUR ASSETS PLEDGED OR IN ANY OTHER MANNER UNAVAILABLE FOR PAYING DEBTS? <input type="checkbox"/> YES <input type="checkbox"/> NO	IF UNAVAILABLE OR PLEDGED, GIVE DETAILS.	

SCHEDULE 3 Securities Owned

No. Shares or Bond Amount	Description	Title in Name of	How Held Code*	Amount at Which Carried on this Statement			Present Market Value			Listed Unlisted	
Are you aware of any restrictions dealing with the transfer or sale of the above securities? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, give details				TOTAL							

SCHEDULE 4 Insurance

Type	Company	Beneficiary	Face Value	Cash Value	Loans
Fire			\$		
Health			\$		
Accident			\$		
Life			\$		
Income Cont.			\$		
Auto			\$		
TOTAL					

SCHEDULE 5 Real Estate

Address and Type of Property	Title in Name of	How Held Code*	Monthly Income	Cost		Present Market Value	Total Balance Owed (Detail in Schedule 6)	
				Year Acquired	Year			
				\$				
				Year				
				\$				
				Year				
				\$				
				Year				
				\$				
				Year				
Is any of above Real Estate subject to Declaration of Homestead? <input type="checkbox"/> Yes <input type="checkbox"/> No				TOTAL				
Are you leasing any Real or Personal Property? <input type="checkbox"/> Yes <input type="checkbox"/> No			If Yes, give details as to Terms of Leases					

SCHEDULE 6 Mortgages or Liens on Real Estate

To Whom Payable	Indicate 1st or 2nd Mortgage	Monthly Payment	Interest Rate	Maturity Date	Balance Owning
		\$			
		\$			
		\$			
		\$			

SCHEDULE 7 Notes Payable

To Whom	Address	Collateral	Monthly Payments	Interest Rate	Unpaid Balance

HOW HELD CODES*	Community Property	Separate Property		
		Always = "CP"	Single Ownership = "SO"	Joint Tenants = "JT"

PLEASE COMPLETE THE FOLLOWING QUESTIONS

1. DO YOU HAVE CREDIT OF ANY TYPE WITH ANOTHER FINANCIAL INSTITUTION INCLUDING APPROVED LINES NOT PRESENTLY UTILIZED, OR ARE ANY APPLICATIONS PENDING? IF SO, GIVE DETAILS.
2. ARE YOU LEASING ANY REAL OR PERSONAL PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, GIVE DETAILS AS TO TERMS OF LEASES.
3. DO YOU ENDORSE OR GUARANTEE OTHER LOANS? IF SO, GIVE DETAILS.
4. HAVE YOU BEEN THE SUBJECT OF A TAX LIEN, NOTICE OF DEFAULT, FORECLOSURE, OR JUDGMENT? IF SO, GIVE DETAILS.
5. IS LITIGATION PENDING AGAINST YOU OR ANY AFFILIATES IN WHICH YOU MAINTAIN AN OWNERSHIP POSITION? ANY LITIGATION IN THE PAST? IF SO, GIVE DETAILS.
6. HAVE YOU EVER GONE THROUGH BANKRUPTCY? IF SO, PLEASE EXPLAIN.
7. HAVE YOU EVER BEEN CONVICTED OF A FELONY? IF SO, PLEASE EXPLAIN.
8. DO YOU HOLD ANY ASSETS IN A PERSONAL TRUST? IF SO, GIVE DETAILS.
9. IS ANY OF THE INCOME LISTED HEREIN LIKELY TO BE REDUCED OR INTERRUPTED BEFORE REQUESTED CREDIT IS REPAYED? IF SO, PLEASE GIVE DETAILS.
11. ARE YOU AN EXECUTIVE OR DIRECTOR OF ANY BANK(S); OR DO YOU DIRECTLY OR INDIRECTLY, ALONE OR IN CONCERT WITH ANY PERSON(S), OWN, CONTROL, OR HAVE THE POWER TO VOTE MORE THAN 10% OF ANY CLASS OR VOTING STOCK OF ANY BANK(S)? IF YES, GIVE NAME OF BANK(S) AND YOUR RELATIONSHIP TO IT. <input type="checkbox"/> YES <input type="checkbox"/> NO

YOUR REPRESENTATIONS, WARRANTIES, AFFIDAVITS AND AUTHORIZATIONS

The undersigned represents and warrants that the information furnished is a true and correct account of my financial condition as of the date shown below. You may verify any of this information. I understand that from time to time, you may receive information from others, and you will answer questions and requests from others seeking credit experience information about my account.

The undersigned, for the purpose of procuring and establishing credit from time to time with you and to induce you to permit the Undersigned to become indebted to you on notes, endorsements, guarantees, overdrafts, commercial paper, chattel paper or otherwise, furnishes the following (or in lieu thereof the attached) which is the most recent statement prepared by or for the Undersigned and which is hereby warranted as being the most recent statement prepared by or for the Undersigned as constituting a full, true and correct statement of the financial condition of the Undersigned on the date shown below, agrees to notify you immediately of the extent and character of any material adverse change in said financial condition; and agrees that if the Undersigned or any endorser or guarantor of any of the obligations of the Undersigned at any time fails in business or becomes insolvent, or commits an act of bankruptcy, should make an assignment for benefit of or offer a composition or extension with creditors, or fails to pay when due any obligation to you, or claims a homestead exemption on real property listed in this statement, or any proceedings under the Federal Bankruptcy Act are commenced by or against the Undersigned, or a receiver is appointed for the Undersigned's business or property or any part thereof, or the business, or any interest therein of the Undersigned is sold, or you, in good faith, deem yourself insecure, then and in any such event, all the obligations of the Undersigned to you and held by you shall at your option immediately become due and payable without demand or notice, except as otherwise provided by law and further, any commitments or obligations to grant credit to the Undersigned or for the Undersigned's benefit shall be immediately terminated.

As security for the performance of all obligations of the Undersigned to you, whether matured or unmatured, liquidated or unliquidated, absolute or contingent, now existing or hereafter arising, the Undersigned hereby grants you a continuing lien upon and security interest in all accounts in your possession, including, but not limited to, checking accounts, savings accounts, and special accounts of whatever nature, and upon any other personal property of the Undersigned that is delivered to or comes within your possession from time to time, and further agrees that all obligations or any part thereof of the Undersigned, held by you, both matured and unmatured, may at any time be charged against all or any part of the accounts and property of the Undersigned with you, without notice to the Undersigned. In addition to any lien you may have upon any of the Undersigned's property or accounts, the Undersigned further grants you an equitable right of setoff, so that you may, at your sole discretion, setoff any of the Undersigned's matured obligations against any of the Undersigned's property or accounts in your possession.

The Undersigned further agrees to provide you with an updated statement of financial condition upon each and every transaction in and by which the Undersigned hereafter becomes indebted to you. In the event the Undersigned fails to update this financial information, this statement shall be construed to be a continuing statement of the Undersigned's financial condition until the undersigned advises you in writing to the contrary.

I understand that from time to time you may receive information about me from others and may answer questions and requests from others seeking credit and experience information about me and my relationships with you, but that you will try to protect our confidential relationship in handling other requests, like those from government agencies. If this is a joint financial statement, these representations and warranties are from each of us.

I hereby certify under penalty of perjury that any tax return forms submitted to First Commerce Bank for the purpose of obtaining a loan, are true and exact copies of those submitted to the Internal Revenue (I.R.S.) and the State of _____ for income tax purposes. If any questions shall arise I hereby authorize the I.R.S. and/or State of _____ to release copies of my _____ (DATE) and _____ (DATE) tax returns to First Commerce Bank.

I HAVE READ, UNDERSTAND AND AGREE TO MAKE THESE REPRESENTATIONS AND WARRANTIES.

DATE YOUR SIGNATURE

DATE CO-APPLICANT'S SIGNATURE

NEW ACCOUNT/LOAN APPLICATION

Name of Account/Borrower: _____

Date: _____

TIN: _____

<p><u>Business Account/Loan</u></p> <p>Month/year business was established _____ / _____ State _____</p> <p>Nature of business _____</p> <p>Address _____</p> <p>(no P.O. Box) _____ E-mail _____</p> <p>Mailing address _____</p>	<p><u>Personal Account/Loan</u></p> <p>____ Individual</p> <p>____ Joint</p> <p>____ Other _____</p> <p>_____</p> <p>Business Phone: _____</p> <p>Business Fax: _____</p>
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Check all that apply: Checking Interest Checking Money Market Savings CD Loan

THIS INFORMATION HELPS US TO SERVE YOU BETTER BY UNDERSTANDING THE EXPECTED ACTIVITY IN YOUR ACCOUNT.

Types of withdrawals

- Cash – Average weekly amount \$ _____
- Payroll checks cashed
- Outgoing wire transfers domestic foreign
- Internet Banking/Bill Pay

Types of Deposits

- Cash - Average weekly amount \$ _____
- Payroll checks
- Incoming wire transfers domestic foreign
- Courier
- Night Deposit / Bank by Mail

HOW DID YOU HEAR OF US

- Customer/Officer referral _____
- Convenient to work / home
- Had / have other accounts with us _____
- Other: _____

Prior bank: _____

<p>(1) <input type="checkbox"/> Owner/Officer <input type="checkbox"/> Authorized Signer</p> <p>Name _____</p> <p>Residence Address _____</p> <p>City, State, ZIP _____</p> <p>E-mail _____</p> <p>_____</p> <p>Social Security Number _____ Home Phone _____</p> <p>Date of Birth _____ Birth Place _____</p> <p>Occupation/Business _____</p> <p>Employer's Name _____</p> <p>Employer Address _____</p> <p>_____</p> <p>Bus. Phone _____</p> <p>Identification Password: _____</p> <p>Password question: _____</p> <p>Driver's license <input type="checkbox"/> Passport <input type="checkbox"/> Other: _____</p> <p># _____</p> <p>Issued by: (State/Country) _____</p> <p>Issued Date: _____ Expire Date: _____</p> <p>2nd I.D. _____</p> <p>You are authorized to obtain my consumer credit report and employment history.</p> <p>Signature _____</p>	<p>(2) <input type="checkbox"/> Owner/Officer <input type="checkbox"/> Authorized Signer</p> <p>Name _____</p> <p>Residence Address _____</p> <p>City, State, ZIP _____</p> <p>E-mail _____</p> <p>_____</p> <p>Social Security Number _____ Home Phone _____</p> <p>Date of Birth _____ Birth Place _____</p> <p>Occupation/Business _____</p> <p>Employer's Name _____</p> <p>Employer Address _____</p> <p>_____</p> <p>Bus. Phone _____</p> <p>Identification Password: _____</p> <p>Password question: _____</p> <p>Driver's license <input type="checkbox"/> Passport <input type="checkbox"/> Other: _____</p> <p># _____</p> <p>Issued by: (State/Country) _____</p> <p>Issued Date: _____ Expire Date: _____</p> <p>2nd I.D. _____</p> <p>You are authorized to obtain my consumer credit report and employment history.</p> <p>Signature _____</p>
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DISCLOSURE OF RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact the Loan Department at 16861 Ventura Boulevard, Suite 100, Encino, CA 91436, 818 501-2265 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

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 (provided the applicant has the capacity to enter into a binding contract); because all or 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 creditor is:

FDIC Consumer Response Center
2345 Grand Boulevard, Suite 100
Kansas City, Missouri 64108

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 to you: When you open an account, we will ask for your name, 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.



Leading the way for business

Privacy Notice

As a valued customer of First Commerce Bank, your privacy is important to us. We understand, respect, and share your desire to maintain the confidentiality of your personal and financial information.

Recent federal law, the Gramm-Leach-Bliley Act, has required that all financial institutions provide notice to consumer customers about the type of information the financial institution collects and with whom and under what circumstances the information is shared. Accordingly, First Commerce Bank has prepared this privacy notice to provide you with a better understanding of our commitment to maintaining the confidentiality of information concerning you and the procedures we have in place to prevent improper use or disclosure of your information.

NONPUBLIC PERSONAL INFORMATION WE COLLECT. We collect nonpublic personal information about you from the following sources:

- ▶ Information we receive from you on applications or other forms;
- ▶ Information about your transactions with us, or others and;
- ▶ Information we receive from a consumer reporting agency.

“Nonpublic personal information” is nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your account balance, payment history, and overdraft history.

GENERAL DISCLOSURE POLICY. We are permitted under the law to disclose nonpublic personal information about you to other third parties in certain circumstances. For example, we may disclose nonpublic personal information about you to third parties to assist us in servicing your loan or account with us, to government entities in response to subpoenas, and to credit bureaus. We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

PERSONAL INFORMATION CONFIDENTIALITY AND SECURITY. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

We reserve the right to change this privacy policy at any time and you will be notified if any changes occur.

Encino Headquarters
16861 Ventura Boulevard, Suite 100
Encino, CA 91436
(818) 501-2265 www.fcb.la
fcb@fcb.la

Brentwood Regional Office
11661 San Vicente Boulevard
Los Angeles, CA 90049
(310) 207-1517 www.fcb.la
brentwood@fcb.la

Glendale Regional Office
100 W. Broadway, Suite 510
Glendale, CA 91210
(818) 637-2265 www.fcb.la
glendale@fcb.la