



INCOME AND EXPENDITURES

Income and Expenditures for Year: _____		Note: You do not need to list income from spousal support, child support, or separate maintenance unless you want it considered in determining creditworthiness.		
GROSS ANNUAL INCOME	INDIVIDUAL	SPOUSE	ANNUAL EXPENDITURES	COMBINED
Salary	\$	\$	Taxes	\$
Bonuses & Commissions			Real Estate Loan Payments	
Interest and Dividends			Home Rental Expenses	
Gross Rental Income			Other Rental/Property Expenses	
Partnership Income			Credit Card Loan Payments	
Other (Describe):			Alimony/Child Support Payments	
			Other (Installment Loans):	
TOTAL ANNUAL INCOME	\$	\$	TOTAL ANNUAL EXPENDITURES	\$
Do you anticipate any material changes in the next 12 months? NO YES (If yes, please attach explanation.)				

GENERAL INFORMATION

ASSETS	AMOUNT	LIABILITIES	AMOUNT
Cash in Bank of Santa Clarita	\$	Accounts Payable	\$
Cash in Other Institutions		Revolving Credit/Installment Obligations (Sch. 5)	
Marketable Securities Owned (Schedule 1)		Notes Payable (Schedule 6)	
Accounts Receivable (Due Within 1 Year)		Loans On Life Insurance (Schedule 3)	
Notes Receivable (Schedule 2)		Income Taxes Payable	
Cash Surrender Value Life Insurance (Schedule)		Property Taxes Payable	
Retirement Accounts (Market Value)		Real Estate Debt (Schedule 4)	
Limited Partnership		Other Liabilities	
Residence-Real Estate Owned (Schedule 4)			
Other Real Estate Owned (Schedule 4)			
Personal Property (Including Auto)			
Other Assets			
TOTAL ASSETS	\$	TOTAL LIABILITIES	\$
		TOTAL NET WORTH	\$

CONTINGENT LIABILITIES (CHECK HERE IF "NONE")

AS ENDORSER \$	AS GUARANTOR \$	ON DAMAGE CLAIM \$	LETTERS OF CREDIT \$	OTHER \$
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Fill in all schedules, entering "NONE" where appropriate. Attach supplemental schedules as needed. Enter a "How Held" Code for each asset.

"HOW HELD" CODES

I = Individual	O = Jointly With Other Than Spouse	PTR = Partnership
S = Spouse	ISP = Individual's Separate Property	RT = Revocable Trust
J = Jointly with Spouse	SSP = Spouse's Separate Property	IT = Irrevocable Trust

SCHEDULE #1 – MARKETABLE SECURITIES OWNED (INCLUDING MUTUAL FUNDS)

HOW HELD	DESCRIPTION	WHERE LISTED	NO. OF SHARES AS OF:	MARKET VALUE AS OF:	PLEGGED
				\$	YES NO
					YES NO
					YES NO
					YES NO
TOTAL				\$	

SCHEDULE #2 – NOTES RECEIVABLE

HOW HELD	NAME OF DEBTOR	PAYMENT SCHEDULE	MATURITY DATE	COLLATERAL	BALANCE DUE	PLEGGED
					\$	YES NO
						YES NO
						YES NO
						YES NO
TOTAL					\$	

SCHEDULE #3 – CASH SURRENDER/LIFE INSURANCE

NAME OF INSURED	PRIMARY BENEFICIARY	FACE AMOUNT	CASH SURRENDER VALUE	LOANS ON POLICY
		\$	\$	\$
		\$	\$	\$
TOTAL			\$	\$

SCHEDULE #4 – REAL ESTATE HOLDINGS (FIRST MORTGAGES, OTHER LOAN/LINES)

In the "TYPE" column, enter the appropriate property code:

A = Agricultural Property	SID = Single Family Dwelling	MID = Multi-Residential Dwelling
C = Commercial / Industrial Property	U = Unimproved Property	

	PROPERTY ADDRESS	% OWNED	HOW HELD	TYPE	PURCHASE PRICE		ESTIMATED MARKET VALUE	GROSS MONTHLY RENTAL INCOME
					YEAR	PRICE		
1						\$	\$	\$
2								
3								
4								
5								
TOTAL						\$	\$	\$

	NAME OF LENDER	INTEREST TYPE	MATURITY DATE	INTEREST RATE	CREDIT LIMIT/ ORIGINAL BALANCE	CURRENT BALANCE	MONTHLY PAYMENT	ANNUAL TAXES & INSURANCE
1	FIRST MORTGAGE	FIXED ADJUST	MO. / YR	%	\$	\$	\$	\$
	OTHER MORTGAGE LOANS, LINES	FIXED ADJUST	MO. / YR	%	\$	\$	\$	\$
2	FIRST MORTGAGE	FIXED ADJUST	MO. / YR	%	\$	\$	\$	\$
	OTHER MORTGAGE LOANS, LINES	FIXED ADJUST	MO. / YR	%	\$	\$	\$	\$
3	FIRST MORTGAGE	FIXED ADJUST	MO. / YR	%	\$	\$	\$	\$
	OTHER MORTGAGE LOANS, LINES	FIXED ADJUST	MO. / YR	%	\$	\$	\$	\$
4	FIRST MORTGAGE	FIXED ADJUST	MO. / YR	%	\$	\$	\$	\$
	OTHER MORTGAGE LOANS, LINES	FIXED ADJUST	MO. / YR	%	\$	\$	\$	\$
5	FIRST MORTGAGE	FIXED ADJUST	MO. / YR	%	\$	\$	\$	\$
	OTHER MORTGAGE LOANS, LINES	FIXED ADJUST	MO. / YR	%	\$	\$	\$	\$
TOTAL					\$	\$	\$	\$

SCHEDULE #5 – REVOLVING / INSTALLMENT CREDIT

TYPE OF CREDIT ACCOUNT	FINANCIAL INSTITUTION	LOCATION BRANCH	CREDIT LIMIT/ ORIGINAL BALANCE	CURRENT BALANCE	MONTHLY PAYMENT
			\$	\$	\$
TOTAL			\$	\$	\$

SCHEDULE #6 – NOTES PAYABLE

NAME OF LENDER	LOAN TYPE (SECURED, GUARANTEED, ETC.)	MATURITY DATE	CREDIT LIMIT/ ORIGINAL BALANCE	CURRENT BALANCE	MONTHLY PAYMENT
			\$	\$	\$
TOTAL			\$	\$	\$



GENERAL INFORMATION

If the information in this financial statement applies both to you and your spouse, these questions apply to both of you. If additional space is needed for explanation, please explain below:

1. Are any assets pledged or debts secured except as shown? If yes please explain.	Yes	No
2. If any assets above are owned by a trust, is a copy of the trust agreement available?	Yes	No
3. Have you obtained credit under other names or with other individuals? If yes, provide names and social security numbers.	Yes	No
4. Have you ever declared bankruptcy or had a judgment against you? If yes, please explain.	Yes	No
5. Have you ever been a principal or guarantor of a firm that declared bankruptcy? If yes, please explain.	Yes	No
6. Are you party to any claims or suits? If yes, please explain.	Yes	No
7. Have you been audited by the IRS the past three years?	Yes	No
8. If yes, has the tax return been finalized with all issues settled? If no, please explain.	Yes	No
9. Are you a director, executive officer, or principal shareholder of any of the following:		
a. An insured bank or financial institution which makes commercial loans and accepts deposits?	Yes	No
b. Bank of Santa Clarita	Yes	No
c. Any company controlled by any of the above? If yes, please explain.	Yes	No
10. Are you leasing any real or personal property? If yes, please explain.	Yes	No
11. Do you have any pending credit applications at any other financial institutions? If yes, please explain.	Yes	No
12. Have you ever been convicted of a felony? If yes, please explain.	Yes	No

Representations and Warranties: This financial statement is provided to Bank of Santa Clarity ("Bank") for its review of my/our creditworthiness, and Bank can rely on its contents. As used herein, "my / our / I / we" means and refers to each, the business applicant and the principals/guarantors. I / We hereby warrant to Bank that this financial statement is complete and correct as of the date prepared and fairly represents my / our financial condition and that I / we will promptly inform the Bank of any material changes in the information provided, including transfer of any assets into a trust. I / We authorize you to make whatever inquiries about me / us you deem necessary and appropriate for the purpose of evaluating my /our credit and re-verifying my / our credit from time to time, including obtaining credit bureau reports (including personal credit reports) and contacting my / our employer(s). I / We hereby authorize Bank to disclose any information regarding our financial condition, including but not limited to, all financial statements and other information concerning our creditworthiness, credit record, and credit standing, to any of our actual or proposed guarantors, sureties, or to other credit reporters, or creditors, and to the Bank's agents and subsidiaries at any time prior to, during, or following the terms of the account. I / We hereby agree that funds drawn on the credit facilities will only be used for business purposes of the borrowing entity.

SIGNATURES			
Spouse's signature required only if you and your spouse are, or will be, jointly obligated on credit extended by Bank of Santa Clarita.			
_____	_____	_____	_____
SIGNATURE – Applicant	DATE	SIGNATURE – Spouse, if applicable	DATE

<p>EXPLANATION(S):</p>
