

Mid - Coast Capital, Inc.

P.O. Box 12360

San Luis Obispo, CA 93406

PERSONAL FINANCIAL STATEMENT

Applying for: () An Individual Account App. Init. _____ () A Joint Credit (Complete Co- Applicant Information below) App. Init. _____ Co-App Init. _____

APPLICANT INFORMATION

Name		Social Security Number	Date of Birth	Marital <input type="checkbox"/> MARRIED (includes registered domestic partners) Status: <input type="checkbox"/> SINGLE <input type="checkbox"/> DIVORCED	
Home Address		City	State	Zip	No. of Dependents
Employer		Business Address		City	State Zip
How Long There	Business Phone	Occupation		Driver's License Number	

CO-APPLICANT INFORMATION

Name		Social Security Number	Date of Birth	Marital <input type="checkbox"/> MARRIED (includes registered domestic partners) Status: <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED	
Home Address		City	State	Zip	No. of Dependents
Employer		Business Address		City	State Zip
How Long There	Business Phone	Occupation		Driver's License Number	

If you are married or separated, are any of the listed assets community property? ☐ Yes ☐ No. If the answer is "Yes", list spouse's name if not listed above: _____. Are any assets listed below, the separate property of either spouse? ☐ Yes ☐ No. If yes, explain in Schedule 4.

STATEMENT OF PERSONAL ASSETS AND LIABILITIES

				As of Date:	
	ASSETS	AMOUNT		LIABILITIES	AMOUNT
CASH	Main Bank		NOTES PAYABLE TO OTHERS	Main Bank	
	At Other Banks:			To Other Banks (Itemize Schedule 5)	
				To Others (Itemize, Schedule 5)	
STOCK AND BONDS	Listed (Schedule 1)		OTHER NOTES AND ACCOUNTS PAYABLE	Primary Residence Mortgages	
	Unlisted (Schedule 1)			Rental Properties Mortgages	
				Installment Loans (Schedule 5)	
REAL ESTATE VALUES	Primary Residence (Schedule 2)		TAXES PAYABLE	Current Year's Income Taxes Unpaid	
	Rental Properties (Schedule 2)			Prior Year's Income Taxes Unpaid	
	Trust Deeds & Mortgages (Schedule 2)			Real Estate Taxes Unpaid	
LIFE INSURANCE	Cash Surrender Value (Schedule 3)		OTHER LIABILITIES	Unpaid Interest	
				Others (Itemize, Schedule 4)	
ACCOUNTS AND NOTES RECEIVABLE	Relatives and Friends (Schedule 4)				
	Collectible (Schedule 4)				
	Doubtful (Schedule 4)				
OTHER PERSONAL PROPERTY	Automobiles				
	Other (Itemize, Schedule 4)				
				TOTAL LIABILITIES	
	TOTAL ASSETS			NET WORTH (Assets – Liabilities)	

STATEMENT OF PERSONAL INCOME AND EXPENSES			
ANNUAL INCOME		ANNUAL EXPENDITURES	
Salary or Wages		Property Taxes and Assessments	
Dividends and Interest		Federal and State Income Taxes	
Rental Income (Gross)		Rental Property Expenses (Excluding Mortgage Payments)	
Business or Professional Income (Net of Expenses)		Real Estate Mortgage Payments	
Other Income (Describe)		Payments of Contracts and other Notes	
(Income from Alimony, Child Support or Maintenance Payments need not be disclosed)		Estimated Living Expenses	
		Other (Alimony, Child Support, Separate Maintenance)	
TOTAL INCOME		TOTAL EXPENDITURES	

SCHEDULES: Please complete each item under each schedule and identify how title is held in accordance with the following ownership codes:

CP - Community Property, **TC** - Tenants in Common, **SP** - Separate Property, **TR** - Trust Property, **PART** – Partnership, **JT** - Joint Tenancy.

SCHEDULE 1: STOCKS AND BONDS (UNLISTED) (Attach an additional sheet if necessary)						
Name of issuing Corporation & type of security UNLISTED	# of Shares, or Face Value of Bonds	Pledged Y or N	Value Per Share	Total Value	Registered in the Name of	Ownership Code

SCHEDULE 1: STOCKS AND BONDS (LISTED) (Attach an additional sheet if necessary)						
Name of issuing Corporation & type of security LISTED	# of Shares, or Face Value of Bonds	Pledged Y or N	Value Per Share	Total Value	Registered in the Name of	Ownership Code

SCHEDULE 2: REAL ESTATE OWNED

Please complete the **Schedule of Real Estate** form attached to this package for all real estate holdings.

SCHEDULE 3: LIFE INSURANCE				
Face Amount	Cash Value	Issuing Company	Beneficiary	Loans against Policy

SCHEDULE 4: DETAILS RELATIVE TO OTHER IMPORTANT ASSETS AND LIABILITIES

SCHEDULE 5: NOTES PAYABLE TO OTHERS, INSTALLMENT LOANS, CREDIT CARDS, etc.

Name of Creditor	Balance	Monthly Payment	Maturity Date	Collateral

1. Give details of any contingent liability as endorser or guarantor, or on suits or judgments pending (If necessary use separate sheet)
2. Are any of your assets held in Trust? <input type="checkbox"/> Yes <input type="checkbox"/> No. If yes, give details, including type of Trust, Trustee, etc.
3. Do you do business with any other banks? <input type="checkbox"/> Yes <input type="checkbox"/> No. If yes, give details
4. Have your income tax returns ever been questioned by any governmental authority? <input type="checkbox"/> Yes <input type="checkbox"/> No. If yes explain
5. Have you filed for homestead? <input type="checkbox"/> Yes <input type="checkbox"/> No. If yes explain
6. Are there any unsatisfied judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No. If yes explain
7. Are you a defendant in any legal action? <input type="checkbox"/> Yes <input type="checkbox"/> No. If yes explain
8. Have you had a business failure or filed bankruptcy within the past 14 years? <input type="checkbox"/> Yes <input type="checkbox"/> No. If yes explain

For the purpose of obtaining credit, I/(we) furnish Community West Bank, N.A. (Bank) with the foregoing statement and information which I/(we) certify is a true and correct statement of my/(our) financial condition as of the date noted herein. I/(we) agree to and will notify Bank of any change in name, address or employer, and of any material change in my/(our) financial condition. In the absence of such notice or a new and full written statement, this may be considered as a continuing statement and substantially correct. For the purpose of verifying the above information, I/(we) authorize Bank to obtain such information as Bank may deem necessary concerning the statements herein, including from third parties and credit reporting agencies. I/(we) agree that this application shall remain your property. I/(we) further waive the provisions and protection of Section 1808.21 of the California Vehicle Code. I/(we) understand that this waiver will give the Bank authority to receive my/(our) current residence address at any time from the Department of Motor Vehicles.

NOTICE: The USA PATRIOT ACT requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account or requests a loan, including business accounts or business loans. This means that when opening a new account or requesting a loan, you may be asked more questions to establish and confirm your identity or business entity. It may also be required for you to provide your driver's license or other identifying documents, including documents relating to the business entity for a business account or business loan.

The undersigned understand(s) and acknowledge(s) that there are criminal penalties for giving false financial information to federally insured financial institutions.

Applicant Signature	Date	Co-Applicant Signature	Date
---------------------	------	------------------------	------

<div>SCHEDULE OF REAL ESTATE</div> <div>This Schedule of Real Estate is to be attached to and made part of the Loan Application Package and Personal Financial Statement dated _____.</div> <div>Numbers in (parentheses) are defined in the boxes at the right.</div>	<div>(1) OWNERSHIP CODE</div> <div>CP = COMMUNITY PROPERTY TR = TRUST PROPERTY TC = TENANTS IN COMMON PART = PARTNERSHIP SP = SEPARATE PROPERTY JT = JOINT TENANCY</div> <div><div>(2) PROPERTY CODE</div><div>SF = SINGLE FAMILY MF = MULTI-FAMILY RL = RAW LAND CO = COMMERCIAL</div><div><div>(3) VALUE DETERMINATION CODE</div><div>AV = APPRAISED VALUE OE = OWNERS ESTIMATE</div></div></div>	<div>NOTICE OF RIGHT TO RECEIVE A COPY OF APPRAISAL</div> <div>We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.</div> <div>You can pay for an additional appraisal for your own use at your own cost.</div>
--	--	--

PROPERTY ADDRESS	OWNER CODE (1)	PROP. CODE (2)	ACQ. DATE	ACQ COST (000)	MARKET VALUE	SQUARE FOOTAGE	1 ST MORTGAGE BALANCE (000)	MONTHLY MORTGAGE PAYMENT	MORTGAGE MATURITY DATE	JUNIOR LIENS (000)	EQUITY (000)	GROSS RENTS (000)	EXPENSES (000)	OWNER-SHIP %	EQUITY % (000)
					HOW VALUED (3)										
PAGE TOTALS		TOTALS													
GRAND TOTAL FOR ALL PAGES		TOTALS													

REMARKS: _____

The undersigned hereby certifies under penalty of perjury that the information presented above is true and correct.

Applicant Signature	Date	Co-Applicant Signature	Date
---------------------	------	------------------------	------

SCHEDULE OF BUSINESS DEBT

This Schedule of Business Debt is to be attached to and made part of the Loan Application Package.

COMPANY NAME:		DATE:	
----------------------	--	--------------	--

This schedule should contain information on loans for contracts and notes payable, **not** accounts payable or accrued liabilities

CREDITOR NAME / ADDRESS	ORIGINAL DATE	ORIGINAL AMOUNT	PRESENT BALANCE	INTEREST RATE	MONTHLY PAYMENT	MATURITY DATE	COLLATERAL / SECURITY
PAGE TOTALS							
GRAND TOTAL FOR ALL PAGES							

REMARKS: _____

The undersigned hereby certifies under penalty of perjury that the information presented above is true and correct.

Authorized Signature	Date	Authorized Signature	Date
----------------------	------	----------------------	------