



# Personal Financial Statement

**Please note:**

This form should be used in conjunction with a Business Loan Application or a signed LOI. If you are married or a registered domestic partner (RDP) and live in a community property state such as California, all questions relating to your spouse or RDP must be answered.

Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Street Address: \_\_\_\_\_ City/State: \_\_\_\_\_ Zip: \_\_\_\_\_

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 your obligations.

Financial Information As Of: \_\_\_\_\_

Assets	Amount	Liabilities	Amount	Monthly Payment
Cash in Sunwest Bank:		Income Taxes Payable:		
Cash in Other Institutions (Detail):		Other Taxes Payable:		
Securities Owned (Schedule 1):		Revolving Credit (Schedule 4):		
Retirement Plans (SEP/401K/IRA/PSP/MPP):		Installment Contracts and Notes Payable to Banks and Others (Schedule 5):		
Notes Receivable, including Mortgages and Deeds for Trust Owned (Schedule 2):		Loans on Life Insurance:		
Cash Surrender Value of Life Insurance:		Mortgages or Liens on Real Estate (Schedule 3):		
Real Estate Market Value (Schedule 3):		Other Liabilities (Detail):		
Other Investments (Partnerships, etc.):		Other Liabilities (Detail):		
Automobiles:		Other Liabilities (Detail):		
Personal Property:		Other Liabilities (Detail):		
Other Assets (Detail):		<b>Total Liabilities</b>		
Other Assets (Detail):				
Other Assets (Detail):		<b>Net Worth</b>		
Other Assets (Detail):				<b>Total Monthly Payments</b>
<b>Total Assets</b>		<b>Total Liabilities &amp; Net Worth</b>		

Annual Income	Amount	Annual Expenditures	Amount	Contingent Liabilities	Monthly Payment
Applicant Salary		Interest		As Endorser	
Co-Applicant/Spouse or RDP Salary		Property Tax/Assessments		As Guarantor	
Dividends/Bonds		Income and Other Taxes		On Damage Claims	
Interest		Mortgage Payments		Letters of Credit	
Rentals		Other Contract Payments		Other (Detail)	
Other (Detail)*		Rent		Other (Detail)	
Other (Detail)*		Insurance		Other (Detail)	
Other (Detail)*		Alimony, Child Support, Maint.		Other (Detail)	
Other (Detail)*		Personal Expenses		Other (Detail)	
Other (Detail)*		Other (Detail)		Other (Detail)	
Other (Detail)*		Other (Detail)		<input type="checkbox"/> Check Here if None	

\*If you are married and live in a community property state, your earnings, your spouse's/(RDP) earnings and all "other income" are presumed to be community property unless you indicate otherwise.

**General Information - If married, these questions apply to both you and your spouse**

- |   |  |   |  |
|---|--|---|--|
| Are any assets held in Trust?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | Are you obligated to pay alimony, child support or separate maintainance? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Are any assets pledged or debts secured except as shown?                        | <input type="checkbox"/> Yes <input type="checkbox"/> No | Have you filed a declaration of homestead?                                | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Have you ever had a repossession?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | Are you party to any claim or suits?                                      | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Have you ever had a bankruptcy or had a judgement against you?                  | <input type="checkbox"/> Yes <input type="checkbox"/> No | Has there been an IRS audit in the past 3 years?                          | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Have you ever been a principal or guarantor of a firm that declared bankruptcy? | <input type="checkbox"/> Yes <input type="checkbox"/> No | If yes, has the audit been settled?                                       | <input type="checkbox"/> Yes <input type="checkbox"/> No |

If yes to any of the above, please explain or attach a separate sheet: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Schedule 1: Marketable Securities**

- Are any of your securities restricted?  Yes  No      Do you own 10% or more of the outstanding shares of any company?  Yes  No

How Held	No. Shares or Bond Amount	Description	Title in the Name of	Pledged Yes or No	Where Traded	Present Market Value

↑ Indicate: J -Jointly with spouse (RDP); O - Jointly with other than spouse (RDP); A - Applicant's separate property; S - Spouse's (RDP) separate property      **Total: \$**

**Schedule 2: Notes Receivable - Mortgage & Deed of Trust Owned**

How Held	Name of Debtor	Collateral/Type of Property	Date of Note	Annual P&I Payment	Due Date	1st or 2nd Lien	Unpaid Balance

↑ Indicate: J -Jointly with spouse (RDP); O - Jointly with other than spouse (RDP); A - Applicant's separate property; S - Spouse's (RDP) separate property      **Total: \$**

**Schedule 3: Real Estate Holdings - Mortgages or Liens**

Indicate: SD - Single Dwelling; MD - Multiple Dwelling; or C - Commercial/Industrial

How Held	Property Address	a. Market Value b. Cost	c. Date Purchased d. % Owned	Name of Lender	a. 1st T.D. Bal. b. 2nd T.D. Bal.	c. Mo. Payment d. Mo. Payment
		a.	c.	1st	a.	c.
		b.	d.	2nd	b.	d.
		a.	c.	1st	a.	c.
		b.	d.	2nd	b.	d.
		a.	c.	1st	a.	c.
		b.	d.	2nd	b.	d.
		a.	c.	1st	a.	c.
		b.	d.	2nd	b.	d.

Indicate: J -Jointly with spouse (RDP); O - Jointly with other than spouse (RDP); A - Applicant's separate property; S - Spouse's (RDP) separate property

**Schedule 4: Revolving Credit**

Creditor's Name	Account No.	Monthly Payment	Present Balance
<b>Totals</b>		\$	\$

**Schedule 5: Installment Contracts and Notes Payable**

Creditor's Name	Description	Monthly Payment	Present Balance
<b>Totals</b>		\$	\$

I will immediately notify you in writing if there is a material change in my financial condition. In the absence of such notice, this shall constitute both a new and continuing statement of my financial condition each time I become obligated to you or you rely, to any extent whatsoever, on this statement of my financial condition.

I agree that my present and future obligations to you may become immediately due and payable at your sole discretion and without damage or notice, if; (a) I, or any endorser or guarantor of any of my obligations, at any time fail in business, become insolvent, commit an act of bankruptcy, or die; (b) a writ of attachment, garnishment, execution or other legal process is issued against a material portion of my property; (c) any act for the collection of delinquent taxes is taken against me; (d) any representation to you by me or a guarantor or endorser of my obligations proves to be misleading or untrue; (e) I fail to notify you of any material change in my financial condition or there is a material adverse change in my condition; or (f) I sell or transfer any interest in my current business.

I agree that any of my property in your possession shall be subject to your lien and right to offset for my obligations to you.

You may verify the information contained in this statement with any third party. You may also release any information to others regarding my financial condition and your credit and deposit experience with me in conjunction with all applicable State and Federal laws. By signing below, I hereby waive my rights under Vehicle Code Section 1808.21, so that, when you deem it necessary, you may obtain my residence address from the Department of Motor Vehicles.

I represent and declare under penalty of perjury under the laws of the state of California that the foregoing is a true and correct statement of my current financial condition. Any existing or threatened litigation, claim or circumstance which might reasonably be expected to affect my condition in the future is fully described below or in an attached statement.

X \_\_\_\_\_ X \_\_\_\_\_  
 Signature Date Signature Date





# Notice to Applicant

Please retain for your records.

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## IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT MANDATED BY THE USA PATRIOT ACT

To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act, a Federal law, requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask you 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.

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## ECOA 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 Sunwest Bank is the Federal Deposit Insurance Corporation, Corporation Consumer Response Center, 1100 Walnut St. Box #11, Kansas City, MO 64106 - (877) 275-3342.

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## 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 send a letter to the Credit Administration Manager at Sunwest Bank, 2050 Main Street, Suite 300, Irvine, CA 92614 or call (714) 730-4418 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.

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## INTERNET GAMBLING

In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act and Regulation GG, this notification is to inform you that restricted transactions are prohibited from being processed through your account or relationship with our institution. Restricted transactions generally include, but are not limited to, those in which credit, electronic transfers, checks, drafts, instruments or other proceeds are knowingly accepted by gambling businesses in connection with the participation by others in unlawful internet gambling.

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## RIGHT TO RECEIVE COPY OF THE APPRAISAL

### Non-Residential and Multifamily

Applies to commercial/nonresidential secured properties and multifamily dwellings in California.

You have the right under Section 11423 of the California Business and Professions Code to a copy of the appraisal report obtained by this bank in support of your application for credit, provided that you have paid for the appraisal. In order to obtain a copy of your appraisal report, write us at:

**Sunwest Bank**  
**Attention: Credit Administration**  
**2050 Main Street, Suite 300**  
**Irvine, CA 92614**

We must hear from you no later than 90 days after we notify you about the action taken on your application, including notice of an incomplete application. If you withdraw your application, you must make a request for an appraisal report within 90 days of the withdrawal.

If you request a copy of your appraisal report, and you have paid for the costs of the appraisal, we will send you a copy at the address shown on your loan application. You are only entitled to receive a copy of the appraisal for purposes of evaluating your pending request for an extension of credit with this bank. Your right to receive a copy of the appraisal report is not transferable or assignable.



# Notice to Applicant

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**Please retain for your records.**

## **RIGHT TO RECEIVE A COPY OF THE APPRAISAL**

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### **Residential**

Applies to loans secured by 1 - 4 family residential dwellings.

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.

You can pay for an additional appraisal for your own use at your own cost



# Notice to Applicant

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**Please retain for your records.**

**CALIFORNIA FAIR LENDING NOTICE:** The Housing Financial Discrimination Act of 1977 Fair Lending Notice

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**It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:**

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purposes of the purchase, construction, rehabilitation or refinancing of one-to-four-unit family residences occupied by the owner and for the purpose of the home improvement of any one-to-four-unit family residence.

If you have questions about your rights, or wish to file a complaint, contact the management of this financial institution or:

**Department of Business Oversight  
300 South Spring Street, Suite 15513  
Los Angeles, CA 90013-1204**

**Department of Business Oversight  
45 Fremont Street, Suite 1700  
San Francisco, CA 94105-2219**

This notice applies to applications for purchase, construction, rehabilitation, improvement or refinancing any owner-occupied one-to-four-unit residential property; and owner-occupied or non-owner-occupied home improvement loans that are secured by the one-to-four-unit dwelling if the residential property is located in California.