

FINANCIAL STATEMENT AND APPLICATION

Please read before completing this application: Regardless of your marital status you may apply for credit in your name alone.

If you are unmarried or separated and

- Applying in your name alone: complete the information about you and sign.
- Applying jointly with another person: complete the information about you, sign where indicated and have the other person complete a separate financial statement

If you are married, not separated and relying on community property(such as your salary or that of your spouse) and

- Applying in your name alone: complete the information about you and your spouse, and sign where indicated;
- Applying jointly with your spouse: both complete the application and sign where indicated
- Applying jointly with a person other than your spouse: complete the information about you and your spouse, sign where indicated, and have the other person complete a separate financial statement.

If you are married, not separated, and relying solely on separate property and

- Applying in your name alone: complete the information about you, provide documentation of separate property, and sign where indicated:
- Applying jointly with a person other than your spouse: complete the information about your, sign where indicated, and have the other person complete a separate financial statement.

PERSONAL INFORMATION		Date of Birth	Marital Status	Education
NAME IN FULL	SSN / TIN	Email: <input style="width: 100%;" type="text"/>		
Mailing Address (Please Do NOT USE P. O .BOX)		Place of Birth	Phone:	
Address	_____			
City	_____			
State	_____			
Zip Code	YRS. AT ADDRESS	_____		
		Previous Address if less than 5 years		
Address	_____			
City	_____			
State	_____			
Zip Code	_____			

SPOUSE INFORMATION		Date of Birth	Marital Status	Education
NAME IN FULL	SSN / TIN	Email: <input style="width: 100%;" type="text"/>		
Mailing Address (Please Do NOT USE P. O .BOX)		Place of Birth	Phone:	
Address	_____			
City	_____			
State	_____			
Zip Code	YRS. AT ADDRESS	_____		
		Previous Address if less than 5 years		
Address	_____			
City	_____			
State	_____			
Zip Code	_____			

Loan Amount: <input style="width: 95%;" type="text"/>	Requested Term of the Loan: <input style="width: 95%;" type="text"/>
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Loan Purpose:	<input style="width: 98%; height: 50px;" type="text"/>
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CONTINGENT LIABILITIES

Description and Terms

Guarantee		
Leases (Annual Liability)		
Contracts		
Partnership Obligations		
Other Liabilities as Endorse or Co-Maker		
Letter of Credit		

Total

ESTIMATED INCOME & EXPENSE

FOR THE YEAR _____

INCOME

EXPENSE

Salary		Income Tax (include state and Local)	
Cash Bonouses and Commissions		Co-Op or condominium Maintenance	
Partnership Distributions		Mortgage Payments	
Dividend Income		Other Current Loan Payment(Principal and interest)	
Interest Income		Real Estate Taxes	
Rental Income		Rental Payments	
Cash income from other investment		Insurance	
Realized Capital Gains		Tuition	
Alimony, Child Support or Other Maintenance Payment(need not be reported if you do not wish to have it considered as a basis for repaying this obligation)		Alimony, Child Support, Maintenance	
		Medical Expense	
		All Other Living Expense	
Deferred Compensation		Other Expense (Describe)	
Other Income (describe)			

Total Income:

Total Expense:

Total Actual Gross Income Last Two Calendar Years

SCHEDULES

SCHEDULE A - CASH ACCOUNTS

Name and Account number of Deposit Institution	Type of Account (checking, Savings, CD Money Market)	Owner (applicant, Spouse, Joint)	Current Balance	Estimated Average Balance (past 12 months)

SCHEDULE B - BANK DEBT (Excluding mortgages)

Name and account number of Lender/bank	Owner (applicant, Spouse, Joint)	Current Unpaid Balance	Final Due Date	Estimated Annual Principal and interest Expense	Total Available under Line of credit	Collateral (YES/NO)

SCHEDULE C 1 - US. GOVERNMENT

(Attach Broker Statement if Applicable)

Number of Share or Face Value of Bonds	Issue	Owner (applicant, Spouse, Joint)	Where Held	Current Market Value	Margined or Pledged to others? (Yes Or No)

Approximate Cost or Tax Basis of Portfolio _____

SCHEDULE C 2 - OTHER FULLY MARKETABLE SECURITIES

(Attach Broker Statement if Applicable)

Number of Share or Face Value of Bonds	Issue	Owner (applicant, Spouse, Joint)	Where Held	Current Market Value	Margined or Pledged to others? (Yes Or No)

Approximate Cost or Tax Basis of Portfolio _____

SCHEDULE D - NON READILY MARKETABLE SECURITIES

Number of Shares	Description (Include explanation of restrictions)	Owner (applicant, Spouse, Joint)	Estimated Value	Pledged to others (Yes/No)

SCHEDULE E - REAL ESTATE AND MORTGAGES

Address & Type of Property	Title in Name of:	% of Owner-ship	Gross Annual Income Produced if Any	Date Acquire	Cost	Estimated Market Value	Mortgage Held BY:	Balance of Mortgage	Monthly Payment

SCHEDULE F - LIFE INSURANCE

Name of Insurance Company	Owner of Policy	Beneficiary	Face Amount	Policy Loan	Cash Value

Are you covered by Disability Insurance? Amount:

BALANCE SHEET

Assets

Liabilities

Cash Account - Schedule A	Bank Debt - Schedule B (exclude Mortgages)
U.S. Government Securities - Schedule C1	Margin Debt Due to Brokers
Fully Marketable Securities - Schedule C2	Total Value of Loans Against Life Insurance
Non - readily Marketable Securities - Schedule D	Mortgage Debt - Schedule E
Cash Value of Life Insurance(s) - Schedule F	Note due to Partnerships
Estimated Market Value of Real Estate - Schedule E	Loans from Others (itemized):
Other Investments (include partnerships)	
Loans or Other Receivables	
IRA, Keogh & Other Vested Retirement Assets	Other Liabilities (itemized):
Other Assets (itemize):	
	Total liabilities
Total Assets	Net Worth (Assets - Liabilities)

Total Liabilities and Net Worth

	APPLICANT INFORMATION	SPOUSE INFORMATION (if joint statements)
Employer's Name		
Business Phone Number		
Employer's Address		
Title (if Applicable)		
Number of years with this Employer		
Previous Employer's Name		
Business Phone Number		
Employer's Address		
Title (if Applicable)		
Number of years with this Employer		

PLEASE ANSWER THE FOLLOWING QUESTIONS:

Are you involved in any legal actions? _____ If yes, Please describe fully (include monetary implications): _____

Income tax returns filed through (data): _____ Are any returns currently being audited? _____ If Yes, what Year _____

Have you been declared bankruptcy in the last seven years? _____ If Yes, Please give date: _____

Name, Address and Phone number of your accountant:

Name

Address

City State Zip Code

Phone Number

Do you have a personal trust? _____ If yes, list below any assets in this statement that are owned by the trust: _____

Name of dependents (excluding spouse) and Age: _____

The information contained in this statement and all other financial documentation given to you by each of the undersigned is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents, warrants and certifies that all information provided herein or otherwise is true, correct and complete. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement, or (2) in the financial condition of any of the undersigned, or (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein, and to determine the credit-worthiness of the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. The undersigned agrees that this statement is the property of the Bank of Whittier.

Applicant Signature: _____

Spouse Signature: _____

Today's Date

Today's Date