



Personal Financial Statement

Name _____

Address _____ # Years at Address _____
Street City State Zip Code

Social Security No. _____ Date of Birth _____

Home Phone _____ Work Phone _____

Present Employer _____

Position _____ # Years w/Employer _____

Address of Employer _____

MARITAL/REGISTERED DOMESTIC PARTNER (RDP) STATUS:

Note: Married/RDP applicants may apply for separate credit.

If married or in a RDP complete spousal/RDP information below.

☐ Married ☐ Unmarried ☐ Separated ☐ RDP

I am applying:

- A. ☐ for individual credit.
- B. ☐ for joint credit with my spouse/RDP: _____
(Name)
- C. ☐ for joint credit with another, not my spouse/RDP: _____
(Name)
- D. ☐ to guaranty the credit requested by: _____
(Borrower)

Credit Requested:

Line/loan \$ _____ for the purpose of _____

Instructions: Follow the instructions for the box checked above.

- A. Complete and sign the Personal Financial Statement. If married or in a registered domestic partnership, include information about self and spouse/RDP (unless you do not live in a community property state).*
- B. Complete the Personal Financial Statement as to self and your spouse/RDP.* Both you and your spouse/RDP must sign.
- C. Each joint applicant must complete a separate Personal Financial Statement and sign it. If applicant is married or in a registered domestic partnership, include information about his/her spouse/RDP (unless applicant does not reside in a community property state).*
- D. Complete and sign the Personal Financial Statement. If married or in a registered domestic partnership, include information about self and spouse/RDP (unless you do not live in a community property state).*

*All assets and income of married/RDP applicants will be presumed to be community property unless you expressly indicate otherwise. See the "How Held" codes on the third page of this form.

Please treat references in the Personal Financial Statement to a "spouse" as including reference to a registered domestic partner.

Spousal/RDP Information: Name: _____
Social Security No. _____ Date of Birth _____
Employer _____ Length Of Service: _____
Address of Employer _____

List all amounts in dollars. Omit cents.
Please attach a separate sheet if you need more space
to complete a detailed schedule.

to complete a detailed schedule.

ANNUAL INCOME		ANNUAL EXPENDITURES		CONTINGENT LIABILITIES	
Employment Income		Property Taxes/Assessments		As Endorser	
		Income and Other Taxes		As Guarantor	
Dividends		Mortgage Payments & Interest		Damage Claims	
Interest		Other Contract Payments		For Taxes	
Rentals		Insurance		Other (Detail)	
Alimony, child support or maintenance (you need not show this unless you wish us to consider it).		Living Expenses			
		Rent Expense			
		Alimony, child support/maint.			
		Other			
Other				<input type="checkbox"/> Check here	
				if "None"	
TOTAL INCOME		TOTAL EXPENDITURES		TOTAL CONTINGENT LIABILITIES	

SCHEDULE 7 - NOTES RECEIVABLE				
Name of Debtor	Collateral	How Payable	Maturity Date	Total Amount Due
1		\$ per		
2		\$ per		
3		\$ per		
4		\$ per		
TOTAL				

SCHEDULE 2 - MORTGAGES AND DEBTS OF TRUST OWNED					
Name of Debtor	Type of Property	1st or 2nd Lien	Value of Property	How Payable	Unpaid Balance
				\$ per	
				\$ per	
				\$ per	
				\$ per	
TOTAL					

SCHEDULE 3 - LIFE INSURANCE

Insured	Beneficiary	Insurance Company	Face Amount of Policy	Cash Value	Loans
TOTAL					

SCHEDULE 4 - SECURITIES/RETIREMENT ACCOUNTS OWNED - Include Current Statements

No. Shares or Bond Amount	Description	Title in Name of	IRA/SEP Y/N	How Held Code*	Amount at Which Carried on this Statement	Present Market Value	Indicate L=Listed U=Unlisted
TOTAL							

***How Held Code**

REVOCABLE TRUST "RT"	IRREVOCABLE TRUST "IT"	COMMUNITY PROPERTY	SEPARATE PROPERTY (Indicate applicable abbreviation)		
		Always Indicate "CP"	"SO" = SINGLE OWNERSHIP	"JT" = JOINT TENANTS	"TIC" = TENANTS IN COMMON

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		
1						
				\$		
				Year		
2						
				\$		
				Year		
3						
				\$		
				Year		
4						
				\$		
				Year		
TOTAL						

SCHEDULE 6 - MORTGAGES OR LIENS ON REAL ESTATE

To Whom Payable	Loan/Line*	Indicate 1st or 2nd Mortgage	How Payable	Interest Rate	Fixed or Adjustable	Maturity Date	Balance Owed
1			\$ per				
2			\$ per				
3			\$ per				
4			\$ per				

*If Line of Credit, indicate total amount of Line \$ _____

SCHEDULE 7 - NOTES PAYABLE

To Whom	How Payable	Collateral	Interest Rate	Unpaid Balance
	\$ per			
	\$ per			
	\$ per			
	\$ per			

Are you contingently liable for any endorsements or guarantees?

☐ YES ☐ NO

If "Yes", please give details and list on page 2 under Contingent Liabilities:

Have you ever gone through bankruptcy or compromised a debt?

☐ YES ☐ NO

If "Yes", please give details:

Are there any suits, judgments, executions, or attachments pending against you?

☐ YES ☐ NO

If "Yes", please give details:

Are any assets held under trust agreement?

☐ YES ☐ NO

If "Yes", please give details:

YOUR REPRESENTATIONS, WARRANTIES, AND CONSENTS:

I understand that Exchange Bank is relying on the information in this financial statement (including the designation of my property as separate or community property) in deciding to give or continue the financial accommodations or extension of credit I have requested or received. I promise that this is a true statement of my financial condition as of the date of valuations. You may rely on it as being true and correct until I otherwise notify you in writing. If this statement is not true in any material respect, or if I should die, file for bankruptcy, or if any other creditor tries to seize my property, or if any adverse change occurs in my financial condition, at your election any or all of my indebtedness and obligations to you, direct or contingent, shall become immediately due and payable without demand or notice. Should I place my property into a trust, I will notify you immediately, and I will not exercise any trust powers against the Bank's rights and if I should default, I irrevocably authorize the Bank to direct the trustee in my name to pay all amounts due to the Bank.

You may retain and verify this statement and may seek credit information about me by obtaining a consumer credit report or otherwise. 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 relationship with you.

I HEREBY CERTIFY THAT I HAVE CAREFULLY READ THE ABOVE STATEMENT, INCLUDING THE REVERSE SIDE, AND IT IS A COMPLETE, TRUE, AND CORRECT STATEMENT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

DATE

YOUR SIGNATURE

DATE

YOUR SPOUSE'S/RDP'S SIGNATURE (if you are married or in a registered domestic partnership and applying for joint credit with your spouse/RDP)



Business Loan Application Disclosures

1. IDENTIFICATION OF NEW CUSTOMERS

To help the government fight the funding of terrorism and money laundering activities, federal law requires us to obtain, verify, and record information that identifies each person who opens an account. When you open your first account with us, 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. In addition, you may be asked several questions, and we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and by federal law. We may repeat the identification process when you open another account and have had no active account with us during the past five years.

2. CALIFORNIA FAIR LENDING NOTICE

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 purpose 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 if you wish to file a complaint, contact the management of this financial institution or:

State of California
Department of Business Oversight
300 South Spring Street, Suite 15513
Los Angeles, CA. 90013-1259

OR

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

3. RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL GIVEN AT TIME OF APPLICATION

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 us at the following address or telephone numbers within 60 days from the date you are notified of our decision:

Exchange Bank
P O Box 760
Santa Rosa, CA 95402
Telephone Numbers: (707) 524-3000 or (800) 995-4066

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 the:

Federal Deposit Insurance Corporation
Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO. 64106

4. DISCLOSURE CONCERNING YOUR RIGHT TO RECEIVE A COPY OF THE APPRAISAL REPORT

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 expense.

If you applied for a loan secured by a one- to four-family residential structure, you have the right to receive a copy of the appraisal report and other written valuations developed in connection with your application for credit. We will deliver a copy to your last-known address. If there is more than one applicant, a copy will be delivered to the primary applicant, where one is readily apparent. Copies can be provided to a consumer applicant in an electronic format so long as the creditor complies with the disclosure and consumer consent provisions of the Electronic Signatures in Global and National Commerce Act (E-SIGN Act).

The Bank may require that you pay for the cost incurred in obtaining the appraisal or valuation. Please note that any appraisal we obtain in connection with your loan application will be for the purpose of assisting us in determining whether to extend credit to be secured by the appraised property and, if so, upon what terms. Depending upon the amount and the nature of the loan requested among other factors, the appraisal may be conducted by a certified appraiser, a licensed appraiser, or someone who is neither licensed nor certified. The person performing the appraisal may be a Bank employee or an independent contractor. The appraisal report should not be relied upon by you or anyone else to determine the value, description, or condition of the property. If you wish professional assistance in determining those matters, you should retain your own appraiser or other advisor.

5. CALIFORNIA NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL OF NON-RESIDENTIAL REAL PROPERTY

You have a 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 and the cost of duplicating the appraisal. In order to obtain a copy of your appraisal report, write us at:

Exchange Bank
Loan Service Center #200
P. O. Box 760
Santa Rosa, CA. 95402

We must hear from you no later than 90 days after we notify you about the action taken on your credit application, including notice of an incomplete application. If you withdraw your application, you must make your 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.

6. REPORTING INFORMATION TO CREDIT BUREAUS:

Lender may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.