

Business Ready Cash Reserve - Application for Overdraft Line of Credit



Request: <input type="radio"/> New Line <input type="radio"/> Line Increase		Amount Requested (Maximum: \$10,000):		Link the RCR to the following MB&T account:	
1. BORROWER COMPANY INFORMATION					
<input type="radio"/> Sole Proprietor*		<input type="radio"/> General Partnership		<input type="radio"/> Corporation	
<input type="radio"/> Limited Partnership		<input type="radio"/> Limited Liability Partnership		<input type="radio"/> Limited Liability Company	
				<input type="radio"/> S-Corporation	
				<input type="radio"/> Other _____	
*NOTICE TO SOLE PROPRIETOR APPLICANT(S): If you are the sole owner of your sole proprietorship, you can apply for credit in your personal name alone, regardless of your marital status. If your sole proprietorship is owned by you and your spouse, including a registered domestic partner, both owners must apply and agree to the terms and conditions of the RCR Agreement.					
We intend to apply jointly: Applicant: <input type="radio"/> Yes <input type="radio"/> No Initial _____ Co-Applicant: <input type="radio"/> Yes <input type="radio"/> No Initial _____					
2. GENERAL INFORMATION					
Borrower's Business Name/DBA Name (if applicable)				Federal Tax I.D. Number	
Physical Address (Street, City, State, ZIP)					
Describe your product/service			Date Established (Month/Year)		Owner Since (Month/Year)
List Business Owners' and Officers' Names and Titles (attach separate sheet if necessary)					
<i>Business Financial Information - Most Recent Year End as of (MM/DD/YYYY)</i>					
Gross Annual Business Revenues			Business Net Income		
3. OWNER/GUARANTOR/CO-APPLICANT PROFILE (Personal Information)					
Use additional applications for each Co-Applicant, Owner, Shareholder, Partner with 20% or more ownership, and each Guarantor. A loan to a business entity other than a sole proprietorship must be guaranteed by all persons who own 20% or more of the business and a minimum of 75% of the ownership must guarantee the loan by signing the Continuing Guarantee form.					
First Name		Middle Name		Last Name	
Date of Birth		Social Security Number		Percentage Ownership in Company/Title	
Home Phone		Cell Phone		E-mail Address*	
*To unsubscribe from Montecito Bank & Trust emails with special offers, deals, promotions or surveys email unsubscribe@montecito.bank .					
Permanent Residence Address (Street, City, State, ZIP)				<input type="radio"/> Own <input type="radio"/> Rent No. Yrs./Months	
Current Mailing Address (Street, City, State, ZIP) if different from above address				Monthly Housing Expense \$	
Name and Address of Current Employer				<input type="radio"/> Self-Employed <input type="radio"/> Retired <input type="radio"/> Active Military	
Business Phone		Years/Months at Job		Present Position/Title	
				Monthly Employment Gross Income \$	
Alimony, child support or separate maintenance income needs to be listed only if you wish such income to be considered in evaluating this application. Please identify other sources of income:				Other Monthly Income	
<input type="radio"/> Alimony <input type="radio"/> Child Support <input type="radio"/> Separate Maintenance Income <input type="radio"/> Other _____				\$	
If employed in current position for less than two years, or if currently employed in more than one position, complete the following:					
Name of Employer				Dates (From – To)	
Position/Title/Type of Business				Monthly Gross Income	

(Continued)

4. AGREEMENT, SECURITY INTEREST AND SIGNATURES

To Montecito Bank & Trust ("Lender"): In order to obtain an overdraft protection Business Ready Cash Reserve line of credit ("RCR") and as security for all amounts due, we ("we," "our" and "us" mean the applicant and co-applicant(s), if any) give Lender a security interest in the checking account linked to the RCR (identified at the top of this application) and any other deposit accounts we now have and may hereafter establish with Lender, to the extent permitted by law. The information supplied in this application is complete and correct. We understand Lender will rely on this information. Lender may request a consumer credit report or reports from one or more consumer reporting agencies (credit bureaus) in connection with this application. If we ask Lender, we will be informed whether any consumer credit report was requested and, if so, of the name and address of the consumer reporting agency which furnished the report. If Lender updates, renews, increases or extends our RCR, Lender may obtain subsequent credit reports without telling any one of us. We consent to Lender and its affiliates sharing information as authorized by law from and about us and our accounts with each other and with others, including information that may be used to offer insurance and investment products to us. If this application is approved, we agree to the terms and conditions of the RCR Line of Credit Agreement which has been provided to us and we hereby acknowledge receipt of the Agreement.

X

Signature of Applicant

Date

BANK USE ONLY:	Received By:	Date Received:	Branch Number:	Bank Associate:
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