



APPLICANT INFORMATION

Name		Date of Birth	Social Security Number		
Phone (Home/Cell/Other)	E-mail Address*		<input type="radio"/> Married <input type="radio"/> Registered Domestic Partner <input type="radio"/> Unmarried <input type="radio"/> Separated		
*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 /
Mailing Address (if different from above): Street	City	State	ZIP	Driver's License #	Issued Exp. State
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			

CO-APPLICANT/SPOUSE/REGISTERED DOMESTIC PARTNER INFORMATION

Name		Date of Birth	Social Security Number		
Phone (Home/Cell/Other)	E-mail Address*		Driver's License #	Issued	Exp. State
*To unsubscribe from Montecito Bank & Trust emails with special offers, deals, promotions or surveys, email unsubscribe@montecito.bank.					
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			

As used herein, the words "I", "you", "your", "we", or "my" refer to the applicant(s) and "Lender" refers to Montecito Bank & Trust. If married or a registered domestic partner, you may apply for a separate account. If you are married or a registered domestic partner, please complete all information for yourself and your spouse (hereinafter "spouse" shall refer to a spouse or registered domestic partner). You do not have to list spouse's separate property unless this is an application for a joint account. **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 this obligation.**

NOTICE TO APPLICANT(S): You may apply for credit in your personal/business name alone, with a spouse or registered domestic partner, or any other person, regardless of marital status. I am applying (check one): In my individual name only In my business name only

We intend to apply jointly: Applicant: Yes No Initial _____ Spouse/Registered Domestic Partner: Yes No Initial _____

If applying jointly: Jointly with my spouse/registered domestic partner Jointly with _____

Joint Credit with Person(s) other than Spouse/Registered Domestic Partner, or Individual Relying on Another Person's Income: The co-applicant or person on whose income you are relying must complete a separate application.

Financial Information as of _____ (MM/DD/YYYY)

Assets	Amount	Liabilities	Remaining Balance on Loan/Lease Payments	Monthly Loan/Lease Payments
Cash in Montecito Bank & Trust		Due to Montecito Bank & Trust		
Cash in other Institutions (specify)		Income Taxes & Other Taxes Payable		
Securities Owned (Schedule 1)	\$ 0	Revolving Credit (Schedule 4)	\$ 0	\$ 0
Notes Receivable Including Mortgages & Deeds of Trust Owned (Schedule 2)	\$ 0	Installment Contracts & Notes Payable to Other Banks & Others (Schedule 5)	\$ 0	\$ 0
IRA/Keogh/Pension		Loans on Life Insurance		
Real Estate Owned (Schedule 3)	\$ 0	Mortgages or Liens on Real Estate (Schedule 3)	\$ 0	\$ 0
Other Investments (Partnerships, etc.)		Other Liabilities (specify)		
Automobiles				
Cash surrender Value of Life Insurance				
Personal Property and other Assets (specify)				
Total Assets	\$ 0	Total Liabilities	\$ 0	\$ 0
Net Worth (Total Assets - Total Liabilities)			\$ 0	

Annual Income ¹	Amount	Annual Expenditures	Amount	Contingent Liabilities	Amount
Applicant Salary		Interest		As Endorser	
Co-Applicant / Spousal / Registered Domestic Partner Salary		Property Tax / Assessments		As Guarantor	
Dividends / Bonds		Income and Other Taxes		Suits / Claims	
Interest		Mortgage Payments		Letters of Credit	
Rentals		Other Contract Payments		Other (specify)	
Other (specify)		Rent			
		Insurance			
		Alimony, Child Support / Maintenance			
		Personal Expenses			
		Other (specify)			
Total	\$ 0	Total	\$ 0	Total	\$ 0

1. If you are married or a registered domestic partner and live in a community property state such as California, your earnings and other income and your spouse's earnings and other income are presumed to be community property and your debts and your spouse's debts are presumed to be community obligations, unless you indicate otherwise.

Personal Financial Statement



Representations: These questions apply to both you & your Spouse or Registered Domestic Partner	Comments (If yes to any question, or use a separate sheet)
Are any assets held in Trust? <input type="radio"/> Yes <input type="radio"/> No	
Are any assets pledged or debts secured except as shown? <input type="radio"/> Yes <input type="radio"/> No	
Have you ever had a repossession, foreclosure, or short sale? <input type="radio"/> Yes <input type="radio"/> No	
Have you ever had a bankruptcy or had a judgment against you? <input type="radio"/> Yes <input type="radio"/> No	
Have you ever settled a debt for less than the balance due? <input type="radio"/> Yes <input type="radio"/> No	
Have you ever been a principal or guarantor of a firm that declared bankruptcy? <input type="radio"/> Yes <input type="radio"/> No	
Are you a party to any claim or suits? <input type="radio"/> Yes <input type="radio"/> No	
Has there been an IRS audit in the last 3 years? <input type="radio"/> Yes <input type="radio"/> No	
If yes, has the audit been settled? <input type="radio"/> Yes <input type="radio"/> No	
Is there any existing or threatened litigation, claim or circumstance which might reasonably be expected to affect your or your business's condition in the future? <input type="radio"/> Yes <input type="radio"/> No	

Schedule 1: Marketable Securities

Are any of your securities restricted? <input type="radio"/> Yes <input type="radio"/> No	Do you own 10% or more of the outstanding shares in any company? <input type="radio"/> Yes <input type="radio"/> No						
If yes to either question, please explain:							
How Held¹	No. of Shares or Bond Amount	Description	Title in Name of	Pledged Yes or No	Brokerage Where Held	Present Market Value	
1. Please indicate: J - Jointly with Spouse or Registered Domestic Partner O - Jointly with Other than Spouse or Partner T - Trust A - Applicant's Separate Property S - Spouse or Partner's Separate Property Ot - Other						Total	\$ 0

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

How Held ²	Name of Debtor	Collateral / Type of Property	Date of Note	Monthly P & I Payment	1st or 2nd Lien	Note Balance	
2. Please indicate: J - Jointly with Spouse or Registered Domestic Partner O - Jointly with Other than Spouse or Partner T - Trust A - Applicant's Separate Property S - Spouse or Partner's Separate Property Ot - Other						Total	\$ 0

Schedule 3: Real Estate Holdings - See Page 3

Schedule 4: Revolving Credit

Schedule 5: Installment Contracts & Notes Payable

Creditor's Name	Account Number	Present Balance	Monthly Payment	Creditor's Name	Account Number	Present Balance	Monthly Payment
Totals		\$ 0	\$ 0	Totals		\$ 0	\$ 0

I will immediately notify Lender 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 Lender or Lender relies, to any extent whatsoever, on this statement of my financial condition.

I agree that my present and future obligations to Lender may become immediately due and payable, at Lender's sole discretion and without demand or notice, if (a) I, or any endorser or guarantor of any of my obligations, at any time fail in business, become insolvent, become bankrupt, 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 Lender by me or a guarantor or endorser of my obligations proves to be misleading or untrue; (e) I fail to notify Lender of any material change in my financial condition or there is a materially adverse change in my condition; or (f) I sell or transfer any interest in my current business.

I hereby grant Lender a security interest in any of my property, including deposit and investment accounts, in Lender's possession, which shall be subject to Lender's lien and right to offset for my obligations to Lender, except real estate-secured loans.

Lender may verify the information contained in this statement with any third party (including credit bureaus) and use this information, and information from any credit bureau, in selecting and informing me about other products and services Lender offers. Lender may also release any information to others regarding my financial condition and Lender's credit experience with me. By signing below, I hereby waive my rights under Vehicle Code section 1808.21, so that, when Lender deems it necessary, Lender may obtain my residence address from the Department of Motor Vehicles.

I declare under penalty of perjury under the laws of the State of California that all of the foregoing and attachments hereto are true, correct and complete.

X _____ **Signature of Applicant** _____ **Date** X _____ **Signature of Spouse or Registered Domestic Partner** _____ **Date**



Schedule 3: Real Estate Holdings - Mortgages or Liens

1. Indicate: **P** - Personal Use **R** - If Rental being held for income
 2. Indicate: **SD** - Single Dwelling **MD** - Multiple Dwellings **C** - Commercial/Industrial **RL** - Raw Land
 3. Your Share

P/R ¹	Property Address	Type of Property ²	Name on Title	% Owned	Year Acquired	Total Purchase Price ³	Present Market Value ³	Interest Rate	Lender Name	Total Outstanding Loan Balances ³	Maturity Date	Gross Monthly Rental Income ³	Lease Maturity Date	Monthly Mortgage Payments ³	Annual Property Tax ³	Monthly Homeowners' Assn. Dues ³	
Total							\$ 0	Total			\$ 0	Total					\$ 0