



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
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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)		Revolving Credit (Schedule 4)		
Notes Receivable Including Mortgages & Deeds of Trust Owned (Schedule 2)		Installment Contracts & Notes Payable to Other Banks & Others (Schedule 5)		
IRA/Keogh/Pension		Loans on Life Insurance		
Real Estate Owned (Schedule 3)		Mortgages or Liens on Real Estate (Schedule 3)		
Other Investments (Partnerships, etc.)		Other Liabilities (specify)		
Automobiles				
Cash surrender Value of Life Insurance				
Personal Property and other Assets (specify)				
Total Assets		Total Liabilities		
		Net Worth (Total Assets - Total Liabilities)		

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		Total		Total	

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.



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									Total				Total				