



SONOMA NATIONAL BANK

PERSONAL LOAN INFORMATION

Not Secured by Real Estate

Thank you for considering Sonoma National Bank for your personal loan. We will make every effort to process your request in a timely manner. Please call the Bank with any questions you may have.

FOR CHECKING RESERVE ACCOUNTS:

1. Current Personal Financial Statement (sections 1, 3 & 11)
2. Credit Information Authorization/Declaration signed and dated by applicant.

FOR UNSECURED PERSONAL LOANS OR PERSONAL LINES OF CREDIT:

1. Current Personal Financial Statement
2. Credit Information Authorization/Declaration signed and dated by applicant.
3. Signed copy of last two years Federal Income Tax Returns.
4. Copy of your most recent pay stub.

FOR SECURED PERSONAL LOANS (AUTO, STOCKS OR BONDS, SAVINGS OR TIME DEPOSIT ACCOUNT)

1. Current Personal Financial Statement (sections 1, 3 & 11)
2. Credit Information Authorization/Declaration signed and dated by applicant.
3. Signed copies of the last two years Federal Income Tax Returns (original signatures).
4. Copies of your most recent pay stub.

ALL LOANS:

- IF ANY OF THE BORROWERS ASSETS ARE HELD IN A TRUST, A COMPLETE COPY OF ALL THE TRUST(S) (to be copied and returned to Borrower).
- If you receive other income, i.e. alimony, child support, disability/social security or third party trust income, that you wish to have considered for purposes of granting credit, provide written evidence of such, if not reflected on the tax return.

If Auto Secured:

- New Auto - Dealer Purchase Agreement, complete with vehicle identification number, make, model and year and name of insurance agent.
- Used Auto - Copy of current registration; Bill of Sale, Smog Certificate and Name of Insurance Agent, Sonoma National Bank inspection.

If Stock Secured:

- Stock or bond secured loans - copies of the stock or bond certificates to be pledged as collateral.

If Savings or Time Deposit Secured:

- Savings or Time Deposit secured - information on the savings or time deposit to be pledged as collateral (account owners, bank, account number, interest rate, maturity date).

Sonoma National Bank reserves the right to request additional information on a case by case basis.

LOAN DEPARTMENT/801 4TH STREET, SANTA ROSA, CA. 95404

(707) 579-2265



SONOMA NATIONAL BANK

801 4TH ST.
Santa Rosa, Ca. 95404
707-579-2265

**BUSINESS AND CONSUMER LOAN
PERSONAL FINANCIAL STATEMENT**

SECTION 1

AMOUNT REQUESTED: \$ _____ USE OF PROCEEDS: _____

TYPE OF CREDIT DESIRED:

- Guarantee Company Debt Home Improvement Cash Secured (Complete Section 1 & 11)
 Personal Loan Home Equity Line Cash Reserve (Complete Section 1, 3 & 11)
 Personal Line of Credit Automobile (Complete Section 1, 3 & 11) Other _____

STATEMENT OF CONDITION AS OF _____, 20____ (Date)

Name _____
 Employer Name _____
 Employer Address _____
 Title _____ No. of years _____ Business Phone _____

Name _____
 Employer Name _____
 Employer Address _____
 Title _____ No. of years _____ Business Phone _____

SECTION 2 ASSETS	(Omit cents)	LIABILITIES	(Omit cents)
Cash on Hand and in Banks	\$	Accounts Payable	\$
Savings Accounts	\$	Notes Payable to Banks and Others (Describe in Section 4)	\$
IRA or Other Retirement Accounts	\$	Installment Account (Auto) Mo. Payments \$ _____	\$
Accounts and Notes Receivable	\$	Installment Account (Other) Mo. Payments \$ _____	\$
Life Insurance - Cash Surrender Value Only (Complete Section 10)	\$	Loan on Life Insurance	\$
Stocks and Bonds (Describe in Section 5)	\$	Mortgages on Real Estate (Describe in Section 6)	\$
Real Estate (Describe in Section 6)	\$	Unpaid Taxes (Describe in Section 8)	\$
Automobile - Present Value	\$	Other Liabilities (Describe in Section 9)	\$
Other Personal Property (Describe in Section 7)	\$		\$
Other Assets (Describe in Section 7)	\$	TOTAL LIABILITIES	\$
TOTAL ASSETS	\$	NET WORTH (Assets less Liabilities)	\$

SECTION 3 Source of Income

Source of Income		Cash Expenditures	
Salary	\$	Mortgage Payment	\$
Net Investment Income	\$	Rent Payment	\$
Real Estate Income	\$	Personal living expenses	\$
Other Income (Describe below)*	\$	Other monthly payments (credit cards, etc.)	\$

Description of Other Income in Section 3. Please describe any recurring income not reflected on previous tax returns.

*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

SECTION 4 Notes Payable to Bank and Others (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Name and Address of Note Holder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed Type of Collateral

SECTION 5 Stocks and Bonds (use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Number of Shares	Number of Securities	Cost	Market Value Quotation Exchange	Date of Quotation Exchange	Total Value

SECTION 6 Real Estate (List each parcel separately. Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

	Property A	Property B	Property C
Type of Property			
Address of Property			
Name of Property Owner			
Date Purchased			
Original Cost			
Present Market Value			
Name of Lender			
Loan Number			
Loan Balance			
Amount of Payment per Month			
Status of Loan			

SECTION 7 Other Personal Property and Other Assets (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment, and if delinquent, describe delinquency.)

SECTION 8 Unpaid Taxes (Describe in detail as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

SECTION 9 Other Liabilities (Describe in detail)

SECTION 10 Insurance Held (Give face amount and cash surrender value of policies – name of insurance and beneficiaries.)

SECTION 11

Please certify and sign below

Signature _____ Date: _____

Your borrowing Spouse's Signature (if you are applying for credit jointly with your spouse) _____ Date: _____

Sonoma National Bank
Credit Information Authorization/Declarations
(Individual Applicants/Guarantors Only)

Legal name(s) as it/they should appear on all loan documents: [include first, middle and last name(s)]

Individual Name: _____

Date of Birth: _____ Social Security Number: _____

Spouse or Domestic Partner: _____

Date of Birth: _____ Social Security Number: _____

Home Address: _____

Home Phone Number: _____

Instructions to married applicants and to partners registered under the California Domestic Partnership Law.

Your Financial Statement/Credit Application should provide credit information relating to your spouse or partner unless you are separated and your separated spouse or partner is not also applying for this loan. Unless you indicate otherwise, the Bank will assume (1) All property listed is community property. (2) All debts listed for you or your spouse or partner are community obligations.

Who is applying:

You are providing credit information for the purpose of obtaining or guaranteeing a loan. You understand that you may apply for this credit in your name alone or with someone else regardless of your marital status. You are applying:

- In your name alone _____ **Initial here.**
- With your spouse or California registered domestic partner _____ **Initial here.** If you are a California registered domestic partner, answer the rest of the questions as if you were married.
- Your name along with _____ whose separate financial statement is being provided. _____ **Initial here.**

Your marital status (answer only if this financial statement is provided in connection with secured credit or if you live in a community property state, such as California, Nevada or Arizona):

- Married _____ **Initial here.**
- Separated or _____ **Initial here.**
- Unmarried (includes single, divorced, widowed) _____ **Initial here.**

Authorization:

The Bank is authorized to make inquiries as necessary to verify the accuracy of the credit information you have provided and to determine your creditworthiness at any time for any reason related to this credit transaction. The Bank may retain this information and may seek credit information about you or your spouse or registered domestic partner by obtaining a consumer credit report or otherwise.

You understand that from time to time the Bank may receive information about you from others and may answer questions and requests from others (including, but not limited to loan brokers, SBA and their agents) seeking credit experience information and credit documentation about you and your relationships with the Bank. This may include sharing this information within the Bank.

Acknowledgement:

You have read, understand and agree that the Bank may rely on this Authorization. You acknowledge that commercial real estate and SBA loan approvals will be in writing subject to terms set forth in a commitment letter. SBA loans are subject to authorization from the Small Business Administration.

Declarations:

PLEASE ANSWER THE FOLLOWING QUESTIONS FOR YOURSELF AND YOUR SPOUSE OR REGISTERED DOMESTIC PARTNER

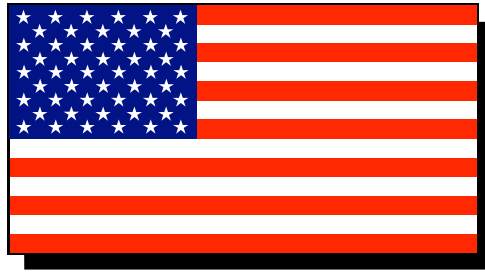
	YES	NO
1. Have you (or any firm in which you are a major owner or guarantor) ever declared bankruptcy or had a judgment against you?	<input type="checkbox"/>	<input type="checkbox"/>
2. Have you ever voluntarily surrendered or had a vehicle, appliance or any other item repossessed?	<input type="checkbox"/>	<input type="checkbox"/>
3. Are your tax returns currently being audited or contested?	<input type="checkbox"/>	<input type="checkbox"/>
4. Are you currently delinquent on any taxes?	<input type="checkbox"/>	<input type="checkbox"/>
5. Have you ever applied for or obtained credit under another name?	<input type="checkbox"/>	<input type="checkbox"/>
6. Do you have any unused credit facility with any other name?	<input type="checkbox"/>	<input type="checkbox"/>
7. Are you applying for credit from another source?	<input type="checkbox"/>	<input type="checkbox"/>
8. Are there any suits or legal actions pending against you?	<input type="checkbox"/>	<input type="checkbox"/>
9. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond or loan guarantee. (If yes, provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action)	<input type="checkbox"/>	<input type="checkbox"/>
10. Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee?	<input type="checkbox"/>	<input type="checkbox"/>
11. Are you a guarantor, co-maker or endorser for any debt of any person or entity?	<input type="checkbox"/>	<input type="checkbox"/>
12. Do you have any outstanding Letters of Credit or Surety Bonds?	<input type="checkbox"/>	<input type="checkbox"/>
13. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>
14. Are you a U. S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>
15. Are any of your assets owned by a Trust? (Provide copy of the Trust document)	<input type="checkbox"/>	<input type="checkbox"/>

If you answer yes to any of these questions, please give details (attach separate sheet(s)).

Signature: _____ Date: _____

Borrowing Spouse or Domestic Partner

Signature (Only if applying jointly): _____ Date: _____



**USA
PATRIOT ACT**

**IMPORTANT INFORMATION
ABOUT OPENING A LOAN**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you:

When you open an account, 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.