



# AMERICAN RIVIERA BANK

P.O.Box 329 Santa Barbara, CA 93102

## Personal Financial Statement

Please select the box that best applies to this request (if married, you may apply for a joint or individual account). You are requesting this financial accomodation: (PLEASE CHOOSE ONE BELOW).

<input type="checkbox"/> <b>INDIVIDUALLY</b>	<input type="checkbox"/> <b>JOINTLY WITH YOUR SPOUSE</b> We are requesting this financial accomodation jointly. Applicant (applying jointly with spouse) _____ (initial here) Spouse (applying jointly with applicant) _____ (initial here)	<input type="checkbox"/> <b>JOINTLY WITH ANOTHER PERSON/ENTITY OTHER THAN SPOUSE</b> (Please submit a separate personal financial statement for each applicant).
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Applicant is:  MARRIED  SEPARATED  UNMARRIED (unmarried includes single, divorced, widowed) Boxes need only be checked if applicant is a resident of one of the nine community property states (e.g. CA)

Applicant Name	Social Security Number	Date of Birth	Drivers License Number	Mothers Maiden Name
Address	Place of Birth (City & State)	Name of Employer	Iss: _____	Exp: _____
			Occupation	Phone Number

Spouse Information:

Name	Social Security Number	Date of Birth	Drivers License Number	Mothers Maiden Name
Address	Place of Birth (City & State)	Name of Employer	Iss: _____	Exp: _____
			Occupation	Phone Number

Financial Condition as of: \_\_\_\_\_

ASSETS		AMOUNT	LIABILITIES	MONTHLY PAYMENT	UNPAID BALANCE
CASH	American Riviera Bank		NOTES PAYABLE TO BANKS	American Riviera Bank	
	OTHER BANKS & S&L (Detail)			Vehicle Loans	
STOCKS AND BONDS	Listed (Schedule 1)			Credit Cards	
	Unlisted (Schedule 1)				
RETIREMENT ACCOUNTS			OTHER NOTES AND ACCOUNTS PAYABLE	Real Estate Loans (Schedule 2)	
REAL ESTATE	Improved (Schedule 2)			Sales Contracts & Chattel Mtgs.	
	Unimproved (Schedule 2)			Life Insurance Loans	
	Trust Deeds & Mortgages (Schedule 3)				
LIFE INSURANCE	Cash Surrender Value				
Investment in Privately Held Business	(Schedule 4)		TAXES PAYABLE	Current Year's Income Taxes Unpaid	
ACCOUNTS AND NOTES RECEIVABLE	(Schedule 5)			Prior Year's Income Taxes Unpaid	
				Real Estate Taxes Unpaid	
OTHER PERSONAL PROPERTY	Automobile(s)		OTHER LIABILITIES	Unpaid Interest	
				(Detail)	
OTHER ASSETS	(Detail)				
<b>TOTAL ASSETS</b>			<b>TOTALS</b>	<b>TOTAL LIABILITIES</b>	
				<b>NET WORTH</b>	

Give details of any contingent liability as endorser or guarantor, or on suits or judgments pending:

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Have you ever had a property foreclosed on? Yes No  
 Have you ever short sold a property? Yes No  
 Have you ever gone through bankruptcy or had a judgment filed against you? Yes No  
 If you are married, are any of the assets described in this statement your spouse's separate property? Yes No If so, state which \_\_\_\_\_  
 Are any of the assets shown on this financial statement held in a trust? Yes No If so, state which \_\_\_\_\_  
 Have you made a will? Yes No Are you self Employed? Yes No  
 Are your payments current with all other creditors? Yes No If no, please explain \_\_\_\_\_

**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.**  
 Alimony, child support, or separate maintenance received under: court order written agreement oral understanding

ANNUAL INCOME/EXPENSES (Pro Forma Current Annual Income)			
EMPLOYMENT INCOME		PROPERTY TAXES AND ASSESSMENTS	
DIVIDENDS AND INTEREST		FEDERAL AND STATE INCOME TAXES	
RENTALS		MORTGAGE PAYMENTS & INTEREST	
ALIMONY, CHILD SUPPORT		OTHER CONTRACT PAYMENTS	
BUSINESS OR PROFESSIONAL INCOME (NET)		INSURANCE	
OTHER INCOME		ESTIMATED LIVING EXPENSES	
		ALIMONY AND/OR CHILD SUPPORT	
TOTAL INCOME		TOTAL EXPENDITURES	

SCHEDULE 1: LISTED AND UNLISTED STOCKS AND BONDS OWNED				
Number of Shares or Par Value	Description	Issued in Name of	Joint Tenancy?	Market Value
LISTED			Yes No	
			Yes No	
			Yes No	
<b>TOTAL LISTED</b>				
UNLISTED			Yes No	
<b>TOTAL UNLISTED</b>				

Are any of the above Securities pledged to secure a debt?  Yes  No

SCHEDULE 2: REAL ESTATE OWNED (Designate: I = Improved, U = Unimproved).									
Address & Type of Property	Title in Name of	Joint Tenancy?	Cost at Year Acquired	Present Market Value	Trust Deeds, Mortgages or other Liens				
					Unpaid Balance	Rate %	Monthly Payment	NOI	Mortgagee (name of lender)
		Yes No							
		Yes No							
		Yes No							
		Yes No							
See attached schedule of real estate (page 4) for additional space.				<b>TOTAL</b>					

SCHEDULE 3: TRUST DEEDS AND MORTGAGES OWNED					
Name of Payer	Street Address & Type of Improvements	Unpaid Balance	Joint Tenancy	Cash Value	Loans
			Yes No		

SCHEDULE 4: INVESTMENT IN PRIVATELY HELD BUSINESS					
Business Entity Name	Type of Entity (S-Corp, C-Corp, Partnership, Sole Prop)	Percentage Owned	Approximate Net Income	Value	Contingent Liabilities
					Yes No

SCHEDULE 5: ACCOUNTS AND NOTES RECEIVABLE			
Name of Payee	Collateral	Payable	Amount Due
		per	
<b>TOTAL</b>		per	

# CERTIFICATION OF FINANCIAL STATEMENT/TAX RETURN

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Borrower:

Lender: American Riviera Bank  
P.O. Box 329  
Santa Barbara, CA 93102

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Customer:

I understand that AMERICAN RIVIERA 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 accommodation or extension of credit I have requested or received. The attached is my Financial Statement as of \_\_\_\_\_, which is the most recent Financial Statement prepared. The information is furnished for the purpose of procuring and establishing credit from time to time with you and to induce you to permit the undersigned to become indebted to you on notes, endorsements, guarantees, overdrafts or otherwise. You may rely on it as being true and correct until I otherwise notify you in writing. I agree to notify you immediately of the extent and character of any material change in said financial condition, and also agree that if I, or any endorser or guarantor of any of the obligations at any time fails in business or becomes insolvent, or commits an act of bankruptcy, or dies, or there is a writ of attachment, execution or other legal process issued against my property or if any assessment of taxes against me, other than taxes on real property, is made by the federal or state government or any department thereof, or if any of the representations made in said statement prove to be untrue, or any interest therein is sold, then all of my obligations to you or held by you shall immediately become due and payable, without demand or notice. You may retain and verify this statement, and I authorize you to verify any of the information from whatever source you deem appropriate. 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 relationships with you, but that you will try to protect our confidential relationship in handling other requests, like those from government or agencies. If this is a joint financial statement, these representations and warranties are from each of us. I HAVE READ, UNDERSTAND AND AGREE TO MAKE THESE REPRESENTATIONS AND WARRANTIES.

Certification of Income Tax Return

Customer: \_\_\_\_\_

TAX YEAR: \_\_\_\_\_

**TAX RETURNS:** Each tax return of Borrower attached hereto is a true and accurate copy or Borrower's tax return as submitted to the applicable taxing authority. Borrower has no material contingent obligations except as disclosed in such tax returns or as otherwise reflected in Borrower's financial statement.

**TAXES:** To the best of Borrower's knowledge, all tax returns and reports of Borrower that are or were required to be filed, and all taxes, assessments and other governmental charges have been paid in full, except those presently being or to be contested by Borrower in good faith in the ordinary course of business and for which adequate reserves have been provided.

**ADDITIONAL INFORMATION:** Borrower agrees to furnish such additional tax returns, information and statements, list of assets and liabilities, agings or receivables and payables, inventory schedules, budgets, forecasts, and other reports with respect to Borrower's financial condition and business operations as Lender may request from time to time.

The undersigned solemnly declares and certifies under penalty of perjury that the attached statement and supporting schedules, both printed and written give a full, true and correct statement of the financial condition of the undersigned as of the date indicated.

Applicant  
Financial Cert:

Spouse  
Financial Cert:

x \_\_\_\_\_

x \_\_\_\_\_

Co-Borrower/  
Guarantor  
(if applicable)

Co-Borrower/  
Guarantor  
(if applicable)

x \_\_\_\_\_

x \_\_\_\_\_

