



**CREDIT INFORMATION
AUTHORIZATION AND DECLARATIONS
(Individual Applicants/Guarantors Only)**

Applicant or Guarantor Information

Enter legal name as it appears on all loan documents. Include first, middle and last name.

Individual name: _____

Date of birth: _____ Social Security number: _____

Spouse or domestic partner: _____

Spouse date of birth: _____ Social Security number: _____

Home address: _____

City: _____ State: _____ ZIP: _____

Home phone number: _____

Instructions for married applicants and partners registered under 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 applying for the loan as well. Unless you indicate otherwise, the Bank will assume: (1) All property listed is community property, and (2) All debts listed for you, your spouse or your partner are community obligations.

Individual, Joint or Guarantor Credit Application

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 _____ (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 and answer questions and requests about you 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.



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Acknowledgement

You have read, understood 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. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>
2. Have you been declared bankrupt within the past seven years?	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you had property foreclosed upon or given title or deed in lieu thereof in the last seven years?	<input type="checkbox"/>	<input type="checkbox"/>
4. Are you a party to a law suit?	<input type="checkbox"/>	<input type="checkbox"/>
5. 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 improvements 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"/>
6. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage financial obligation, bond or loan guarantee? (If yes, give details as described in the preceding question.)	<input type="checkbox"/>	<input type="checkbox"/>
7. Are you obligated to pay alimony, child support or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>
8. If this is a loan to purchase or refinance real estate, is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>
9. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>
10. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>
11. Are you a resident alien?	<input type="checkbox"/>	<input type="checkbox"/>

If you answer yes to any of these questions, please provide details below (attach separate sheet(s) if necessary):

Signatures

APPLICANT SIGNATURE	DATE	BORROWING SPOUSE OR DOMESTIC PARTNER SIGNATURE (only if applying jointly)	DATE