



PERSONAL FINANCIAL STATEMENT

PERSONAL PROFILE
NAME, DATE OF BIRTH, SOCIAL SECURITY NUMBER, STREET ADDRESS, CITY, STATE, ZIP, HOME PHONE, WORK PHONE, HOW LONG AT ADDRESS?, AGES OF DEPENDENTS, OCCUPATION, EMPLOYED BY, HOW LONG? YRS, EMPLOYER ADDRESS, SPOUSE'S NAME, SOCIAL SECURITY NUMBER, SPOUSE'S OCCUPATION, SPOUSE EMPLOYED BY, HOW LONG? YRS., EMPLOYER ADDRESS & PHONE

FINANCIAL CONDITION AS OF _____, 20____

Table with columns: ASSETS, AMOUNT, LIABILITIES, AMOUNT. Rows include CASH IN OJAI COMMUNITY BANK AND IN OTHER INSTITUTIONS, SECURITIES OWNED, IRA / KEOGH / PENSION, NOTES RECEIVABLE, CASH SURRENDER VALUE OF LIFE INSURANCE, REAL ESTATE MARKET VALUE, OTHER INVESTMENTS, AUTOMOBILES, PERSONAL PROPERTY, OTHER ASSETS, and TOTAL.

Table with columns: ANNUAL INCOME, AMOUNT, ANNUAL EXPENDITURES, AMOUNT, CONTINGENT LIABILITIES, AMOUNT. Rows include EMPLOYMENT - APPLICATION, SPOUSAL, DIVIDENDS/BONDS, INTEREST, RENTALS, Alimony, Child Support or Separate Maintenance, and OTHER (DETAIL).

GENERAL INFORMATION - IF MARRIED, THESE QUESTIONS APPLY TO BOTH YOU AND YOUR SPOUSE
Are any assets held in trust? Are any assets pledged or debts secured except as shown? Have you ever had a repossession? Have you ever had a bankruptcy or had a judgment against you? Have you ever been a principal or guarantor of a firm that declared bankruptcy? Are you a party to any claim or suits?? Has there been an IRS audit in the past 3 years? If yes, has the audit been settled?

LIFE INSURANCE
Life Insurance \$, Name of Insured, Name on Company, Beneficiary's Name, Address, Relationship

SCHEDULE 1: CASH LOCATION AND STATUS OF BANK ACCOUNTS									
CKNG	CDs	SVNG	BANK AND BRANCH WHERE CARRIED	BALANCE	INTEREST RATE PAID TO YOU?	DATE C.D. MATURES	IS THIS ACCOUNT PLEDGED FOR A LOAN?	BALANCE OF LOAN	MATURITY DATE OF LOAN
				TOTAL					TOTAL
				\$					\$

SCHEDULE 2: SECURITIES OWNED						
Are any of your securities restricted <input type="checkbox"/> Yes <input type="checkbox"/> No			Do you own 10% or more of the outstanding shares of any company? <input type="checkbox"/> Yes <input type="checkbox"/> No			
HOW HELD	NO. OF SHARES OR BOND AMOUNT	DESCRIPTION	TITLE IN NAME OF	PLEGGED (YES or NO)	WHERE TRADED	PRESENT MKT. VALUE
						TOTAL
						\$

↑ Indicate J – Jointly with spouse; O – Jointly with other than spouse;
A – Applicant's separate property; S – Spouse's separate property

SCHEDULE 3: NOTES RECEIVABLE – MORTGAGES & DEEDS OF TRUST OWNED							
HOW HELD	NAME OF DEBTOR	COLLATERAL/TYPE OF PROPERTY	DATE OF NOTE	ANNUAL P&I PAYMENT	DUE DATE	1ST OR 2ND LIEN	UNPAID BALANCE
							TOTAL
							\$

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A – Applicant's separate property; S – Spouse's separate property

SCHEDULE 4: REAL ESTATE HOLDINGS – MORTGAGES OR LIENS									
↑ Indicate: SD – Single Dwelling; MD – Multiple Dwelling; or C = Commercial / Industrial									
HOW HELD	PROPERTY ADDRESS	a. Mrkt. Value	Date Purch.	NAME OF LENDERS	RENTAL INCOME	a. 1st T.D. Bal.	Mo. Pymt.	Interest Rate	
		b. Cost	% Owned			b. 2nd T.D. Bal.	Mo. Pymt.		
		a.		1 st		a.			
		b.		2 nd		b.			
		a.		1 st		a.			
		b.		2 nd		b.			
		a.		1 st		a.			
		b.		2 nd		b.			
		a.		1 st		a.			
		b.		2 nd		b.			
								TOTAL	
								\$	

↑ Indicate J – Jointly with spouse; O – Jointly with other than spouse;
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SCHEDULE 5: REVOLVING CREDIT							
CREDITORS' NAME	ACCOUNT NO.	DATE OPENED	CREDIT LIMIT	BALANCE	PAYMENT AMOUNT	DUE DATE	DATE LAST PAID OFF
				TOTAL	TOTAL		
				\$	\$		

SCHEDULE 6: INSTALLMENT CONTRACTS AND NOTES PAYABLE						
CREDITOR'S NAME	DATE INCURRED	BALANCE		PAYMENT TERMS	DUE DATE	DESCRIPTION OF COLLATERAL IF ANY
		ORIGINAL	PRESENT			
			TOTAL	TOTAL		
			\$	\$		

SCHEDULE 7: DETAILS OF OTHER IMPORTANT ASSETS					
ITEMS	ESTIMATED CURRENT VALUE	ITEMS	ESTIMATED CURRENT VALUE	ITEMS	ESTIMATED CURRENT VALUE

APPLICANTS/GUARANTOR'S SIGNATURE(S) AND CONSENT TO OBTAIN CONSUMER CREDIT REPORT:

I/we hereby affirm that the information contained in this financial statement is presented for the purpose of obtaining credit as of the date indicated and is true, complete and correct. I/we understand Lender is relying on this statement of my/our financial condition in making loans to me/us. I/we agree to inform Lender immediately of any matter which will cause any significant change in my/our financial condition. I/we understand that Lender will retain this financial statement whether or no credit is granted.

In connection with an application for credit by _____ ("Entity") to OJAI COMMUNITY BANK ("Bank") and any subsequent financial products or services Bank may offer Entity, I/we authorize Bank to obtain one or more consumer credit reports on me from time to time in connection with any financial accommodation I/we or companies in which I/we have an interest may request from you from time to time. Bank may also investigate my background, income, credit or credit worthiness, as it reasonably deems necessary and appropriate.

Print Name: _____ Print Name: _____

Signature: _____ Date: _____ Signature: _____ Date: _____

(in an individual capacity) (in an individual capacity)