

NOTICE: You may apply for credit in your name alone, regardless of your sex or marital status. You need not provide information about your spouse unless (A) spouse will be contractually liable for the account or (B) you are relying on community income or spouse's income to repay this account.

APPLICATION FOR CREDIT

LOAN LINE OF CREDIT IN THE NAME(S) OF: _____
 AMOUNT REQUESTED \$ _____ PURPOSE: _____
 MY OUR JOINT REPAYMENT TERMS: _____ REPAYMENT SOURCE: _____

YOUR PERSONAL INFORMATION

Your Name	Date of Birth	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No	Social Security Number	Home Phone
Address			How Long? ____ yrs ____ mos	Driver's License No	Business Phone
Employer	Address			Position	How Long? __ yrs __ mos

FINANCIAL CONDITION AS OF _____, 20__

ASSETS	OMIT CENTS	LIABILITIES	OMIT CENTS
Cash (Schedule 1)		Accounts Payable	
Collectible Accounts Due Me		Installment contracts payable	
Good Notes Receivable & Mortgages Owned (Schedule 3)		Notes payable to banks (Schedule 2)	
Other Receivables		Note Payable to Others	
Readily Marketable Securities (Schedule 4)		Income Taxes Payable	
Other Investments (Schedule 4)		Other Taxes Payable	
Cash Surrender Value of Life Insurance (Schedule 5)		Loans on Life Insurance (Schedule 5)	
Real Estate Owned (Schedule 6)		Real Estate Mortgages (Schedule 7)	
Other Assets (describe)		Other Liabilities (describe)	
		TOTAL LIABILITIES	
		NET WORTH (Total Assets less Total Liabilities)	
TOTAL		TOTAL	

CONTINGENT LIABILITIES

For Guarantees \$ _____ For Endorsement \$ _____ For Other Purposes \$ _____
 Provide Details: _____

ANNUAL INCOME AND EXPENSES FOR THE PERIOD FROM _____ TO _____

INCOME:

Salary ----- \$ _____
 Rentals ----- \$ _____
 Dividends ----- \$ _____
 Interest ----- \$ _____

OTHER INCOME:

You do not have to list income from alimony, child support or maintenance unless you want the Bank to consider it for the purpose of this application for credit

SOURCE: _____ \$ _____

TOTAL INCOMES ----- \$ _____

EXPENSES:

Maintenance on Real Estate ----- \$ _____
 Taxes and Assessments ----- \$ _____
 Interest ----- \$ _____
 Payments on mortgages, contracts, etc. ----- \$ _____
 Lease payments ----- \$ _____
 Rent ----- \$ _____
 Personal living expenses ----- \$ _____
 Alimony, child support, etc. ----- \$ _____
 Other ----- \$ _____

TOTAL EXPENSES ----- \$ _____

Schedule 1 CASH		Schedule 2 NOTES PAYABLE - BANKS		
Svgs.	Coml.	AMOUNT OWED ON ABOVE DATE	INT. RATE	METHOD OF BORROWING (Unsecured, Type of Collateral, Guarantee, etc.)
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
<input type="checkbox"/>	<input type="checkbox"/>			
		Total on This Statement		

Schedule 3 NOTES, MORTGAGES, AND TRUST DEEDS OWNED

NAME OF DEBTOR	TOTAL AMOUNT DUE	MATURITY	HOW PAYABLE	DESCRIPTION OF SECURITY
			\$ per	
			\$ per	
			\$ per	

Schedule 4 READILY MARKETABLE SECURITIES and OTHER INVESTMENTS

DESCRIPTION	NUMBER OF SHARES OR PAR VALUE BONDS	LISTED SECURITIES MARKET VALUE NOW		UNLISTED SECURITIES		NAME OF REGISTERED OWNER	
		Price	Extension	Value Now			Yearly Dividend
				Price	Extension		

Schedule 5 INSURANCE

INSURER	BENEFICIARY	FACE AMOUNT	CASH VALUE	LOAN AMOUNT
Do you have a will? <input type="checkbox"/> Yes <input type="checkbox"/> No				TOTALS

Schedule 6 REAL ESTATE OWNED

LOCATION and TYPE OF PROPERTY	NAME(S) ON TITLE	DATE ACQUIRED	ORIGINAL COST	MONTHLY INCOME	VALUATION ON THIS STATEMENT
TOTAL					

Schedule 7 REAL ESTATE MORTGAGES

SHOW NUMBER of PARCEL from SCHEDULE 6	TO WHOME PAYABLE	HOW PAYABLE	INT. RATE	MATURITY DATE	AMOUNT
		\$ per			
		\$ per			
TOTAL				TOTAL	

OTHER INFORMATION

	Yes	No	If Yes, give details:
Are any of the assets listed your spouse's separate property? -----	<input type="checkbox"/>	<input type="checkbox"/>	_____
Are there any restrictions dealing with the transfer or sale of the securities listed? -----	<input type="checkbox"/>	<input type="checkbox"/>	_____
Is any of the real estate listed subject to declaration of homestead? -----	<input type="checkbox"/>	<input type="checkbox"/>	_____
Are any suits, judgments or executions of attachments pending against you? -----	<input type="checkbox"/>	<input type="checkbox"/>	_____
Have you ever filed a petition of bankruptcy or compromised debts with your creditors? -----	<input type="checkbox"/>	<input type="checkbox"/>	_____

INFORMATION CONCERNING SPOUSE OR FORMER SPOUSE: You need not fill out this section unless: (A) You listed income from alimony, child support or maintenance payments under "Annual Income and Expenses" to repay this loan OR (B) You are relying in community income or your spouse's income to repay this loan OR (C) This is a joint application with your spouse.

Name <input type="checkbox"/> Spouse <input type="checkbox"/> Former Spouse	Address		Home Phone
Employer	Address		Business Phone
Position	How Long	Monthly Income	Social Security Number
			Driver's License Number

SIGNATURES: Each Signer Agrees:

TO induce Wilshire State Bank ("The Bank") to permit Me to become or continue in debt and obligated to The Bank on notes, endorsements, guarantees, overdrafts and otherwise, I represent and warrant to The Bank that the foregoing Personal Financial Statement and Application for credit ("Statement") prepared by Me is full, true and correct as of its date. I agree: (a) that The Bank may rely upon the Statement as continuing to be true until notified by Me in writing to the contrary; (b) to furnish promptly to The Bank such financial statements and other concerning My affairs, in such form and detail and at such times as The Bank may request; and (c) that if this Statement is not true in any material respect or if I or any endorser, guarantor of My indebtedness or obligations to The Bank should die, become insolvent, make an assignment for the benefit of creditors, be subject to any act of bankruptcy, or of receivership or dissolution proceedings, or if My property be attached, garnished, or subject to any other legal process, or if a material change occurs in my financial condition, than at the Bank's election all My indebtedness and obligations, direct or contingent to The Bank shall become immediately due and payable without demand or notice. I authorize The Bank to obtain such information as it may require concerning the statements made by Me and to provide information arising from this transaction to others, I agree that the application is The Bank's property whether the credit account is granted or not.

Applicant: _____ Date: _____	Co-Applicant: _____ Date: _____ (Other than Spouse)
Spouse: _____ Date: _____ (If this is to be a joint application)	Co-Applicant has completed a separate application from which is attached and is a part of this application