



Applicant's Name:

Date of Financial Statement:

PERSONAL DISCLOSURE STATEMENT

General Information	Yes	No
1. Has any person signing this form ever filed for bankruptcy or any entity they have any owned any interest, compromised a debt with a creditor, or negotiated a real estate/mortgage loan short pay settlement?		
2. Is any person signing this form a principal (20% or more ownership) or Guarantor of a business or legal entity that declared bankruptcy?		
3. Are any of the assets listed on this document held in a Trust?		
4. Is any person signing this form a defendant or under indictment in any legal actions? If "Yes" please detail below		
5. Is any person signing this form a Co-signer or Guarantor of any other debt not listed in this document? If "Yes" please detail below		
6. Has any person signing this form ever been convicted of any criminal offense other than a misdemeanor motor vehicle violation?		
7. Does any person signing this form have any pending credit applications at any other financial institution or lender? If "Yes" please detail below		
8. Has any person signing this form been audited by the IRS in the past three years? If yes, is the audit finalized with all issues settled, including required payments? If not, please explain below.		
9. Has any person signing this form entered into a marital property agreement? If "Yes" please provide a copy		
10. Is any person signing this form currently an executive officer or on the Board of Directors of any Financial Institution?		
Please use the space below to provide further information for any of the above questions. Attach additional pages if needed.		



PERSONAL DISCLOSURE STATEMENT (cont.)

Important Information

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individuals and businesses) 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.

Note: You may apply for credit in your name alone, without your spouse, registered domestic partner (RDP), or any other person, regardless of your marital status. If you are married or a registered domestic partner and live in a community property state such as California, all questions relating to your spouse or RDP must be answered, even if this is an application for credit in your name only.

Applicant or Guarantor

Relationship to Credit Request :  Applicant or  Guarantor

Form for Applicant or Guarantor with fields for Full Legal Name, Social Security Number, Date of Birth, Residential Street Address, City, State, Zip Code, Preferred Contact Phone, Number of Dependents, and Employment Status.

Co-Applicant, Guarantor or Spouse/Domestic Partner if applicable

Relationship to Credit Request:  Co-Applicant  Guarantor  Non-Applicant/Non Guarantor Spouse or Domestic Partner

Form for Co-Applicant, Guarantor or Spouse/Domestic Partner with fields for Full Legal Name, Social Security Number, Date of Birth, Residential Street Address, City, State, Zip Code, Preferred Contact Phone, Number of Dependents, and Employment Status.

Appraisal Notice: If you are applying for a loan which will be secured by real property, you have a right to a copy of the appraisal report obtained by this bank in support of your application for credit, provided that you have paid for the appraisal. We will promptly provide you with a copy once the appraisal or evaluation has been finalized, whether or not your loan is funded. For Open-End loans secured by a first lien on a dwelling, you will receive this copy at least three days prior to account opening.

CERTIFICATION AND ACKNOWLEDGEMENT

The signer(s) certifies that the above (or attached) statement and supporting schedules, including all federal tax returns, prepared by or for the undersigned, are a complete, accurate and true statement of the financial condition of the undersigned on the date indicated. So long as the signer(s) owes any sums to the bank, you agree to give the bank prompt written notice of any material change in your financial condition and, upon request, you agree to provide the bank with an updated personal financial statement.

The signer(s) understands that any intentional or negligent misrepresentation of information contained in the application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation made on this document, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provision of Title 18, United States Code, Sec. 1001, et seq.

The signer(s) certifies that their transmission of this application as an "electronic record" containing their "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or their facsimile transmission of this application containing a facsimile of their signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing their original written signature.

The signer(s) authorizes Endeavor Bank ("Bank") to obtain consumer and/or business credit reports including inquiries regarding tax filings to the Internal Revenue Service or state tax authority, in their names as individuals anytime. The Bank is also authorized to provide credit information about the Bank's credit experience with the signer(s) to other creditors and credit reporting agencies.

Signature lines for Applicant's Signature and Spouse's or Registered Domestic Partner's Signature, each with a Date field.

Date of Valuation (mm/dd/yy) \_\_\_\_\_ (Date is required)

**Financial Statement** (Leave blank if completing electronically. Data you enter into the schedules will flow into this table.)

Assets of Signer	Amount	Liabilities of Signer(s)	Amount
Cash in Bank Accounts* (schedule 1)	\$	Total Revolving Credit (schedule A)	\$
Publicly Traded Investments* (schedule 2)	\$	Total Installment Loans (schedule B)	\$
Other Assets (schedule 3)	\$	Other Liabilities (schedule C)	\$
Residence Market Value (RE Schedule)	\$	Mortgage on Residence (RE schedule)	\$
Other Real Estate Market Value**	\$	Mortgage(s) on Other Real Estate***	\$
<b>Total Assets</b>	\$	<b>Total Liabilities</b>	\$
		<b>Net Worth</b>	\$

\*Please provide statements.

\*\*Other Real Estate Totals include figures from the Real Estate Schedule (page 5) and the Real Estate Attachment (page 6 and 7) of this form.

**Sources of Income** (Do not include income from a Non-Applicant/Non-Guarantor Spouse or Domestic Partner)

Annual	Applicant/Guarantor	Co-Applicant/ Guarantor	Annual	Applicant/Guarantor	Co-Applicant/ Guarantor
Salary:			Dividends/Interest:		
Commissions:			Rental Income:		
Cash Distributions: <i>from individual/ business (net)</i>			Alimony/Child Support***: <i>(voluntary: disclosure not required)</i>		
Other Sources: <i>(ex. Contract Income, Royalties)</i>			Retirement Income: <i>(ex. Social Security, Pension)</i>		
<b>Total Annual Income:</b>				\$	\$

\*\*\*Alimony, child support, or separate maintenance income need not be revealed if it will not be considered as a potential source of repayment.

**Financial Statement Schedules** (For all Endeavor Bank Lending applications for credit these schedules must include assets owned by you or your spouse/domestic partner and/or any minor children)

**Schedule 1: Cash Accounts - Attach all Bank and/or Brokerage statements**

Account Description: Checking, savings, CD, etc.	Account Owner	Name of Institution	Current Balance
<b>Total:</b>			\$

**Schedule 2: Investment and Retirement Accounts - Attach all Bank and/or Brokerage statements**

Account Description: Stocks, bonds, mutual funds, 401k, IRAs, etc.	Account Owner	Name of Institution	Retirement	Current Value
			<input type="radio"/> Yes <input type="radio"/> No	
			<input type="radio"/> Yes <input type="radio"/> No	
			<input type="radio"/> Yes <input type="radio"/> No	
			<input type="radio"/> Yes <input type="radio"/> No	
			<input type="radio"/> Yes <input type="radio"/> No	
<b>Total:</b>				\$

**Schedule 3: Other Assets**

Property Description: Vehicles, boats, cash value of life insurance, etc.	Owner	Current Value
<b>Total:</b>		\$

**Schedule A: Total Revolving Credit**

Obligated parties - Check all that apply	To Whom Payable	Description: Credit card, credit line, etc.	Commitment Amount	Monthly Payment	Current Balance
<input type="checkbox"/> Applicant/Guarantor <input type="checkbox"/> Co-Applicant/Guarantor					
<input type="checkbox"/> Applicant/Guarantor <input type="checkbox"/> Co-Applicant/Guarantor					
<input type="checkbox"/> Applicant/Guarantor <input type="checkbox"/> Co-Applicant/Guarantor					
<input type="checkbox"/> Applicant/Guarantor <input type="checkbox"/> Co-Applicant/Guarantor					
<input type="checkbox"/> Applicant/Guarantor <input type="checkbox"/> Co-Applicant/Guarantor					
<b>Total:</b>					\$

**Schedule B: Total Installment Loans**

Obligated parties - Check all that apply	To Whom Payable	Description: Vehicle, boat, furniture, student loan, etc.	Monthly Payment	Current Balance
<input type="checkbox"/> Applicant/Guarantor <input type="checkbox"/> Co-Applicant/Guarantor				
<input type="checkbox"/> Applicant/Guarantor <input type="checkbox"/> Co-Applicant/Guarantor				
<input type="checkbox"/> Applicant/Guarantor <input type="checkbox"/> Co-Applicant/Guarantor				
<input type="checkbox"/> Applicant/Guarantor <input type="checkbox"/> Co-Applicant/Guarantor				
<input type="checkbox"/> Applicant/Guarantor <input type="checkbox"/> Co-Applicant/Guarantor				
<b>Total:</b>				\$

**Schedule C: Other Liabilities**

Obligated parties - Check all that apply	To Whom Payable	Description: Vehicle, boat, furniture, student loan, etc	Monthly Payment	Current Balance
<input type="checkbox"/> Applicant/Guarantor <input type="checkbox"/> Co-Applicant/Guarantor				
<input type="checkbox"/> Applicant/Guarantor <input type="checkbox"/> Co-Applicant/Guarantor				
<input type="checkbox"/> Applicant/Guarantor <input type="checkbox"/> Co-Applicant/Guarantor				
<input type="checkbox"/> Applicant/Guarantor <input type="checkbox"/> Co-Applicant/Guarantor				
<input type="checkbox"/> Applicant/Guarantor <input type="checkbox"/> Co-Applicant/Guarantor				
<b>Total:</b>				\$

**Real Estate Schedule - Property Personally Owned - Include property owned by either signer in their individual name or personal revocable trust**

Property Type: SF = Single Family, MF = Multiple Family, C = Commercial/Industrial, L = Land/Acreage										
Property Type:	Primary Residence		Vacation		Rental		Vacation		Rental	
	<input type="radio"/> SF	<input type="radio"/> MF	<input type="radio"/> SF	<input type="radio"/> MF	<input type="radio"/> C	<input type="radio"/> L	<input type="radio"/> SF	<input type="radio"/> MF	<input type="radio"/> C	<input type="radio"/> L
Ownership % of Applicant/Guarantor										
Ownership % of Co-Applicant/Guarantor/Spouse										
Property held in personal revocable trust?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
Co-Owned with Spouse/Domestic Partner	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
Total Ownership %										
Property Address										
City, State, Zip										
Date Purchased										
Purchase Price										
Current Estimated Market Value										
1st Mortgage Balance										
Lender										
Interest Rate										
Maturity Date										
Payment 1st Mortgage										
Does the payment include taxes and/or insurance?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
All Other Mortgages/Liens (Enter total amount of credit limits for all lines of credit and loan balances for all loans)										
Lender(s)										
Payments - other Mortgages - Principal and Interest Only										
Annual Property Tax										
Annual Property Insurance (including PMI, if applicable)										
Gross Monthly Rental Income										

**Personally Owned Real Estate Totals (factors in Ownership %)\***

Real Estate Schedule - Other Real Estate Totals**	
Total Market Value	\$
Total Mortgage(s) Balance	\$

\* Important: If completing this form by hand, be sure to factor in 'Ownership %' and transfer applicable totals based on this % into the corresponding line item of the Financial Statement section on page 1 of this document to ensure an accurate financial picture.

\*\* Total does not include 'Residence' in the above schedule. Residence total transfers directly to the Financial Statement section on page 2.

## Real Estate Holdings Attachment

Use this page to list real estate holdings held in non-individual entities (LLC, partnership, etc.) that are included on schedule E of the personal tax return of the applicant/guarantor or co-applicant guarantor or non-guarantor spouse or domestic partner.

Property Type: SF = Single Family, MF = Multiple Family, C = Commercial/Industrial, L = Land/Acreage												
Property Type:	<input type="radio"/> Vacation <input type="radio"/> Rental				<input type="radio"/> Vacation <input type="radio"/> Rental				<input type="radio"/> Vacation <input type="radio"/> Rental			
	<input type="radio"/> SF	<input type="radio"/> MF	<input type="radio"/> C	<input type="radio"/> L	<input type="radio"/> SF	<input type="radio"/> MF	<input type="radio"/> C	<input type="radio"/> L	<input type="radio"/> SF	<input type="radio"/> MF	<input type="radio"/> C	<input type="radio"/> L
Ownership % of Applicant/Guarantor												
Ownership % of Co-Applicant/Guarantor/Spouse												
Property held in personal revocable trust?	<input type="radio"/> Yes		<input type="radio"/> No		<input type="radio"/> Yes		<input type="radio"/> No		<input type="radio"/> Yes		<input type="radio"/> No	
Co-Owned with Spouse/Domestic Partner	<input type="radio"/> Yes		<input type="radio"/> No		<input type="radio"/> Yes		<input type="radio"/> No		<input type="radio"/> Yes		<input type="radio"/> No	
Total Ownership %												
Property Address												
City, State, Zip												
Date Purchased												
Purchase Price												
Current Estimated Market Value												
1st Mortgage Balance												
Lender												
Interest Rate												
Maturity Date												
Payment 1st Mortgage												
Does the payment include taxes and/or insurance?	<input type="radio"/> Yes		<input type="radio"/> No		<input type="radio"/> Yes		<input type="radio"/> No		<input type="radio"/> Yes		<input type="radio"/> No	
All Other Mortgages/Liens (Enter total amount of credit limits for all lines of credit and loan balances for all loans)												
Lender(s)												
Payments - other Mortgages - Principal and Interest Only												
Annual Property Tax												
Annual Property Insurance (including PMI, if applicable)												
Gross Monthly Rental Income												

Property Type: SF = Single Family, MF = Multiple Family, C = Commercial/Industrial, L = Land/Acreage												
Property Type:	○ Vacation    ○ Rental				○ Vacation    ○ Rental				○ Vacation    ○ Rental			
	○ SF	○ MF	○ C	○ L	○ SF	○ MF	○ C	○ L	○ SF	○ MF	○ C	○ L
Ownership % of Applicant/Guarantor												
Ownership % of Co-Applicant/Guarantor/Spouse												
Property held in personal revocable trust?	○ Yes		○ No		○ Yes		○ No		○ Yes		○ No	
Co-Owned with Spouse/Domestic Partner	○ Yes		○ No		○ Yes		○ No		○ Yes		○ No	
Total Ownership %												
Property Address												
City, State, Zip												
Date Purchased												
Purchase Price												
Current Estimated Market Value												
1st Mortgage Balance												
Lender												
Interest Rate												
Maturity Date												
Payment 1st Mortgage												
Does the payment include taxes and/or insurance?	○ Yes		○ No		○ Yes		○ No		○ Yes		○ No	
All Other Mortgages/Liens (Enter total amount of credit limits for all lines of credit and loan balances for all loans)												
Lender(s)												
Payments - other Mortgages - Principal and Interest Only												
Annual Property Tax												
Annual Property Insurance (including PMI, if applicable)												
Gross Monthly Rental Income												

**Other Real Estate Totals (factors in Ownership %)**

Real Estate Holdings Attachment - Totals*	
Total Market Value	\$
Total Mortgage(s) Balance	\$

\* If completing this form by hand, be sure to factor in 'Ownership %' and transfer applicable totals based on this % into the corresponding line item of the Financial Statement section on page 2 of this document to ensure an accurate financial picture.