

Section B - Accounts and Notes Receivable

Name and Address of Debtor	Collateral Description	Payable	Maturity Date	Unpaid Balance
		\$ Mo.		
		\$ Mo.		
		\$ Mo.		

Section C - Insurance

Insurance Company	Face Amount of Policy	Insured	Beneficiary	Life Insurance		Disability Insurance	
				Cash Surrender Value	Policy Loans	Monthly Distribution (if disabled)	No. of Years Covered

Section D - Real Estate

Description and Location (property address)	Legal Ownership Title	How Held* Use Code	Purchase Year	Current Market Value	Monthly Operating Income	Loan Maturity Date	Interest Rate	Unpaid Loan Balance	Lender
		% Owned	Price		Loan Payment				

Section E - Partnerships, S Corporations, LLCs and LLPs

Type of Investment	How Held* Use Code	Date of Initial Investment	Cost	Current Market Value	Anticipated Capital Contributions		General Partner	
	% Owned				Amount	Date	Yes	No

Section F - Notes Payable (include notes not included in Section D - include spouse's notes)

Lender	Account Number	Collateral	Payable	Maturity Date	Unpaid Balance
			\$ per		
			\$ per		
			\$ per		
			\$ per		

* Please use these codes for how held: CP = Community Property | SP = Separate Property | JT = Joint Tenancy | TIC = Tenancy In Common | TR = Trust

Please answer the following questions - If answer is YES to any questions 1-7, attach separate sheet giving full details.

Yes No

1. Have you (or your spouse or Registered Domestic Partner, or any firm in which you are a major owner or guarantor) ever declared bankruptcy or had a judgment against you?
2. Have you or your spouse or Registered Domestic Partner, ever voluntarily surrendered or had a vehicle, or any other item repossessed?
3. Are any of your or your spouse's or Registered Domestic Partner's tax returns currently being audited or contested?
4. Have you or your spouse or Registered Domestic Partner ever applied for or obtained credit under another name within the last 10 years?
5. Do you or your spouse or Registered Domestic Partner have any unused lines of credit with any other institutions?
6. Are any assets encumbered or debts secured except as indicated?
7. Have you or your spouse or Registered Domestic Partner ever had a property foreclosed upon?
8. Are you and your spouse or Registered Domestic Partner U.S. citizens?

Representations and Warranties

The above information and any information attached to this Individual Financial Statement ("Statement") is furnished to Savings Bank of Mendocino County ("Bank") in connection with credit for which you may apply, credit already extended by the Bank, or credit you may guarantee. You acknowledge that the Bank is relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee of credit. You represent that the information provided herein is true and complete.

You agree to notify the Bank immediately and in writing of any change in name, address or employment and of any material adverse change (1) in any of the information contained in this Statement or (2) in your financial condition or (3) in your ability to perform your obligations. In the absence of such notice or a new and full written statement, this Statement should be considered as continuing and substantially correct. If you fail to notify the Bank as required above, or if any of the information provided herein should prove to be obsolete, inaccurate or incomplete in any material respect, the Bank may declare the indebtedness of one or more of you, or the indebtedness guaranteed by one or more of you, as the case may be, immediately due and payable.

Further, you agree that should any property owned by you be placed into trust, that you will not exercise any trust powers against the Bank's rights, and if you should default on any indebtedness to the Bank, you irrevocably authorize the Bank to direct the trustee in your name to pay all amounts due to the Bank.

Savings Bank of Mendocino County complies with Section 326 of the USA PATRIOT Act. This law mandates that the Bank verify certain information about you while processing your application. The Bank is authorized to make all inquiries deemed necessary to verify the accuracy of the information contained herein and to determine your creditworthiness.

You authorize any person or consumer reporting agency to give the Bank any information it may have on you.

You agree that we may obtain your residence address from the DMV, and you waive your rights under Vehicle Code 180821.

If you are married, this authorization extends to verifying spousal information. You authorize the Bank to answer questions about its credit experience with you. As long as you have any obligation or guarantee to the Bank, you agree to supply at least annually an updated Statement. This Statement and any other information you give to the Bank shall be the property of the Bank.

You hereby waive pleading of any statute of limitations as a defense to any of your obligations or to the validity of any information contained in this statement or financial statements attached hereto. This signed Statement does not represent in and of itself an application for credit.

Applicant's Signature

Date

Signature of Spouse/Registered Domestic Partner

Date

* Your spouse or Registered Domestic Partner must sign only if he or she is obligated for the existing credit or guarantee to which this Statement relates, or will be applying for or guaranteeing credit to be considered by the Bank.