

PERSONAL FINANCIAL STATEMENT

GOLDEN STATE BANK

This is a statement of my individual financial condition our joint financial condition trust financial condition only
 as of _____

I/We own do not own a business that has applied for credit with Golden State Bank.

_____ 0% _____ 0% _____ 0%
 NAME OF BUSINESS OWNER'S NAME OWNER'S NAME OWNER'S NAME

I/We have have not established a trust.

This statement does does not include assets held in trust.

Include information about your spouse or former spouse as applicable, only if:

- You live in a community property state like California; or
- You are jointly obligated with your spouse on or are applying jointly with your spouse for credit with Golden State Bank; or
- You are or would be relying on your spouse's assets or income to repay credit extended by Golden State Bank; or
- You are or would be relying on spousal or child support or separate maintenance payments to repay the credit from Golden State Bank

If you are obligated on or applying for credit from golden State Bank, jointly with someone other than your spouse, each of you should complete an individual personal financial statement.

PERSONAL INFORMATION					
INDIVIDUAL			SPOUSE		
NAME			NAME		
ADDRESS			ADDRESS		
CITY	STATE	ZIP CODE	CITY	STATE	ZIP CODE
TELEPHONE	SOCIAL SECURITY NUMBER		TELEPHONE	SOCIAL SECURITY NUMBER	
EMPLOYER NAME	WORK TELEPHONE		EMPLOYER NAME	WORK TELEPHONE	
EMPLOYER ADDRESS			EMPLOYER ADDRESS		
CITY	STATE	ZIP CODE	CITY	STATE	ZIP CODE
POSITION		HOW LONG?	POSITION		HOW LONG?

INCOME AND EXPENDITURES				
Income and Expenditures for Year _____		NOTE: You do not need to list income from spousal support, child support, or separate maintenance unless you want it considered in determining creditworthiness.		
GROSS ANNUAL INCOME	INDIVIDUAL	SPOUSE	ANNUAL EXPENDITURES	COMBINED
Salary	\$ -	\$ -	Taxes	\$ -
Bonuses & Commissions	\$ -	\$ -	Real Estate Loan Payments	\$ -
Interest And Dividends	\$ -	\$ -	Home Rental Expenses	\$ -
Gross Rental Income	\$ -	\$ -	Other Rental/Property Expenses	\$ -
Partnership Income	\$ -	\$ -	Credit Card Loan Payments	\$ -
Other (Describe):	\$ -	\$ -	Alimony/Child Support	\$ -
	\$ -	\$ -	Other (Installment Loans):	\$ -
	\$ -	\$ -		\$ -
TOTAL ANNUAL INCOME:	\$ -	\$ -	TOTAL ANNUAL EXPENDITURES:	\$ -

Do you anticipate any material changes in the next 12 months? NO YES (if yes, please attach explanation)

ASSETS AND LIABILITIES			
ASSETS	AMOUNT	LIABILITIES	AMOUNT
Cash in Golden State Bank	\$ -	Accounts Payable	\$ -
Cash in Other Institutions	\$ -	Revolving Credit/Installment Obligations (Sched 5)	\$ -
Marketable Securities Owned (Sched 1)	\$ -	Notes Payable (Schedule 6)	\$ -
Accounts Receivable (Due Within 1 year)	\$ -	Loans On Life insurance (Sched 3)	\$ -

Notes Receivable (Sched 2)	\$ -	Income Tax Payable	\$ -
Cash Surrender Value/Life Insurance (Sched 3)	\$ -	Property Tax Payable	\$ -
Retirement Accounts (Market Value)	\$ -	Real Estate Debt (Sched 4)	\$ -
Limited Partnerships	\$ -	Other Liabilities	
Residence--Real Estate Owned	\$ -	Alimony/Child Support	\$ -
Other Real Estate Owned	\$ -	Other (Installment Loans):	
Personal Property (Including Auto)			\$ -
Other Assets			\$ -
TOTAL ASSETS:	\$ -	TOTAL LIABILITIES:	\$ -
TOTAL NET WORTH (TOTAL ASSETS MINUS TOTAL LIABILITIES):			\$ -

CONTINGENT LIABILITIES (CHECK HERE IF "NONE")

AS ENDORSER	AS GUARANTOR	ON DAMAGE CLAIM	LETTER OF CREDIT	OTHER
\$ -	\$ -	\$ -	\$ -	\$ -

Fill in all schedules, entering "NONE" where appropriate. Attach supplemental schedules as needed. Enter a How Held Code for each asset.

"HOW HELD" CODES

I : Individual O : Jointly with Other Than Spouse PTR : Partnership
S : Spouse ISP : Individual's Separate Property RT : Revocable Trust
J : Joint SSP : Spouse's Separate Property IT : Irrevocable Trust

SCHEDULE #1--MARKETABLE SECURITIES OWNED (INCLUDING MUTUAL FUNDS)

HOW HELD	DESCRIPTION	WHERE LISTED	NO. OF SHARES	MARKET VALUE	PLEGGED	
				\$ -	<input type="checkbox"/> YES	<input type="checkbox"/> NO
				\$ -	<input type="checkbox"/> YES	<input type="checkbox"/> NO
				\$ -	<input type="checkbox"/> YES	<input type="checkbox"/> NO
				\$ -	<input type="checkbox"/> YES	<input type="checkbox"/> NO
TOTAL:				\$ -		

SCHEDULE #2--NOTES RECEIVABLE

HOW HELD	NAME OF DEBTOR	PAYMENT SCHEDULE	MATURITY DATE	COLLATERAL	BALANCE DUE	PLEGGED	
					\$ -	<input type="checkbox"/> YES	<input type="checkbox"/> NO
					\$ -	<input type="checkbox"/> YES	<input type="checkbox"/> NO
					\$ -	<input type="checkbox"/> YES	<input type="checkbox"/> NO
					\$ -	<input type="checkbox"/> YES	<input type="checkbox"/> NO
TOTAL:					\$ -		

SCHEDULE #3--CASH SURRENDER/LIFE INSURANCE

NAME OF INSURED	BENEFICIARY	FACE AMOUNT	CASH SURRENDER VALUE	LOANS ON POLICY
		\$ -	\$ -	\$ -
		\$ -	\$ -	\$ -
		\$ -	\$ -	\$ -
		\$ -	\$ -	\$ -
TOTALS:		\$ -	\$ -	\$ -

SCHEDULE #4--REAL ESTATE HOLDINGS (FIRST MORTGAGES, OTHER LOANS/LINES)

In the "TYPE" column, enter the appropriate property code:

A : Agricultural Property SD : Single-Family Dwelling MD : Multi-Residential Dwelling
C : Commercial/Industrial Property U : Unimproved Property

PROPERTY ADDRESS	% OWNED	HOW HELD	TYPE	PURCHASE PRICE	YEAR	ESTIMATED MARKET VALUE	GROSS MONTHLY RENTAL INCOME
1				\$ -		\$ -	\$ -
2				\$ -		\$ -	\$ -
3				\$ -		\$ -	\$ -
4				\$ -		\$ -	\$ -
5				\$ -		\$ -	\$ -
TOTALS:						\$ -	\$ -

NAME OF LENDER	INTEREST TYPE	MATURITY DATE		INT RATE	CREDIT LIMIT/ BALANCE	ORIGINAL BALANCE	CURRENT BALANCE	MONTHLY PAYMENT	TAXES + INS.
1	FIRST MORTGAGE	<input type="checkbox"/> FIXED	MONTH	YEAR		\$ -		\$ -	\$ -
		<input type="checkbox"/> ADJUST.							
	OTHER MORTGAGES, LOANS, LINES	<input type="checkbox"/> FIXED	MONTH	YEAR		\$ -		\$ -	\$ -
		<input type="checkbox"/> ADJUST.							
2	FIRST MORTGAGE	<input type="checkbox"/> FIXED	MONTH	YEAR		\$ -	\$ -	\$ -	\$ -
		<input type="checkbox"/> ADJUST.							
	OTHER MORTGAGES, LOANS, LINES	<input type="checkbox"/> FIXED	MONTH	YEAR		\$ -	\$ -	\$ -	\$ -
		<input type="checkbox"/> ADJUST.							
3	FIRST MORTGAGE	<input type="checkbox"/> FIXED	MONTH	YEAR		\$ -	\$ -	\$ -	\$ -
		<input type="checkbox"/> ADJUST.							
	OTHER MORTGAGES, LOANS, LINES	<input type="checkbox"/> FIXED	MONTH	YEAR		\$ -	\$ -	\$ -	\$ -
		<input type="checkbox"/> ADJUST.							
4	FIRST MORTGAGE	<input type="checkbox"/> FIXED	MONTH	YEAR		\$ -	\$ -	\$ -	\$ -
		<input type="checkbox"/> ADJUST.							
	OTHER MORTGAGES, LOANS, LINES	<input type="checkbox"/> FIXED	MONTH	YEAR		\$ -	\$ -	\$ -	\$ -
		<input type="checkbox"/> ADJUST.							
5	FIRST MORTGAGE	<input type="checkbox"/> FIXED	MONTH	YEAR		\$ -	\$ -	\$ -	\$ -
		<input type="checkbox"/> ADJUST.							
	OTHER MORTGAGES, LOANS, LINES	<input type="checkbox"/> FIXED	MONTH	YEAR		\$ -	\$ -	\$ -	\$ -
		<input type="checkbox"/> ADJUST.							
TOTALS:					\$	-	\$	-	\$

SCHEDULE #5--REVOLVING/INSTALLMENT CREDIT

TYPE OF CREDIT ACCOUNT	FINANCIAL INSTITUTION	LOCATION BRANCH	CREDIT LIMIT/ ORIG. BALANCE	CURRENT BALANCE	MONTHLY PAYMENT
			\$ -	\$ -	\$ -
			\$ -	\$ -	\$ -
			\$ -	\$ -	\$ -
			\$ -	\$ -	\$ -
			\$ -	\$ -	\$ -
TOTALS:			\$	-	\$

SCHEDULE #6--NOTES PAYABLE

NAME OF LENDER	LOAN TYPE <small>(SECURED, GUARANTEED, ETC.)</small>	MAT. DATE	CREDIT LIMIT/ ORIG. BALANCE	CURRENT BALANCE	MONTHLY PAYMENT
			\$ -	\$ -	\$ -
			\$ -	\$ -	\$ -
			\$ -	\$ -	\$ -
			\$ -	\$ -	\$ -
			\$ -	\$ -	\$ -
TOTALS:			\$	-	\$

GENERAL INFORMATION

If the information in this financial statement applies to both you and your spouse, these questions apply to you both. If additional space is needed for explanations, please explain below:

1. Are any assets pledged or debts secured except as shown. If yes, please explain.	<input type="checkbox"/> YES	<input type="checkbox"/> NO
2. If any assets above are owned by a trust, is a copy of the trust agreement available?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
3. Have you obtained credit under other names or with other individuals? If yes, provide name & social security #.	<input type="checkbox"/> YES	<input type="checkbox"/> NO
4. Have you ever declared bankruptcy or had a judgment against you? If yes, please explain.	<input type="checkbox"/> YES	<input type="checkbox"/> NO
5. have you ever been principal or guarantor of a firm that declared bankruptcy. If yes, please explain.	<input type="checkbox"/> YES	<input type="checkbox"/> NO
6. Are you part to any claims or suits? If yes, please explain.	<input type="checkbox"/> YES	<input type="checkbox"/> NO
7. Have you been audited by the IRS in the past three years?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
8. If yes, has the tax return been finalized with all issues settled? If no, please explain.	<input type="checkbox"/> YES	<input type="checkbox"/> NO
9. Are you a director, executive officer, or principal shareholder of an insured bank or financial institution which makes commercial loans and accepts deposits	<input type="checkbox"/> YES	<input type="checkbox"/> NO

10. Are you leasing any real or personal property? If yes, please explain.	<input type="checkbox"/> YES	<input type="checkbox"/> NO
11. Do you have any pending credit applications at any other financial institutions? If yes, please explain.	<input type="checkbox"/> YES	<input type="checkbox"/> NO
12. Have you ever been convicted of a felony? If yes, please explain.	<input type="checkbox"/> YES	<input type="checkbox"/> NO

Representations and Warranties: This financial statement is provided to Golden State Bank ("Bank") for its review of my/our creditworthiness, and Bank can rely on its contents. I/We hereby warrant to bank that this financial statement is complete and correct as of the date prepared and fairly represents my/our financial condition and that I/we will promptly inform the Bank of any material changes in the information provided, including transfer of any assets into a trust. I/We authorize you to make whatever inquiries about me/us you deem necessary and appropriate for the purpose of evaluating my/our credit and reverifying my/our credit from time to time, including obtaining credit bureau reports and contacting my/our employer(s). I/We also authorize you to provide credit information about your credit experience with me/us to other creditors and credit reporting agencies.

SIGNATURES

Spouse's signature required only if you and your spouse are or will be jointly obligated on credit extended by Golden State Bank.

SIGNATURE _____	DATE _____	SIGNATURE _____	DATE _____
-----------------	------------	-----------------	------------

EXPLANATION(S):
