

The attached is the most recent financial statement of the undersigned as of _____ prepared by or for the undersigned. The undersigned certifies that said financial statement, including all supporting schedules and notes, is complete, true and correct.

I/WE AM/ARE APPLYING FOR CREDIT

As a Guarantor

I/we am/are submitting this personal financial statement in connection with a guarantee(s) of another person's (or entity's) application for credit. If you and your spouse are to be guarantors, please complete Applicant and Spouse information below and both should sign at the bottom. If you alone will be a guarantor, please complete Applicant information below and sign alone at the bottom.

As a Borrower

Individually. You may apply for credit in your name alone, regardless of your marital status. If applying for credit in your name alone, only you are required to sign this statement. Your spouse should not sign this statement.

Jointly with my spouse. Please complete the Spouse Information below. Both of you must sign this statement. We intend to apply for joint credit
 X _____ X _____ (both applicants initial).

Note: Unless all assets, liabilities and information are identical, spouse must submit a separate personal financial statement.

Jointly with someone other than my spouse. Co-applicant's name _____
 Please complete Co-Applicant information below. Co-Applicant must submit a separate personal financial statement unless all information on this statement is identical to the Applicant's.

Individual Credit: If you are relying upon community property to repay the credit requested, please provide information about your spouse or co-applicant (community property includes among other things, wages and salaries of both of you and your spouse earned during marriage). **Other income:** You do not have to list alimony, child support or separate maintenance unless you want it to be considered as a basis for repaying this obligation. If you are married and assets described in the statement are your spouse's separate property please indicate such.

Joint Credit: If this financial statement is provided for a joint credit application and you are married, unless you indicate otherwise, all stated income and assets will be presumed to be community property and all stated debts and obligations will be presumed to be liabilities of the community property. If any assets or liabilities listed are the separate property of the co-applicant, it should be indicated on the financial statement.

SBA Credit: If this financial statement is provided in connection with an SBA Loan (Small Business Administration), your spouse must also sign this form. Additionally, please complete this form for: 1) each proprietor; 2) general partner; 3) managing member of a limited liability company LLC; 4) each owner of 20% or more of the equity of the Applicant (including the assets of the owner(s) and any minor children); and 5) any person providing a guaranty on the loan.

GENERAL INFORMATION:			
1. Do you do business with any other bank?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	If so, provide details
2. Have you ever been the principal or guarantor of a firm that declared bankruptcy?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	(please attach sheet detailing information)
3. Have you gone through bankruptcy during the last ten (10) years?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	(please attach sheet detailing information)
4. Are any of the assets shown on this form held in a Trust?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	(please attach sheet detailing information)
5. Have you made a will?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
6. Are you a US Citizen?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
7. Are you liable as an endorser/co-maker/guarantor on other liabilities?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
(a) Contingent Liabilities as endorser, co-maker or guarantor:	\$ _____		
(b) Contingent Liabilities on leases or contracts	\$ _____		
(c) Pledge or Hypothecation of assets:	\$ _____		
(d) Legal Claims/ Judgments:	\$ _____		
(e) Tax Liens	\$ _____		

For the purpose of procuring and establishing credit from time to time and to induce you to extend credit, I am furnishing the above along with any attached schedules and/or Tax Returns, which I warrant is a true and complete statement of my financial condition to the best of my knowledge. I agree to notify you immediately of any material adverse change in financial condition. I understand that any material misstatement or omission shall be a cause of default of any credit you have extended to me, or which is guaranteed by me, and you may, at your option, accelerate the payment of that credit and/or terminate our credit arrangement. I authorize you to make an employment and credit check, and to obtain any information you may require concerning the statements made on this application and to re-verify the information from time to time. I agree that this application shall remain your property whether or not the credit is granted. You are also authorized to share with others concerned with my credit standing, information about my transactions with you. If this is a joint Application, this statement applied to both of us.

To assist American Business Bank in its evaluation of the attached Statement, the undersigned hereby certify(s) that all material facts relating to the conditions set forth in this statement, including any attached exhibit(s) incorporated herein by reference, are complete and correct.

Signature	Print Name	Date
Residence Address	Social Security #	Driver License # / Issue date / Expiration
Signature	Print Name	Date
Residence Address	Social Security #	Driver License # / Issue date / Expiration



California Consumer Privacy Act

American Business Bank respects your right to privacy and therefore provides this notice to disclose the personal information we collect to provide a financial product or service to you. We are providing this notice to disclose what personal information is collected, the business purpose for collecting, and who we sell the information to.

Category of Personal Information we collect	Our Business Purpose of collecting your information
Name	Apply for a loan
Social Security Number	Apply for a loan
Address	Apply for a loan
Telephone Number	Apply for a loan
Date of Birth	Apply for a loan
Passport Number	Apply for a loan
Driver License Number	Apply for a loan
State Identification Number	Apply for a loan
Employment	Apply for a loan
Bank Account Number	Apply for a loan

American Business Bank does not sell personal information for a business or commercial purpose.

You may retrieve the Bank's California Consumer Privacy Act Policy on the Bank's website at <https://www.americanbb.bank/CCPA-Privacy>.