



Small Business Credit Application Checklist

Thank you for applying for a small business loan with Savings Bank of Mendocino County. You could have chosen anywhere; we are happy you chose us. Please, review the checklist(s) below and provide all pertinent information listed, as applicable. This is a preliminary list of requirements; it may be necessary for the Bank to obtain further information to make a credit decision.

Loan Documentation Checklist

- Completed Small Business Credit Application (attached)
- Entity Documentation (per Entity Documentation Checklist below)
- 3 Years of Personal Federal Tax Returns*, including all schedules and statements**, for each Guarantor
- 3 Years of Business Federal Tax Returns*, including all schedules and statements**, for each affiliated entity***, if applicable
- Year-to-Date Profit & Loss Statement (accrual basis)
- Year-to-Date Balance Sheet (accrual basis)
- Individual Financial Statement (attached), for each Guarantor
- Business Debt Schedule (attached), if applicable
- Certification of Beneficial Owners, if applicable

Entity Documentation Checklist

Sole Proprietorship

- Fictitious Business Name Statement****

General Partnership (GP)

- Partnership Agreement, including amendments

Limited Partnership (LP) & Limited Liability Partnership (LLP)

- Partnership Agreement, including amendments

Limited Liability Company (LLC)

- Articles of Organization
- Operating Agreement

Corporation (C-Corp & S-Corp)

- Articles of Incorporation
- Corporate Bylaws
- List of Corporate Officers

Trust Entity

- Copy of Certification of Trust OR Title Page and Signature Page

Non-Profit Corporation

- Articles of Incorporation
- Corporate Bylaws
- List of Board of Directors
- Corporate Resolution or Copy of Board Meeting Minutes

*If current year Federal Tax Returns are not complete, provide Profit & Loss Statement and Balance Sheet for period ending 12/31

**Include all K-1 Statements for any entity listed on Schedule E

***An affiliated entity is any Partnership, LLC, S-Corp in which you own 20% or more

****For "Doing Business As" (DBA) names, if applicable



Small Business Credit Application

To help expedite the application process, please ensure that this application has been completed in its entirety and that any pertinent information attached, as applicable, is signed, where applicable. Any missing information may result in a delay in processing your request and/or the Bank's inability to make a sound decision and the application being declined.

Section A: Tell us about your request

Type of Request <input type="checkbox"/> Line <input type="checkbox"/> Loan	Amount of Request	Purpose of Request
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Section B: Tell us about your business

Legal Entity Business Name		Doing Business As (DBA)		Federal Tax ID Number (EIN/SSN/ITIN)	
Business Physical Address		City	State	Zip Code	
Business Mailing Address (if different than above)		City	State	Zip Code	
Date Business Established		Current Ownership Since			
Type of Legal Entity <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> C-Corporation <input type="checkbox"/> S-Corporation <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> General Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Limited Liability Partnership <input type="checkbox"/> Non-Profit Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Other:					
NAICS or SIC Code	Industry		Sub-Industry		
Description of Business					
Annual Gross Sales		Tax Year		Net Profit (Loss)	
Business Owners		Title		Date of Birth	Ownership %*
1.					
2.					
3.					
4.					
* Note: All Business Owners with at least 20% ownership will be required to be a guarantor.					
Best Business Contact Name		Phone	Email		Current Savings Bank of Mendocino County Customer? <input type="checkbox"/> Yes <input type="checkbox"/> No

- Yes No Are accounts receivable or inventory pledged as collateral to another lender?
- Yes No Is the business, its owners, or their affiliates, currently involved in any lawsuits or pending litigation?
- Yes No Are any of the parties associated with this loan request presently under indictment, on probation or parole, or ever been charged or convicted for any criminal offense other than a minor traffic violation?
- Yes No Are any Local, State or Federal Taxes delinquent? If so, list amount due:
- Yes No Has the business or its owners ever declared bankruptcy or defaulted on any debt? If so, list Chapter File No. and File Date:
- Yes No Is the borrower or any guarantor a director of any bank, thrift, or credit union?
- Yes No Is the business a guarantor on any debts not listed on its financial statements?
- Yes No Does the business and/or any of its owners hold any assets exceeding \$100,000?

Section C: Tell us about your other business banking relationships

Name of Financial Institution	Account Type	Balance **
1.		
2.		
3.		

**Balance(s) marked with ** listed in Section C and/or Business Debt Schedule are to be paid off by subject credit request.

Section D: Tell us about who owns your business**Business Owner #1**

First Name	Middle Initial	Last Name	
Date of Birth		Social Security Number	
Current Physical Address	City	State	Zip Code
Mailing Address (if different from above)	City	State	Zip Code
Phone Number		Email Address	
Individual Annual Income	Tax Year	Household Annual Income	Tax Year

Tell us about your other personal banking relationships

Name of Financial Institution	Account Type	Balance
1.		
2.		
3.		

Business Owner #2

First Name	Middle Initial	Last Name	
Date of Birth		Social Security Number	
Current Physical Address	City	State	Zip Code
Mailing Address (if different from above)	City	State	Zip Code
Phone Number		Email Address	
Individual Annual Income	Tax Year	Household Annual Income	Tax Year

Tell us about your other personal banking relationships

Name of Financial Institution	Account Type	Balance
1.		
2.		
3.		

Business Owner #3			
First Name	Middle Initial	Last Name	
Date of Birth	Social Security Number		
Current Physical Address	City	State	Zip Code
Mailing Address (if different from above)	City	State	Zip Code
Phone Number	Email Address		
Individual Annual Income	Tax Year	Household Annual Income	Tax Year
Tell us about your other personal banking relationships			
Name of Financial Institution	Account Type	Balance	
1.			
2.			
3.			

Business Owner #4			
First Name	Middle Initial	Last Name	
Date of Birth	Social Security Number		
Current Physical Address	City	State	Zip Code
Mailing Address (if different from above)	City	State	Zip Code
Phone Number	Email Address		
Individual Annual Income	Tax Year	Household Annual Income	Tax Year
Tell us about your other personal banking relationships			
Name of Financial Institution	Account Type	Balance	
1.			
2.			
3.			

Section E: Signatures

The undersigned certifies that the foregoing information contained in this application and any other financial information to be submitted by or on behalf of the business and/or applicant(s) in connection herewith are true, correct, and complete. The undersigned authorizes Savings Bank of Mendocino County ("Bank") to verify the information provided, to make any inquiries appropriate to verify the information provided, and to gather such information, as the Bank deems necessary and reasonable. The undersigned further agrees to notify the Bank promptly of any material change in any such information.

By signing below, I certify that I am signing on behalf of the business applicant in the capacity indicated next to my name and that I am authorized to execute the credit application on behalf of the business applicant. I also consent to the Savings Bank of Mendocino County ("Bank") obtaining my consumer credit report for the purpose of this application, and I authorize the Bank to obtain any additional information about me necessary for the purpose of this application.

Authorized Signature	Printed Name	Title	Date
1.			
2.			
3.			
4.			

Statement of Intent for Sole Proprietorships:

You may apply for credit in your name alone, regardless of your marital status. However, if you want the Bank to consider anyone else's future earnings, you must apply jointly, regardless of your relationship to each other, if any. To indicate your intent, please choose one of the following:

I am applying for individual credit (initial here): _____

We are applying for joint credit (initial here):
_____ Applicant _____ Co-Applciant



Individual Financial Statement

Applicant			
First Name	Middle	Last	Jr./Sr.
Home Address			
City	State	Zip	How Long? Yrs. Mo.
Mailing Address			
City	State	Zip	
Home Phone ()	Cell Phone ()		
E-mail Address			
Social Security Number		Date of Birth	
Employer			
Address of Employer			
Business Phone Number	Title/Position		
Previous Employer			

Spouse/Registered Domestic Partner			
First Name	Middle	Last	Jr./Sr.
Home Address			
City	State	Zip	How Long? Yrs. Mo.
Mailing Address			
City	State	Zip	
Home Phone ()	Cell Phone ()		
E-mail Address			
Social Security Number		Date of Birth	
Employer			
Address of Employer			
Business Phone Number	Title/Position		
Previous Employer			

You may apply for credit in your name alone, regardless of your marital status. However, if you want the Bank to consider anyone else's future earnings, he or she and you must jointly apply, regardless of your relationship to each other, if any.

This is a statement of:

My individual financial condition

My individual financial condition jointly with my Spouse/Registered Domestic Partner

This statement:

does include assets held in a trust, IRA or other retirement account

does not include assets held in a trust, IRA or other retirement account

If this statement does include such assets, please indicate the name of the trust, as applicable, as well as the type and value of assets, and where they are held: _____

Annual Cash Income		Amount(s) in Whole \$
<i>Suggested Source Document - IRS Form</i>		
Borrower	Salary	1040
	Bonuses and Commissions	1040
Spouse	Salary	1040
	Bonuses and Commissions	1040
Interest Income		1040B
Dividend Income		1040B
Alimony/Child Support/Separate Maintenance <i>(only list if you wish to have considered in determining credit worthiness)</i>	1040	
Business Income		1040C
Capital Gains		1040D
Net Rental Income <i>(before interest and depreciation expenses)</i>		1040E
Partnership, S Corp., LLC & LLP Distributions	K-1	
Gift Income		
Receivable Income		
Other Income <i>(list)</i>		
Total Cash Income	\$	

Annual Cash Expenditures		Amount(s) in Whole \$
<i>Suggested Source Document - IRS Form</i>		
Interest and Principal Payments on Real Estate Loans <i>(Section D)</i>		
Residential Property Taxes		
Residential Rent Payments and Maintenance Fees		
Interest and Principal Payments on Loans other than Real Estate <i>(Section F)</i>		
Income Taxes	1040	
Insurance: Residential Real Estate		
Other		
Alimony/Child Support/Separate Maintenance	1040	
Partnership, S Corp., LLC & LLP Contributions	K-1	
Personal Living Expenses		
Educational Expenses		
Other Expenses <i>(list)</i>		
Total Expenditures	\$	

Are any significant changes in income or expenses expected in the next 12 months? Yes No *(please attach information on changes)*

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 your 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.

BUSINESS DEBT SCHEDULE

Include the following information on all installment debts, notes, contracts, and mortgages. **Current balance must match the current balance sheet. Include all capital leases shown on balance sheet (if any).** Do not include accounts receivable and accounts payable.

Business Name _____ As of _____, 20____

Name of Creditor	Loan Number	Original Amount	Original Date	Current Balance	Interest Rate	Maturity Date	Monthly Payment	Collateral	Current or Delinquent
		Total Current Balances:			Total Monthly Pmts:				

Signature: _____ Title: _____ Date: _____

APPRAISAL RIGHTS NOTICE

**CALIFORNIA NOTICE TO APPLICANT OF RIGHT
TO RECEIVE COPY OF THE APPRAISAL FOR LOANS ON
NON-RESIDENTIAL 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 and the cost of duplicating the appraisal. (CA Business and Professions Code section 11423.) In order to obtain a copy of your appraisal report, write us at:

Savings Bank of Mendocino County
P.O. Box 3600
Ukiah, CA 95482
Attn: Commercial Loan Department

We must hear from you no later than 90 days after we notify you about the action taken on your credit application, including notice of an incomplete application. If you withdraw your application, you must make your request for an appraisal report within 90 days of the withdrawal. If you request a copy of your appraisal report, and you have paid for the costs of the appraisal, we will send you a copy at the address shown on your loan application. You are only entitled to receive a copy of the appraisal for purposes of evaluating your pending request for an extension of credit with this bank.

**IMPORTANT NOTICE CONCERNING YOUR RIGHT
TO RECEIVE A COPY OF THE APPRAISAL FOR FIRST LIEN
LOANS ON RESIDENTIAL PROPERTY**

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

Although we will send you a copy of the appraisal, we still require that you reimburse us for the expense we incurred in obtaining the report. There is no charge to you for the cost of copying or mailing the document.

Please note that any appraisal we obtain in connection with your loan application will be for the purpose of determining whether to extend credit which will be secured by the appraised property, and if so, upon what terms. Depending upon the amount and nature of the loan you have requested and other factors, the appraisal may be conducted by a certified appraiser, a licensed appraiser or someone who is neither licensed nor certified. The appraisal report should not be relied upon by you or anyone else to determine the value, description or condition of the property. If you wish professional assistance in determining those matters, you should retain your own appraiser or other advisor. You may pay for an additional appraisal for your own use at your own cost.

**SAVINGS BANK OF MENDOCINO COUNTY
CALIFORNIA CONSUMER PRIVACY ACT
NOTICE AT COLLECTION OF PERSONAL INFORMATION**

The California Consumer Privacy Act (CCPA) requires that we provide you with the following information concerning the collection and use of your personal information. We collect the following categories of Personal Information (PI) about consumers. For each category we have also provided below the business or commercial purpose for which we use the personal information.

<u>CATEGORIES OF PI WE COLLECT</u>	<u>OUR BUSINESS OR COMMERCIAL PURPOSE FOR COLLECTING THE PI</u>
Identifiers including but not limited to: name, social security number, driver’s license number, passport number, governmental identification card, or other similar identifiers	<ul style="list-style-type: none"> • To approve or decline loan or deposit account applications • To service products and services you have with us • To conduct institutional risk analysis and mitigation
Information that identifies, relates to, describes, or is capable of being associated with you, including but not limited to signature, address, telephone number, employment history, education, financial information, medical information, or health insurance information	<ul style="list-style-type: none"> • To approve or decline loan or deposit account applications • To service products and services you have with us • To conduct institutional risk analysis and mitigation
Characteristics of protected classifications under California or federal law	<ul style="list-style-type: none"> • To comply with federal and state consumer and employee protection laws
Information that identifies racial or ethnic origin	<ul style="list-style-type: none"> • To comply with consumer protections laws
Commercial information, including records of personal property, products or services purchased, obtained or considered	<ul style="list-style-type: none"> • To approve or decline loan or deposit account applications • To service products and services you have with us • To conduct institutional risk analysis and mitigation

Internet or other electronic network activity information such as browsing history, search history, and information regarding your interaction with an internet web site, application, or advertisement	<ul style="list-style-type: none"> • To identify customer service and regulatory complaints, to manage reputational risk. • To service products and services you have with us • For fraud detection and prevention
Account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account	<ul style="list-style-type: none"> • To service products and services you have with us • For fraud detection and prevention
Geolocation data	<ul style="list-style-type: none"> • For fraud detection and prevention
Professional or employment-related information	<ul style="list-style-type: none"> • To approve or decline loan or deposit account applications • To service products and services you have with us • To conduct institutional risk analysis and mitigation
Inferences drawn from any of the information above to create a profile of preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes	<ul style="list-style-type: none"> • To approve or decline loan or deposit account applications • To service products and services you have with us • To conduct institutional risk analysis and mitigation

ACCESSIBILITY: Consumers with permanent or temporary disabilities may need to access this disclosure in an alternative format. Since each disability and the particular circumstance surrounding each request for accommodations is unique, contact us at 1-866-774-8220 to let us know how we may assist you.

SALE OR SHARING OF YOUR PERSONAL INFORMATION: We do not sell or share your personal information or otherwise disclose your personal information in exchange for money or something else of value.

PRIVACY POLICY: Our CCPA Privacy Policy which describes our practices regarding the use of your personal information as well as your rights regarding your personal information can be found at <https://www.savingsbank.com/privacy-notice.php>.