

STATE BANK OF INDIA (CALIFORNIA)

APPLICATION INFORMATION

I. PERSONAL INFORMATION :

Name : _____ SS # : _____
 First Middle Last

Date of Birth : _____ Driver's License # : _____

Home Address : _____
 Street City State Zip

() OWN () RENT Monthly Mortgage/ Rent : \$ _____ years left ? ____

Previous Address (if less than 2 years) : _____
 Street City State Zip

Home Phone : (_____) _____ Cell Phone/Pager : (_____) _____

E-Mail Address : _____

II. CO-SIGNOR'S INFORMATION :

Name : _____ SS # : _____
 First Middle Last

Date of Birth : _____ Driver's License #: _____

Home Address : _____
 Street City State Zip

() OWN () RENT Monthly Mortgage/Rent : \$ _____ Years Left ? ____

Previous Address (if less than 2 years) : _____
 Street City State Zip

Home Phone : (____) _____ Cell Phone / Pager : (____) _____

E-mail Address : _____

III. BUSINESS INFORMATION (if you are employed by someone else) :

Employer's Name : _____ Years there ? _____

Business Address : _____

Business Phone # : _____ Ext : _____ Fax # : _____

Position : _____ Annual Salary/Income : _____

Other Income (if applicable) \$ _____

IV. PRACTICE INFORMATION (if you are self-employed or own your own business) :

Your Practice Name : _____

Practice Federal ID # : _____ Practice Phone # : _____

Practice Address : _____
Street City State Zip Code

Practice Fax # : () _____ # of Years licensed : _____ # of years in Practice : _____

License #: _____ Licensed in Other States : _____

Annual Practice Gross Income : _____ Annual Gross Personal Income : _____

Average Practice Bank Balance : _____ Average Personal Bank Balance : _____

Type of Entity :

() Corporation () Partnership () LLC LLP () Sole Proprietorship () Other

V. GENERAL INFORMATION

How many employees are there now ? _____

How many employees do you expect after this loan ? _____

Accountant's Name : _____ Phone : () _____

Attorney's Name : _____ Phone : () _____

Life Insurance Agent : _____ Phone : () _____

Hazard Insurance Agent : _____ Phone : () _____

OWNERSHIP :

List below all officers, directors, partners, co-owners and stockholders.

Name	Title	%of Ownership	Annual Compensation From This Company
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AFFILIATES :

List below all business concerns in which the applicant, company, or any of the individuals listed in the ownership section have any ownership. Use additional sheets if necessary.

Company Name	Owner	Percentage of Ownership
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ESTIMATED PROJECT COSTS

	Your Money	Other Sources	Our Loan	Total Funds
Land & Building Acquisition	\$ _____	\$ _____	\$ _____	\$ _____
Expansion/Renovation/				

M..... \$ _____ \$ _____ \$ _____ \$ _____

Refinance of existing
Unencumbered examination \$ _____ \$ _____ \$ _____ \$ _____

Working Capital
(including Accounts Payable) \$ _____ \$ _____ \$ _____ \$ _____

Other Activity \$ _____ \$ _____ \$ _____ \$ _____

Acquisition of Existing
Business \$ _____ \$ _____ \$ _____ \$ _____

Payoff Bank Loan \$ _____ \$ _____ \$ _____ \$ _____

Other :

_____ \$ _____ \$ _____ \$ _____ \$ _____ \$ _____

_____ \$ _____ \$ _____ \$ _____ \$ _____ \$ _____

TOTAL AMOUNT : \$ _____ \$ _____ \$ _____ \$ _____ \$ _____

LOAN AMOUNT REQUESTED : \$ _____

Collateral Provided for Loan	Property A	Property B
<hr/>		

Address :

Fair Market Value :

Existing Lien(s) :

INCOME AND EXPENSE DATA

Gross Annual Income :

Effective Gross Income :

DCR :

Expenses :

Net Operating Income :

GRM :

Annual Payments :

%

Months

Cash Flow :

CAP :

IF BORROWER IS OTHER THAN INDIVIDUAL(S). LIST BELOW THE NAMES OF ALL THE BORROWING ENTITY'S PARTNERS, CORPORATE OFFICERS, STOCKHOLDERS, TRUSTEES AND/OR GUARANTORS AS APPROPRIATE UNDER "TITLE", IDENTIFY AS : "GENERAL PARTNER", "PRESIDENT", "VICE PRESIDENT", "TREASURER", AND/OR "GUARANTORS".

NAME

TITLE

OWNERSHIP

ACTIVE IN MANAGEMENT ?

%

APPLICANT SIGNATURES

I hereby apply for the loan or credit described in this application on behalf of the applicant business. I certify that I made no misrepresentation in this loan application or in any related documents, that all information is true and complete, and that I did not omit any important information. I agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender for that purpose. Lender may disclose to any other interested parties information as to Lender’s experiences or transactions with my account. I understand that Lender will retain this application any other credit information Lender received, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the Loan. I further authorize Lender to provide any such insurer or investor any information and documentation that they may request with respect to my application, credit or loan.

Lender may be relying on the creditworthiness of an individual other than the Applicant for the business Loan. Because of my relationship to the Applicant or my role in the accommodation for the loan, my personal creditworthiness is a factor in the evaluation of the application or accommodation for the loan. By signing below, I authorize Lender to obtain a consumer credit report on me for the purpose of evaluating the loan application.

APPLICANT :

SIGNATURE

TITLE

DATE

ENCLOSURES

3. Bio-data of Directors/Owners
year

- 1. Certification of incorporation
- 4. Certified Financial Statements-3yrs
- 6. Latest Tax Return of business – 2 yrs

- 2. Bye laws
- 5. Projected financial for next

