



Dear Applicant:

**Welcome to Malaga Bank!** And thank you for your decision to apply for a business banking loan with us. In order to promptly process your loan request, please complete, sign and return the attached documentation as indicated below:

- Small Business Loan Application
- Individual Financial Statement
- Schedule of Real Estate
- Credit Authorization
- 4506T – Tax Information Authorization

Please save a copy of each of these documents for your records. Additionally, we will need you to submit the following information:

- 3 Years Business Tax Returns
- 3 Years Business Financial Statements
- Interim Financial Statement (current within the past 90 days)
- Accounts Receivable & Accounts Payable Aging (as of Interim Financial Statement Date)
- 3 Months Business Checking Account Statements
- 3 Years Principals' (20% or more ownership interest) Personal Tax Returns
- Principals' (20% or more ownership interest) Current Financial Statement

Finally, the following disclosures are enclosed for your information. Please retain these for your records.

- Notice of Right to Copy of Appraisal
- Customer Identification Procedures
- Notice of Privacy Policy

Please contact Mark Smith at (310) 544-7800 should you have any questions or if you need help completing the forms.

Sincerely,

Mark S. Smith  
Senior Vice President  
Business Banking Manager

## BUSINESS APPLICANT INFORMATION

Business Name		Tax ID Number or SSN		Telephone No. ( )	
Street Address		City		State	Zip Code
Billing Address		City		State	Zip Code
Company Contact(s) and Title(s) (1)			(2)		
Type of Business		Annual Gross Sales \$		No. of Employees	Date Established

## BUSINESS BANKING REFERENCES

Bank Name	Account #	Type of Account	Balance	Limit (if LOC)	Monthly Payment	Collateral
1.						
2.						
3.						

## CREDIT REQUEST

Amount Requested \$	Purpose of Loan / Line
<input type="checkbox"/> Term Loan: <input type="checkbox"/> 3 years <input type="checkbox"/> 4 years <input type="checkbox"/> 5 years <input type="checkbox"/> Line of Credit <input type="checkbox"/> Check here if credit is to be equity secured (provide collateral information below)	

## PROPERTY DESCRIPTION

IF YOU ARE PLEDGING A VEHICLE AS COLLATERAL PLEASE COMPLETE THE FOLLOWING:

Year	<input type="checkbox"/> New <input type="checkbox"/> Used	Make / Model	Vehicle Identification Number	Current Value \$
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IF YOU ARE PLEDGING REAL PROPERTY AS COLLATERAL PLEASE COMPLETE THE FOLLOWING:

Address of Property (Zip Code must be included)				
<input type="checkbox"/> Residential <input type="checkbox"/> Commercial	# Units	Date Purchased	Year Built	Market Value \$
First Mortgage Holder				Present Balance \$
Second Mortgage Holder				Present Balance \$

IF YOU ARE PLEDGING OTHER ASSETS AS COLLATERAL PLEASE COMPLETE THE FOLLOWING:

<input type="checkbox"/> Malaga Bank Deposit Account #	Present Balance \$
<input type="checkbox"/> Marketable Securities (describe):	Current Value \$
<input type="checkbox"/> Equipment (describe):	Current Value \$

FOR ALL LOANS SECURED BY COLLATERAL OTHER THAN LIQUID ASSETS PLEASE PROVIDE YOUR INSURANCE INFORMATION:

Name of Insurance Company		Agent	Phone No. ( )
Policy Number	Amount of Coverage	Address	

## BUSINESS / GUARANTOR INFORMATION

If the answer to any of the following is "yes," please provide a written explanation:

Is the company or any principal an endorser, guarantor, or co-maker on any obligation(s) not listed on financial statements?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the company or any principal a party to any existing or pending claim or lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the company or any principal ever declared bankruptcy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the company or any principal ever defaulted on a loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the company or any principal had property foreclosed, given title or deed in lieu of foreclosure, or had bad debt forgiven?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has any principal been convicted of a felony?	<input type="checkbox"/> Yes <input type="checkbox"/> No

## APPLICANT'S ACKNOWLEDGEMENT

The undersigned has answered the questions on this application and any supplemental pages or schedules completely and accurately on behalf of the Company named above. The applicant(s) authorize(s) Malaga Bank to check the Principal's and / or the Company's credit record and any statements made on behalf of the Company. The undersigned authorizes and directs the Company's creditors to give the Bank any information it requests, to determine the Company's credit worthiness. The undersigned also gives the Bank permission to give credit reporting agencies and other creditors information relating to any credit the Bank might grant the Company. If there is more than one person signing on behalf of the Company, this statement applies to each.

Authorized Signature	Authorized Signature
Title	Title
Date	Date



# Personal Financial Statement

As of Date: \_\_\_\_\_

Borrower Name:			Co-Borrower Name:		
Social Security #:	Date of Birth:		Social Security #:	Date of Birth:	
<input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Resident Alien (documentation required)			<input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Resident Alien (documentation required)		
Check Preferred Method of Contact ✓:			Check Preferred Method of Contact ✓:		
Residence Address (No PO Box):	Residence Phone:	<input type="checkbox"/>	Residence Address (No PO Box):	Residence Phone:	<input type="checkbox"/>
	Mobile Phone:	<input type="checkbox"/>		Mobile Phone:	<input type="checkbox"/>
City, State, Zip Code:	Business Phone:	<input type="checkbox"/>	City, State, Zip Code:	Business Phone:	<input type="checkbox"/>
Email Address:			Email Address:		
Malaga Bank Loan #(s):					

ASSETS			LIABILITIES		
	Name of Institutions	Total Balance	Accounts Payable		Total Balance Due
Checking Accts			Mortgages (from Schedule)	Monthly Payment	
Savings/CD's			Auto Loans		
			Business Loans		
Securities/ Brokerage Accounts (Non-Retirement)			Revolving Credit		
			Credit Cards		
<b>Sub-Total Liquid Assets</b>			Loan on Life Insurance		
Life Insurance (Cash Surrender Value Only)			Other Debt		
Real Estate Owned (Attach Schedule)					
Retirement Funds (Including IRA)					
Automobiles – Total Present Value (Years/Makes/Models)					
Other Personal Property: (Describe)					
Other Assets: (Describe)					
<b>TOTAL ASSETS</b>			<b>TOTAL LIABILITIES</b>		
<b>NET WORTH (Difference between Total Assets and Total Liabilities)</b>					

ANNUAL INCOME	
Salary or Wages	
Dividends or Interest	
Rentals (Net Income - Itemize on attached Schedule)	
Business (Net Income)	
Other Income:	
Alimony, Child Support, Special Maintenance (Need not be disclosed if income does not need to be considered as a basis for repaying this loan.)	
<b>TOTAL INCOME</b>	

ANNUAL EXPENSES	
Property Tax & Assessments	
Federal & State Income Tax	
Real Estate Loan Payments	
Payments on Contracts/Notes	
Estimated Living Expenses	
Other:	
<b>TOTAL EXPENSES</b>	

CONTINGENT LIABILITIES	
Explain any Contingent Liabilities in detail below	
As Endorser or Co-Maker	
As Guarantor or Notes/Contracts	
Legal Claims or Judgments	
For Taxes	
Alimony, Child Support, Special Maintenance	
Other:	
<b>TOTAL CONTINGENT LIABILITIES</b>	

Comments:			
<p>Certification: I/We certify the accuracy of the information provided above, as well as in any tax returns, under the penalty of perjury. I/We authorize Malaga Bank to verify all my/our statements with any source, including banks, lenders and credit reporting agencies. A photocopy or other reproduction of this form will be considered as valid as the original.</p>			
Borrower Signature	Date	Co-Borrower Signature	Date

**SCHEDULE OF REAL ESTATE OWNED**

**Borrower:** \_\_\_\_\_

**Co-Borrower:** \_\_\_\_\_

Use additional pages if needed

**Input Expenses as Negative Numbers**

B/C	PROPERTY	NAME AND ADDRESS OF LENDER OR MORTGAGES	BALANCE OF MORTGAGES	MARKET VALUE	MONTHLY RENTAL INCOME	MONTHLY MTG PAYMENT	MONTHLY TAX & INSURANCE	MONTHLY EXPENSES	NET RENTAL INCOME
	% of Ownership:								
	Type of Property	Loan No: _____ Rate: _____							
	# of Units:								
	Status: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Rental <input type="checkbox"/> Pending Sale								
	Acquisition Year:								
	Cost:	Loan No: _____ Rate: _____							
	% of Ownership:								
	Type of Property	Loan No: _____ Rate: _____							
	# of Units:								
	Status: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Rental <input type="checkbox"/> Pending Sale								
	Acquisition Year:								
	Cost:	Loan No: _____ Rate: _____							
	% of Ownership:								
	Type of Property	Loan No: _____ Rate: _____							
	# of Units:								
	Status: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Rental <input type="checkbox"/> Pending Sale								
	Acquisition Year:								
	Cost:	Loan No: _____ Rate: _____							
	% of Ownership:								
	Type of Property	Loan No: _____ Rate: _____							
	# of Units:								
	Status: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Rental <input type="checkbox"/> Pending Sale								
	Acquisition Year:								
	Cost:	Loan No: _____ Rate: _____							

Comments	Totals	BALANCE OF MORTGAGES	MARKET VALUE	MONTHLY RENTAL INCOME	MONTHLY MTG PAYMENT	MONTHLY TAX & INSURANCE	MONTHLY EXPENSES	NET RENTAL INCOME	
	Borrower's Signature _____							Date _____	
	Co-Borrower's Signature _____							Date _____	



## CREDIT INFORMATION DISCLOSURE & AUTHORIZATION

### Important Information about Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record all information that identifies each person who opens a deposit or loan account.

What this means for you: When you open an account, including a loan account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

In addition to identifying you, we are gathering information in order to evaluate your creditworthiness. All information requested is for the confidential use of a conventional lender in compiling a loan credit report. Accordingly, the undersigned ("Borrower") does hereby authorize and request the release of information concerning employment history, bank accounts, investment accounts, loans and any other information deemed necessary in connection with a credit evaluation for a loan transaction.

The undersigned also understands that his/her loan may be selected as part of an audit, in which case verification of credit information stated on the application will be requested. Information may be requested from a depository, employer or any other applicable party who provided loan information. Should information be requested in the event of an audit, Borrower agrees to cooperate fully with the lender throughout the quality control process. In the event such audit verifications are requested, no additional costs will be incurred by the Borrower.

A duplicate copy of this authorization, being a photographic or a carbon copy of the signature(s) of the undersigned, may be deemed to be the equivalent of the original and may be used as a duplicate original. A prompt reply will help expedite the loan application.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Applicant's Name Printed

\_\_\_\_\_  
Address

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
Zip

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Co-Applicant's Name Printed

\_\_\_\_\_  
Address

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
Zip

**PLEASE SIGN AND RETURN**



Section references are to the Internal Revenue Code unless otherwise noted.

## Future Developments

For the latest information about Form 4506-T and its instructions, go to [www.irs.gov/form4506t](http://www.irs.gov/form4506t). Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

**What's New.** The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information, such as wages and taxable income, is shown on the transcript.

A new optional Customer File Number field is available to use when requesting a transcript. You have the option of inputting a number, such as a loan number, in this field. You can input up to 10 numeric characters. The customer file number should not contain an SSN. This number will print on the transcript. The customer file number is an optional field and not required.

## General Instructions

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Purpose of form.** Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

**Note:** If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

**Tip.** Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

**Automated transcript request.** You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

**Where to file.** Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

## Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:	Mail or fax to:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301  855-587-9604
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888  855-800-8105
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999  855-821-0094

## Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409  855-298-1145
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, North Carolina, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250  855-800-8015

**Line 1b.** Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

**Line 3.** Enter your current address. If you use a P.O. box, include it on this line.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note:** If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

**Line 5b.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number **should not** contain an SSN. Completion of this line is not required.

**Note.** If you use an SSN, name or combination of both, we will not input the information and the customer file number will be blank on the transcript.

**Line 6.** Enter only one tax form number per request.

**Signature and date.** Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

**Individuals.** Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

**Corporations.** Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

**Partnerships.** Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Note:** If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Signature by a representative.** A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
and Publications Division  
1111  
Constitution Ave. NW, IR-6526 Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.





## **NOTICE TO APPLICANT OF RIGHT TO RECEIVE COPY OF APPRAISAL**

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. You can pay for an additional appraisal for your own use at your own cost.

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### **CUSTOMER IDENTIFICATION PROCEDURES**

#### **Important Information about Procedures for Opening a New Account**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record all information that identifies each person who opens a deposit or loan account. In addition, on legal entity accounts, we will require identification information on beneficial owners and controlling Person.

What this means for you: When you open an account, including a loan account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

In addition, effective May 11, 2018, new rules under the Bank Secrecy Act will aid the government in the fight against crimes to evade financial measures, designed to combat terrorism and other national security threats.

Each time an account is opened for a legal entity, we are required to ask you for identifying information (name, address, date of birth, social security number), as well as identification documents for:

- Each individual that has a beneficial ownership (25% or more); and
- One Individual that has significant managerial control, of the legal entity.

If you are opening an account on behalf of a legal entity, you will be required to provide the appropriate documents and to certify that the information is true and accurate to the best of your knowledge.



<b>FACTS</b>	<b>WHAT DOES MALAGA BANK DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Malaga Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Malaga Bank share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes-</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We Don't Share
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	No	We Don't Share
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	No	We Don't Share
<b>For our affiliates to market to you</b>	No	We Don't Share
<b>For nonaffiliates to market to you</b>	No	We Don't Share
<b>Questions?</b>	Call 310-375-9000 or go to <a href="http://www.malagabank.com">www.malagabank.com</a>	

What we do	
<b>How does Malaga Bank protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Malaga Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• Pay your bills or apply for a loan</li> <li>• Use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes-information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Malaga Bank does not share with its affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Malaga Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Malaga Bank doesn't jointly market.</i></li> </ul>

Other important information
In accordance with California law, we do not share information about you with nonaffiliates except as permitted by law such as to service your accounts.



## CREDIT INFORMATION DISCLOSURE & AUTHORIZATION

### Important Information about Procedures for Opening a New Account

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A duplicate copy of this authorization, being a photographic or a carbon copy of the signature(s) of the undersigned, may be deemed to be the equivalent of the original and may be used as a duplicate original. A prompt reply will help expedite the loan application.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Applicant's Name Printed

\_\_\_\_\_  
Address

PLEASE RETAIN  
FOR YOUR RECORDS

\_\_\_\_\_  
Zip

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Co-Applicant's Name Printed

\_\_\_\_\_  
Address

\_\_\_\_\_  
City

\_\_\_\_\_  
State

\_\_\_\_\_  
Zip