



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
- Personal 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
- Notice of Privacy Policy

Please contact me 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		
Sub-Total Liquid Assets			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)					
TOTAL ASSETS			TOTAL LIABILITIES		
NET WORTH (Difference between Total Assets and Total Liabilities)					

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.)	
TOTAL INCOME	

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

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:	
TOTAL CONTINGENT LIABILITIES	

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

Request for Transcript of Tax Return

OMB No. 1545-1872

▶ Request may be rejected if the form is incomplete or illegible.

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Return or Account Transcript" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	

Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ _____

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days

Caution. If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. _____

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return

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

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

		Phone number of taxpayer on line 1a or 2a
▶ Signature (see instructions)	Date	
▶ Title (if line 1a above is a corporation, partnership, estate, or trust)		
▶ Spouse's signature	Date	

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. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

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 "Order a Return or Account Transcript" 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
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	512-460-2272
Alabama, Arizona, Arkansas, California, Colorado, 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 37106 Fresno, CA 93888
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	559-456-5876
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
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	816-292-6102

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, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, 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
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	859-669-3592

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 address 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 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. If you completed line 5 requesting the information be sent to a third party, 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.

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.

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.

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
Tax Forms 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.



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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:

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- Notice of Privacy Policy

Please contact me 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

RETAIN FOR YOUR RECORDS





CREDIT INFORMATION DISCLOSURE & AUTHORIZATION

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Applicant Signature

Date

Social Security Number

Applicant's Name Printed

Address

**PLEASE RETAIN
FOR YOUR RECORDS**

City

Zip

Co-Applicant Signature

Date

Social Security Number

Co-Applicant's Name Printed

Address

City

State

Zip



NOTICE TO APPLICANT OF RIGHT TO RECEIVE COPY OF APPRAISAL

You have a right under both the ECOA and Section 11423 of the California Business and Professions Code to a copy of the appraisal report obtained by Malaga Bank in support of your application for credit, provided that you have paid for the appraisal. In order to obtain a copy of your appraisal report, please send a written request to the following address:

Malaga Bank, FSB
23670 Hawthorne Blvd., Suite 101
Torrance, CA 90505

We must receive your request no later than 90 days after we have provided notice of action taken on the application or the application is withdrawn. If you request a copy of your appraisal report, and have paid for the cost of the appraisal, we will send you a copy at the address shown on your loan application.



FACTS	WHAT DOES MALAGA BANK DO WITH YOUR PERSONAL INFORMATION?
Why?	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.
What?	<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"> • Social Security number and income • Account balances and payment history • Credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	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?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes- information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes- information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share
Questions?	Call 310-375-9000 or go to www.malagabank.com	

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

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

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.