



COMMERCIAL LOAN APPLICATION

LOAN APPLIED FOR	Loan Amount \$	Interest Rate %	Monthly Payment Principal & Interest \$	Amortization Basis Mos.	Term Mos.	Type of Loan: <input type="checkbox"/> Fixed/ARM <input type="checkbox"/> ARM <input type="checkbox"/> Fixed	Escrow/Impounds (to be collected monthly) <input type="checkbox"/> Taxes <input type="checkbox"/> Hazard Ins.
PURPOSE OF LOAN	<input type="checkbox"/> PURCHASE SUBJECT PROPERTY			Settlement Date _____ per sales agreement (attach copy)			
	Sales Price \$	Cash Down Payment \$	Source of Equity Funds (cash down and/or other – explain)				
	Secondary Financing \$	Interest Rate %	Monthly payment Principal & Interest \$	Term Mos.	To be Payable To:		
	<input type="checkbox"/> REFINANCE SUBJECT PROPERTY			Describe Significant Improvements Made			
	FUNDS TO BE USED TO PAY: ▼	Date Acquired	Purchase Price \$	Cost \$ _____			
	First Lien Balance \$	Maturity Date	Payable to: _____ (name & address)			Account No.	
	Second Lien Balance \$	Maturity Date	Payable to: _____ (name & address)			Account No.	
	Remaining Funds to be used to:						
	<input type="checkbox"/> CONSTRUCT NEW BUILDING(S)			Estimated time to complete construction _____ mos.			
	Date Property Acquired	Cost \$	Existing Liens(s) \$	Payable to (Name & Address):			
USE OF FUNDS: ▼		SOURCE OF FUNDS: ▼		Attach copies of plans; specifications; site plan; construction contract (if applicable); detailed breakdown of estimate of land development, direct and indirect construction costs; soil reports; and if applicable, details of performance and payment bonds or completion bond.			
Pay Existing Lien(s)	\$	Loan Applied For	\$				
Land Dev. Costs	\$	Funds Invested By Owner	\$				
Direct Constr. Costs	\$	Other:	\$				
Indirect Constr. Costs	\$		\$				
TOTAL:	\$	TOTAL:	\$				
General Contractor (Name & Address):			Explain source of funds to be invested by owner and/or other.				
Street Address		City	County	State	Zip Code		
Legal Description (attach separate sheet, if necessary)		Site/Lot Size	Bldg. Size	No. Bldgs	No. Stories	No. Units # Pkg. Spcs Yr. Built	
Zoning: <input type="checkbox"/> Legal/Conforming <input type="checkbox"/> Legal/Non Conforming <input type="checkbox"/> Non-Conforming <input type="checkbox"/> Other: _____			Type: <input type="checkbox"/> Retail <input type="checkbox"/> Office <input type="checkbox"/> Industrial <input type="checkbox"/> Mixed Use <input type="checkbox"/> Multi-Family <input type="checkbox"/> Other: _____				
Title is in <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (attach copy of ground lease)		Attach a Brief Description of Improvements, incl. type structural frame, exterior walls, heat & A/C system, recreation facilities, roof type, # of restrooms, etc.					
<input type="checkbox"/> Annualized estimates based on present levels of income and expenses – OR <input type="checkbox"/> Pro-forma estimates for:							
Gross Rental Income from units				\$ _____		
Other gross rental income from				\$ _____		
Less vacancy (_____%)				(_____)		
Other income (explain)				\$ _____		
Less operating expenses				(_____)		
Net effective income before debt service and depreciation				\$ _____		
Attach signed, certified current income and expense statement and balance sheet for subject property as well as statements for the previous two calendar or fiscal years (pro-forma statements are required for new properties). Attach signed, certified Commercial Lease Summary showing occupant's name (if vacant, so indicate), unit no., monthly rent and lease expiration date. Expense statements should itemize expenditures for repairs and/or replacements.							
INSURANCE INFORMATION:							
Company Name: _____			Telephone/Fax No.: _____				
Agent Name: _____			Insurance Carrier: _____				
Agent Address: _____			Policy No.: _____				

BORROWER(S) INFORMATION	BORROWER(S) WILL BE		<input type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Partnership <input type="checkbox"/> General <input type="checkbox"/> Limited <input type="checkbox"/> Other: _____ Please attach copy of partnership agreement, operating agreement, trust agreement or by-laws (if applicable)			
	Name of Borrower(s):		Title Will Be Vested In:			
	Principal Place of Business:					
	List below names of: individual borrowers; general partners, if partnership; or officers, if corporation, or LLC. Under "Title", indicate "Indiv.", "Pres.", "V-Pres.", "Sec.", "Trustee", "Manager", "Stockholder", etc, as appropriate.					
	NAME	PHONE#	HOME ADDRESS	TITLE	ACTIVE IN MGMT	OWNERSHIP %
A						
B						
C						
D						
PERSONAL INFORMATION	ENTER INFORMATION BELOW ON LINES WITH LETTER CORRESPONDING TO THE PERSON NAMED ON THE ABOVE					
	EMPLOYMENT SUMMARY					
		Primary Employer (name & address)	Type of Business	Position	Years in this Business	Social Security Number.
	A					
B						
C						
D						
NAME OF GUARANTORS OF LOAN (if none, so state) → _____						
FINANCIAL STATEMENTS. Satisfactory financial statements are required to be submitted with this application						
ATTACHMENTS	CHECK ITEMS ATTACHED TO THIS APPLICATION			<input type="checkbox"/> Current income & expense statement and balance sheet regarding subject property <input type="checkbox"/> Current rent schedule, per instructions on front (unless construction) <input type="checkbox"/> Copy of rent control laws or ordinances (if applicable) <input type="checkbox"/> Statement of borrower's experience in owning, managing or building commercial buildings <input type="checkbox"/> Construction contract; breakdown of est. costs; plans, spec., site plan; permits (if construction)		
	<input type="checkbox"/> Sales agreement (if purchase) <input type="checkbox"/> Ground lease (if leasehold) <input type="checkbox"/> Partnership agreement (if partnership) <input type="checkbox"/> Record plat or survey <input type="checkbox"/> Area map with arrow to site <input type="checkbox"/> Soils report <input type="checkbox"/> Environmental Impact Report	<input type="checkbox"/> Zoning Letter (if construction) <input type="checkbox"/> Financial statements <input type="checkbox"/> Statement of management plan <input type="checkbox"/> Property income & exp. statements for previous 2 years (or pro-forma, if new or proposed) <input type="checkbox"/> Description of repairs; replacements (if indicated in expenses statement)				
<p>AGREEMENT: The undersigned applies for the loan indicated in this application to be secured by a first deed of trust on the property described herein, and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in this application and the attachments, are true and are made for the purpose of obtaining the loan. Verification may be obtained from any source named in this application and/or in attachments.</p> <p>I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make false statements concerning any of the above facts applicable under the provisions of Title 18, United States Code, Section 1014.</p> <p>If the undersigned is a co-applicant he/she certifies that is his/her intent to apply jointly for this credit.</p>						
Signature of Applicant/Title		Date	Signature of Applicant/Title		Date	
Signature of Applicant/Title		Date	Signature of Applicant/Title		Date	

Santa Barbara Bank & Trust, First National Bank of Central California, South Valley National Bank, San Benito Bank, and Pacific Capital Bank are members of the Network of Preferred Community Banks and brands of Pacific Capital Bank, N.A., which is a member FDIC.