

Application for <i>(check all that apply)</i>	Amount Requested	Purpose	
<input type="checkbox"/> Business Maximizer® Line of Credit	(Maximum: \$250,000):	(Example: Purchase Inventory, Working Capital):	
<input type="checkbox"/> Business Maximizer® Term Loan	(Maximum: \$250,000):	(Example: Purchase Equipment or Other Fixed Assets):	Term (3–5 years):
<input type="checkbox"/> Business Credit Card	(Maximum: \$50,000):	<input type="radio"/> New Line <input type="radio"/> Line Increase	<input type="radio"/> Check if applying for a secured card
<input type="checkbox"/> Community-Based/SBA Lending Referral (See Section 5: Agreement, Authorizations and Signatures for details)			

## 1. APPLICANT COMPANY INFORMATION

- Sole Proprietor\*  
  General Partnership  
  Corporation  
  S-Corporation  
  Limited Partnership  
 Limited Liability Partnership  
 Limited Liability Company  
 Nonprofit  
 Other \_\_\_\_\_

**\*NOTICE TO SOLE PROPRIETOR APPLICANT(S):** You may apply for credit in your name alone, with a spouse or registered domestic partner, or any other person, regardless of marital status.

I am applying (check one):  In my individual name only    Jointly with my spouse/registered domestic partner    Jointly with \_\_\_\_\_

We intend to apply jointly: Applicant:  Yes  No   Initial \_\_\_\_\_   Co-Applicant:  Yes  No   Initial \_\_\_\_\_

## 2. GENERAL INFORMATION

Applicant's Legal Business Name	DBA Name (if applicable)	Federal Tax I.D. Number	
Physical Address: Street	City	State	ZIP
Business Phone			
Mailing Address (if different from above): Street	City	State	ZIP
Date Established (Month/Year)			
Industry Type			

*Business Financial Information - Most Recent Year End as of \_\_\_\_\_ (MM/DD/YYYY)*

Gross Annual Business Revenues	Business Net Income	
Financial Institution Name	Current Checking Balance	Current Savings Balance

## 3. OWNER/GUARANTOR/APPLICANT

This section is required for an Applicant, Owner, Shareholder, Partner, or Guarantor with 20% or more ownership. A loan to a business entity other than a sole proprietorship must be guaranteed by all persons who own 20% or more of the business by signing the Continuing Guaranty form. Use additional sheet if your business has further Co-Applicants, Owners, Shareholders, Partners, or Guarantors with 20% or more ownership.

First Name	Middle Name	Last Name
Date of Birth	Social Security Number	Percentage Ownership in Company/Title
Phone (Home/Cell/Other)	E-mail Address*	Monthly Housing Expense \$

*\*To unsubscribe from Montecito Bank & Trust emails with special offers, deals, promotions or surveys, email [unsubscribe@montecito.bank](mailto:unsubscribe@montecito.bank).*

Permanent Residence Address: Street	City	State	ZIP	<input type="radio"/> Own <input type="radio"/> Rent   No. Yrs./Months /
Name and Address of Current Employer				<input type="radio"/> Self-Employed <input type="radio"/> Retired <input type="radio"/> Active Military
Business Phone	Years/Months at Job /	Present Position/Title	Monthly Employment Gross Income \$	
<i>Alimony, child support or separate maintenance income needs to be listed only if you wish such income to be considered in evaluating this application. Please identify other sources of income:</i> <input type="radio"/> Alimony <input type="radio"/> Child Support <input type="radio"/> Separate Maintenance Income <input type="radio"/> Other _____				Other Monthly Income \$
<i>If employed in current position for less than three years, or if currently employed in more than one position, complete the following:</i>				
Name of Employer	Position/Title/Type of Business	Dates (From – To)	Monthly Gross Income	



Assets & Liabilities			
Assets (exclude Business Assets)	Current Balance (\$)	Liabilities (exclude Business Debts)	Loan Balance (\$)
Cash		Revolving Credit/Credit Cards	
Securities		Installment Loans	
Real Estate (Primary Residence)		Mortgages/Liens (Primary Residence)	
Other Real Estate		Mortgage	
Other (specify)		Other (specify)	
<b>Total Assets</b>		<b>Total Liabilities</b>	
		<b>Net Worth (Total Assets - Total Liabilities)</b>	

Representations		
1. Have you or your spouse or domestic partner ever been the subject of bankruptcy proceedings or other debt reorganization or debt relief?	<input type="radio"/> Yes	<input type="radio"/> No
2. Have you ever had voluntary or involuntary repossessions of a vehicle, appliance or any other item?	<input type="radio"/> Yes	<input type="radio"/> No
3. Are you a Guarantor, Co-maker or Endorser on anyone's debt?	<input type="radio"/> Yes	<input type="radio"/> No
4. Are there any suits or unpaid judgments now pending against you?	<input type="radio"/> Yes	<input type="radio"/> No

4. BUSINESS DEBT SCHEDULE		
Financial Institution Name	Current Loan Balance	Current Monthly Loan Payments

## 5. AGREEMENT, AUTHORIZATIONS AND SIGNATURES

Business Maximizer Account Authorizations	
<input type="checkbox"/> I authorize Montecito Bank & Trust to deduct payments for my Business Maximizer Line of Credit or Business Maximizer Term Loan, from the Montecito Bank & Trust business checking account listed to the right each month in accordance with the provisions in the Business Maximizer Loan Agreement. Payments can only be debited from an account with the same entitlement/ownership.	Account # <input type="text"/>
<input type="checkbox"/> No, I do not want automatic repayment and understand that the interest rate will be increased by one percent (1.00%) and that my monthly payment will be increased. (Rate increase will not be applied during promotional rate period, if any.)	
<input type="checkbox"/> I authorize Montecito Bank & Trust to link my Business Maximizer Line of Credit to the following Montecito Bank & Trust business checking account for the purpose of Business Maximizer Overdraft Protection.	Account # <input type="text"/>

**Agreements & Signatures**

USA PATRIOT ACT – Customer Identification Program: These were enacted to help the government fight the funding of terrorism and money laundering activities. Federal law requires financial institutions to obtain, verify and record information that identifies each person who opens an account. When you open an 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.

Applicant hereby requests the business loan products indicated on the first page of this application (each a "Loan") from Montecito Bank & Trust ("Bank"). Applicant hereby (i) certifies that all information on this Application and any other information provided by Applicant is complete, true and correct; (ii) authorizes Bank to obtain business and personal credit reports and other credit, employment and tax reporting information about Applicant and/or owners of Applicant and guarantors in connection with this Application and periodically hereafter while any Loan is outstanding; and (iii) acknowledges that Bank will rely on such information in making a decision whether to approve the requested Loan(s), extend additional credit, renew or reset any Loan and generally in connection with Bank's ongoing review of its relationship with Applicant. Bank may use information from business or personal credit reports in selecting and informing Applicant about other products and services the Bank offers. Applicant represents and warrants that the primary purpose of any Loan is for business or commercial purposes and not for personal, family or household purposes. If Applicant is requesting a Credit Card Account: (i) Applicant will designate those persons to whom cards should be issued; (ii) cards will be issued in Bank's sole discretion and mailed to Applicant; (iii) the credit card Loan will be governed by the VISA® Business Credit Card Contract and Disclosures the Bank will send or make available to Applicant, and (iv) all information relating to each card holder's use of a card will be known to Applicant and its authorized employees. Each person signing below certifies that he/she is signing on behalf of Applicant, is authorized to execute this Application requesting a Loan or Loans on behalf of Applicant and to obligate Applicant to repay any and all such Loans.

**Community-Based/SBA Lending Referral:** The Bank has the ability to refer Applicant to one of our Community-Based Lenders that promote economic development. In the event that the Bank is unable to provide assistance in response to this application, the Applicant has the right to be referred to such entities for additional assistance. By opting in, by checking the box below, the Applicant's information will be referred to the Bank's Community-Based Lenders for additional assistance. **Please note:** The Bank's Community-Based Lenders may be unable to offer business lines of credit. However, other business credit products may be available. **Please check the box on Page One to opt-in.**

Thank you for your interest in a business loan with Montecito Bank & Trust. Additional information may be requested, such as a Form 4506-T and/or a most recent statement of liquid assets not held at MB&T.

X \_\_\_\_\_  
Signature of Applicant #1                      Print Name                      Title                      Date

X \_\_\_\_\_  
Signature of Applicant #2                      Print Name                      Title                      Date

<b>BANK USE ONLY</b>	Promo Code:	Received By:	Date Received:
----------------------	-------------	--------------	----------------



Applicant's Legal Business Name	DBA Name (if applicable)	Federal Tax I.D. Number
---------------------------------	--------------------------	-------------------------

### OWNER/GUARANTOR/CO-APPLICANT #2

First Name	Middle Name	Last Name
Date of Birth	Social Security Number	Percentage Ownership in Company/Title
Phone (Home/Cell/Other)	E-mail Address*	Monthly Housing Expense \$

*\*To unsubscribe from Montecito Bank & Trust emails with special offers, deals, promotions or surveys, email unsubscribe@montecito.bank.*

Permanent Residence Address: Street	City	State	ZIP	<input type="radio"/> Own <input type="radio"/> Rent    No. Yrs./Months    /
-------------------------------------	------	-------	-----	--

Name and Address of Current Employer	<input type="radio"/> Self-Employed <input type="radio"/> Retired <input type="radio"/> Active Military
--------------------------------------	---

Business Phone	Years/Months at Job /	Present Position/Title	Monthly Employment Gross Income \$
----------------	--------------------------	------------------------	---------------------------------------

<i>Alimony, child support or separate maintenance income needs to be listed only if you wish such income to be considered in evaluating this application. Please identify other sources of income:</i> <input type="radio"/> Alimony <input type="radio"/> Child Support <input type="radio"/> Separate Maintenance Income <input type="radio"/> Other _____	Other Monthly Income \$
---	----------------------------

#### Assets & Liabilities

Assets (exclude Business Assets)	Current Balance (\$)	Liabilities (exclude Business Debts)	Loan Balance (\$)
Cash		Revolving Credit/Credit Cards	
Securities		Installment Loans	
Real Estate (Primary Residence)		Mortgages/Liens (Primary Residence)	
Other Real Estate		Mortgage	
Other (specify)		Other (specify)	
<b>Total Assets</b>		<b>Total Liabilities</b>	
		<b>Net Worth (Total Assets - Total Liabilities)</b>	

#### Representations

1. Have you or your spouse or domestic partner ever been the subject of bankruptcy proceedings or other debt reorganization or debt relief?	<input type="radio"/> Yes	<input type="radio"/> No
2. Have you ever had voluntary or involuntary repossessions of a vehicle, appliance or any other item?	<input type="radio"/> Yes	<input type="radio"/> No
3. Are you a Guarantor, Co-maker or Endorser on anyone's debt?	<input type="radio"/> Yes	<input type="radio"/> No
4. Are there any suits or unpaid judgments now pending against you?	<input type="radio"/> Yes	<input type="radio"/> No