

CONSUMER REAL ESTATE LOAN CHECKLIST

Thank you for your interest in a loan from Montecito Bank & Trust (MB&T). We appreciate this opportunity to assist you with your loan request.

This is a checklist of what the application package contains and which documents are for completion and signature and which are for you to read and keep for future reference.

✓	Order	Document Name	Complete, sign and submit to MB&T	Retain for future reference
	1	Consumer Real Estate Loan Application	X	
	2	Property Description	X	
	3	The Housing and Financial Discrimination Act of 1977 Fair Lending Notice <i>(2 copies provided)</i>	X	X
	4	Request for Transcript of Tax Return, Form 4506-T	X	
	5	Certification of Trust	X (if applicable)	
	6	Authorization to Release Information	X	
	7	Customer Privacy Policy		X
	8	Construction Cost Breakdown	X (if applicable)	

Along with the enclosed forms to be completed, **please provide the following:**

For Bridge and Land loan:

- A full copy of your most recent two years federal tax returns, including K-1's. If your current year tax return has not been filed, we will need a copy of the extension, along with a W-2.
- A copy of your most recent statement for any liquid assets not held at Montecito Bank & Trust, dated within the last 60 days
- A copy of your most recent first position mortgage statement on the collateral property (if applicable)

- A copy of evidence of your homeowner's insurance (including flood insurance, if applicable)
- A copy of previous appraisal report (if available)
- A copy of Purchase Agreement (if applicable)
- A copy of the title insurance policy and escrow closing statement (if applicable)
- A copy of any Environmental Reports on the collateral property (if available)

For Construction Loan please provide:

- A full copy of your most recent two years federal tax returns, including K-1's. If your current year tax return has not been filed, we will need a copy of the extension, along with a W-2.
- A copy of your most recent statement for any liquid assets not held at Montecito Bank & Trust, dated within the last 60 days.
- A copy of your most recent first position mortgage statement on the collateral property (if applicable).
- A copy of the title insurance policy and escrow closing statement (if applicable).
- A copy of evidence of insurance for the collateral property (including flood insurance, if applicable).
- A copy of previous appraisal report (if available).
- A copy of Purchase Agreement (if applicable).
- A copy of any Environmental Reports on the collateral property (if available).
- Plans and specifications
- Site Plan
- Construction contract
- Soils Report
- Breakdown of estimated land development, direct and indirect construction costs-see Construction Cost Breakdown form attached
- Details of performance and payment bonds

Thank you for your interest in working with Montecito Bank & Trust. If you have any questions as you review these forms and disclosures, please feel free to contact Clyde Freeman, SVP/Manager of Construction & Community Development Lending at (805) 564-0280.

CONSUMER REAL ESTATE LOAN APPLICATION

1. APPLICATION STATUS: Please mark one box below and see instructions.

Individual Credit: If you are applying individually and are NOT married and are NOT a registered domestic partner, please complete all sections of this application except those pertaining to a spouse or registered domestic partner. If you are applying individually and are married or are a registered domestic partner, please complete all sections of this application and include all information about your spouse or partner. Your spouse or partner is NOT required to sign this application.

Joint Credit With Spouse or Registered Domestic Partner: Please complete all sections of this application. Both parties are required to sign this application. Applicant: Yes No Initial ____ Co-Applicant: Yes No Initial ____

Joint Credit With Person(s) Other Than Spouse or Registered Domestic Partner, or Individual Credit Relying on Another Person's Income: If you are married or are a registered domestic partner, please complete all sections of this application and include all information about your spouse or partner. Your spouse or partner is not required to sign this application. The co-applicant or person on whose income you are relying must complete a separate application. Applicant: Yes No Initial ____ Co-Applicant: Yes No Initial ____

2. PLEASE TELL US ABOUT YOUR CREDIT REQUEST:

Total Amount Requested \$ _____	Manner in which title is held / will be held _____
Name(s) in which title is held _____	

FUNDS TO BE USED FOR THE PURPOSE OF:

Bridge Loan: A temporary 12-month loan with an option to extend for up to 12 months to purchase another residence using your existing home as collateral.

6-month extension option **OR** 12-month extension option for a fee

Land Loan: A 24-month loan to purchase real property or refinance an existing land loan.

Purchase **OR** Refinance ____month term

Residential Construction: A 12-month construction loan with an option to extend for up to 12 months.

6-month extension option **OR** 12-month extension option for a fee

3. PLEASE TELL US ABOUT YOURSELF:

Name (include Jr. or Sr. if applicable)		Driver's License No./State	Driver's License Issue Date	Driver's License Exp. Date
Social Security Number		Date of Birth	Mother's Maiden Name	
Home Phone	Cell Phone	E-mail*	Marital Status Married Separated Unmarried (<i>Single, Divorced, Widowed</i>) Registered Domestic Partner	

**By including your email address, you agree to receive occasional emails from Montecito Bank & Trust with special offers, deals, and promotions or surveys.*

Present Physical Address		Own/Rent Own Rent	No. of Years There
Present Mailing Address (If different from above address) _____			

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP)		Own/Rent Own Rent	No. of Years There
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SPOUSE OR REGISTERED DOMESTIC PARTNER:

Name (include Jr. or Sr. if applicable)		Driver's License No./State	Driver's License Issue Date	Driver's License Exp. Date
Social Security Number		Date of Birth	Mother's Maiden Name	
Home Phone	Cell Phone	E-mail*	Marital Status Married Separated Unmarried (<i>Single, Divorced, Widowed</i>) Registered Domestic Partner	

**By including your email address, you agree to receive occasional emails from Montecito Bank & Trust with special offers, deals, and promotions or surveys.*

Present Physical Address		Own/Rent Own Rent		No. of Years There		
Present Mailing Address (If different from above address)						
<i>If residing at present address for less than two years, complete the following:</i>						
Former Address (street, city, state, ZIP)		Own/Rent Own Rent		No. of Years There		
4. PLEASE TELL US ABOUT THE PROPERTY YOU WILL BE USING AS COLLATERAL:						
Complete one of the following three sections.						
BRIDGE LOAN						
Expected Settlement Date (if a purchase) _____ per sale agreement (attach copy).						
Address of New Residence (street, city, state, & ZIP)						
Collateral Address (street, city, state, & ZIP)						
Year Acquired		Original Cost \$		Estimated Market Value \$		
Is your current dwelling occupied?		Yes No		Is there a mortgage on your current dwelling?		
				Yes No		
Is your current dwelling for sale?		Yes No		Will your current dwelling continue to be your		
				primary residence?		
Are taxes & insurance impounded?		Yes No		Yes No		
First Lien Balance		Original Lien Balance	Interest Rate	Maturity Date	Payment Amount	Lender Name and Address
Second Lien Balance		Original Lien Balance	Interest Rate	Maturity Date	Payment Amount	Lender Name and Address
Describe Specific Improvements (e.g. single family residence with guest house and a pool):					Improvement Size (sq. ft.)	
LAND LOAN						
Property Address (street, city, state, & ZIP)					Estimated Market Value \$	
Year Acquired	Original Cost \$		APN		Lot Size (sq. ft.)	
Legal Description (<i>Attach separate page if more space is needed</i>)						
First Lien Balance \$	Original Lien Balance \$	Interest Rate	Maturity Date	Payment Amount	Lender Name and Address	
Second Lien Balance \$	Original Lien Balance \$	Interest Rate	Maturity Date	Payment Amount	Payable to (Name and Address)	
RESIDENTIAL CONSTRUCTION – Estimated Time to Complete Construction _____ months						
Property Address (street, city, state, & ZIP)					Estimated Market Value Upon Completion \$	
Year Acquired	Original Cost	Amount of Existing Liens		Payable To (Name and Address)		
APN		Legal Description (<i>Attach separate page if more space is needed</i>)			Lot Size (sq. ft.)	
General Description of Proposed Improvements						
Will you occupy your dwelling once built?			Will this dwelling be your primary residence?			
Yes No			Yes No			
Pay Existing Liens			Loan Amount Requested			
Land Development Costs			Funds Invested By Owner			

Direct Construction Costs	Other (Describe)
Indirect Construction Costs	
Total	Total
General Contractor (Name & Address)	Explain source of funds to be invested by owner and/or others

5. PROPERTY INSURANCE PROVIDER

Property Insurance Company: _____ Address: _____	Insurance Agent: _____ Phone Number: _____
Other Insurance (e.g. liability, flood): _____ Address: _____	Insurance Agent: _____ Phone Number: _____

6. PLEASE PROVIDE YOUR EMPLOYMENT INFORMATION:

Name of Employer		Address of Employer		Self-Employed? Active Military? Retired?	
Years on this job	Years employed in this line of work or profession	Position/Title/Type of Business	Business Phone	Supervisor Name/Phone	

If employed in current position for less than two years, or if currently employed in more than one position, complete the following:

Name of Employer		Address of Employer		Self-Employed? Yes No	
Dates (From – To)	Position/Title/Type of Business		Business Phone		

SPOUSE OR REGISTERED DOMESTIC PARTNER:

Name of Employer		Address of Employer		Self-Employed? Active Military? Retired?	
Years on this job	Years employed in this line of work or profession	Position/Title/Type of Business	Business Phone	Supervisor Name/Phone	

If employed in current position for less than two years, or if currently employed in more than one position, complete the following:

Name of Employer		Address of Employer		Self-Employed? Yes No	
Dates (From – To)	Position/Title/Type of Business		Business Phone		

7. PLEASE PROVIDE YOUR MONTHLY INCOME:

Gross Monthly Salary and Wages \$	Net Monthly Salary and Wages \$	Other Income* (Monthly) \$	Source
Other Income* (Monthly) \$	Source \$	Other Income* (Monthly) \$	Source

**Alimony, child support or separate maintenance income needs to be listed only if you wish such income to be considered in evaluating this application. Include overtime pay, bonuses, commissions, rental income, and income from part-time employment if you receive it on a regular basis.*

Alimony, child support, or separate maintenance received under: Court Order Written Agreement Oral understanding

Number of years remaining: _____

SPOUSE OR REGISTERED DOMESTIC PARTNER:

Gross Monthly Salary and Wages \$	Net Monthly Salary and Wages \$	Other Income* (Monthly) \$	Source
Other Income* (Monthly) \$	Source \$	Other Income* (Monthly) \$	Source

**Alimony, child support or separate maintenance income needs to be listed only if you wish such income to be considered in evaluating this application. Include overtime pay, bonuses, commissions, rental income, and income from part-time employment if you receive it on a regular basis.*

Alimony, child support, or separate maintenance received under: Court Order Written Agreement Oral understanding

Number of years remaining: _____

8. PLEASE TELL US ABOUT YOUR PERSONAL FINANCES:

List assets and liabilities for you and, if married or a Registered Domestic Partner, your spouse or partner. If married or a Registered Domestic Partner, we will assume all assets are community property and all debts are community obligations unless you indicate otherwise. Attach a separate sheet if you need more space.

ASSETS		LIABILITIES		
DESCRIPTION	CASH OR MARKET VALUE	CREDITORS' NAMES, ADDRESSES, & ACCOUNT #'s	MONTHLY PAYMENT & NO. OF MONTHS LEFT TO PAY	UNPAID BALANCE
CHECKING AND SAVINGS ACCOUNTS (show name of institution and account number) (Attach separate sheet if necessary)	(\$)	Debts (include "revolving" charge accounts) (Attach separate sheet if necessary)	\$ Payment / # of Months	(\$)
(checking)	\$		\$ /	\$
(checking)	\$		\$ /	\$
(savings)	\$		\$ /	\$
(savings)	\$		\$ /	\$
IRA/KEOGH	\$		\$ /	\$
STOCKS & BONDS (attach schedule)	\$		\$ /	\$
LIFE INSURANCE (cash value)	\$	OTHER LIABILITIES	\$ /	\$
REAL ESTATE OWNED FROM ATTACHED SCHEDULE	\$	REAL ESTATE LOANS: FIRST MORTGAGE	\$ /	\$
ADDITIONAL REAL ESTATE OWNED	\$	SECOND MORTGAGE	\$ /	\$
AUTO (make + year) –	\$	AUTO LOAN	\$ /	\$
AUTO (make + year) –	\$	AUTO LOAN	\$ /	\$
VESTED INTEREST IN RETIREMENT FUND	\$	PROPERTY TAXES & HAZARD INSURANCE PREMIUMS	\$ /	
FURNITURE AND PERSONAL PROPERTY	\$	HOMEOWNERS ASSOCIATION DUES	\$ /	
NET WORTH OF BUSINESS OWNED	\$	ALIMONY, CHILD SUPPORT & SEPARATE MAINTENANCE PAYMENTS	\$ /	
OTHER ASSETS	\$	OTHER	\$ /	
TOTAL ASSETS	\$	TOTAL LIABILITIES	\$	

Schedule 1: Marketable Securities

Are any of your securities restricted? Yes No	Do you own 10% or more of the outstanding shares in any company? Yes No
If yes to either question, please explain:	

Schedule 1 continued

How Held*	No. of Shares or Bond Amount	Description	Title in Name of	Pledged Yes or No	Where Traded	Present Market Value
* Please indicate: J-Jointly with Spouse or Registered Domestic Partner O-Jointly with other than Spouse or Partner T-Trust A-Applicant's separate property S- Spouse's or Partner's separate property Ot-Other						Total =

Schedule 2: Notes Receivable – Mortgage & Deed of Trust Owned

How Held*	Name of Debtor	Collateral/Type of Property	Date of Note	Annual P&I Payment	1 st or 2 nd Lien	Note Balance
* Please indicate: J-Jointly with Spouse or Registered Domestic Partner O-Jointly with other than Spouse or Partner T-Trust A-Applicant's separate property S- Spouse's or Partner's separate property Ot-Other						Total =

Schedule 3: Real Estate Holdings – See Page 6

Schedule 4: Revolving Credit

Creditor's Name	Account Number	Present Balance	Monthly Payment
Totals =			

Schedule 5: Installment Contracts and Notes Payable

Creditor's Name	Account Number	Present Balance	Monthly Payment
Totals =			

Schedule 3: Real Estate Holdings – Mortgages or Liens

*Indicate: SD-Single Dwelling; MD-Multiple Dwelling; C-Commercial/Industrial; or RL-Raw Land

P/R ¹	Address of Property	Type of Property SD/MD/C or RL	Name on Title	% Owned	Year Acquired	Total Purchase Price	Present Market Value	Lender Name	Total Outstanding Loan Balance	Maturity Date	Gross Monthly Rental Income	Lease Maturity Date	Annual Mortgage Payments	Annual Property Tax	Annual Homeowners' Assn. Dues
Total =								Total =				Total =			

¹P – Personal use R – Rental being held for income

9. REPRESENTATIONS

1. Have you or your spouse or domestic partner ever been the subject of bankruptcy proceedings or other debt reorganization or debt relief?	Yes	No
2. Have you ever had voluntary or involuntary repossessions of a vehicle, appliance or any other item?	Yes	No
3. Have you had any property foreclosed upon, including deed-in-lieu, within the last 7 years?	Yes	No
4. Have you ever had a loan charged off?	Yes	No
5. Are you a Guarantor, Co-maker or Endorser on anyone's debt?	Yes	No
6. Have you ever applied or obtained credit under another name? (If yes, enter name) – _____	Yes	No
7. Are there any suits or unpaid judgments now pending against you?	Yes	No
8. Are any assets held in trust?	Yes	No
9. Are any assets encumbered or debts secured except as indicated in this application?	Yes	No

AGREEMENT: Each of the undersigned ("You," "Your") specifically represents to Montecito Bank & Trust ("Lender") and agrees and acknowledges that: (1) the information provided in this application, as well as any other information that you provide to Lender (such as tax returns) is true and correct as of the date set forth opposite your signature and that any intentional or negligent misrepresentation of this information may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that you have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) the property will be occupied as indicated in this application; (5) Lender may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (6) Lender may continuously rely on the information contained in this application, you are obligated to amend and/or supplement the information provided in this application if any of the material facts that you have represented herein should change prior to the Loan closing; (7) in the event that your payments on the Loan become delinquent, Lender may, in addition to any other rights and remedies that it may have relating to such delinquency, report your name and account information to one or more consumer reporting agencies; and (8) Lender has not made any representation or warranty, express or implied, to you regarding the property or the condition or value of the property.

Acknowledgement. Each of you hereby acknowledges that Lender may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency. You authorize Montecito Bank & Trust ("Lender") to make all inquiries it deems necessary, including the obtaining of a credit bureau report, and to verify the accuracy of your statements with any source (including credit bureaus), and to determine your creditworthiness, now and on an ongoing basis, and you release all parties from any and all liability or claims for any damage whatsoever that may result therefrom. This means that Lender is authorized to contact the employer(s) listed above. You authorize Lender to use this information, and information from any credit bureau, in selecting and informing you about other products and services offered by Lender. You will insure the subject property in an amount designated by Lender, and with companies acceptable to Lender, with Lender named as loss payee. If any loan proceeds are to be used in the construction of a building or other improvement to the subject property, disbursements will be made in accordance with Lender's existing disbursement policies and procedures. No work shall be done or materials placed on or above the subject property until after a Deed of Trust in favor of Lender is recorded.

If your loan is approved, Lender may obtain future consumer credit reports on you to use in extending, modifying, or otherwise reviewing your loan. The undersigned acknowledge receipt of the following disclosures: 1) The Housing and Financial Discrimination Act of 1977 Fair Lending Notice; and 2) Customer Privacy Policy and "Important Privacy Choices for Consumers".

I authorize Montecito Bank & Trust to deduct payments for my loan each month from the Montecito Bank & Trust deposit account listed below in accordance with the provisions in the Loan Agreement. Payments can only be debited from an account with the same entitlement/ownership. Please enter account number below.

No, I do not want automatic repayment.

USA PATRIOT ACT: Customer Identification Program – 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.

Montecito Bank & Trust Account Number:

X _____
Signature of Applicant Date

X _____
Signature of Spouse or Registered Domestic Partner Date

Mortgage Loan Originator Names and Nationwide Mortgage Licensing System and Registry IDs	Relationship Manager:		
Montecito Bank & Trust NMLSR ID: 472185	MLO?	Yes No	NMLSR ID:

Bank Use: Immediately scan and e-mail loan application package to 06-Consumer Loan / Biz Max Applications.

BANK USE ONLY:	Bank associate:	Responsibility Code:	Date Received by Bank:
CLG USE ONLY:	Relationship Manager:	Responsibility Code:	Date Received by CLG:

PROPERTY DESCRIPTION

To assist us in understanding your property, please describe your home.

Property Address: _____

Single family residence	Year purchased: _____	Square footage: _____
Condominium	Purchase price: _____	Bedrooms: _____
Manufactured home	Lot size: _____	Bathrooms: _____
Duplex	Year built: _____	Total rooms: _____
Other _____		

Please describe any additional features of your home (Pool, spa, guest house, barn, court, etc.):

View: _____

Condition: _____

Parking: _____

If you have remodeled or added an addition, please describe the cost and date of construction:

If you are in a homeowners' association, please list the association name and monthly dues:

Completed by: _____ Date: _____

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977**FAIR LENDING NOTICE****IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISION OF OR IN THE AVAILABILITY OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:**

1. TRENDS, CHARACTERISTICS OR CONDITIONS IN THE NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION, UNLESS THE FINANCIAL INSTITUTION CAN DEMONSTRATE IN THE PARTICULAR CASE THAT SUCH CONSIDERATION IS REQUIRED TO AVOID AN UNSAFE AND UNSOUND BUSINESS PRACTICE; OR
2. RACE, COLOR, RELIGION, SEX, MARITAL STATUS, NATIONAL ORIGIN OR ANCESTRY

IT IS ILLEGAL TO CONSIDER THE RACIAL, ETHNIC, RELIGIOUS OR NATIONAL ORIGIN COMPOSITION OF A NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION OR WHETHER OR NOT SUCH COMPOSITION IS UNDERGOING CHANGE, OR IS EXPECTED TO UNDERGO CHANGE, IN APPRAISING A HOUSING ACCOMMODATION OR IN DETERMINING WHETHER OR NOT, OR UNDER WHAT TERMS AND CONDITIONS, TO PROVIDE FINANCIAL ASSISTANCE.

THESE PROVISIONS GOVERN FINANCIAL ASSISTANCE FOR THE PURPOSE OF THE PURCHASE, CONSTRUCTION, REHABILITATION OR REFINANCING OF ONE- TO FOUR-UNIT FAMILY RESIDENCES OCCUPIED BY THE OWNER AND FOR THE PURPOSE OF THE HOME IMPROVEMENT OF ANY ONE- TO FOUR-UNIT FAMILY RESIDENCE.

IF YOU HAVE QUESTIONS ABOUT YOUR RIGHTS, OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THIS FINANCIAL INSTITUTION OR:

Department of Business Oversight

300 South Spring Street
Suite 15513
Los Angeles, California 90013-1259

Department of Business Oversight

45 Fremont Street
Suite 1700
San Francisco, California 94105-2219

ACKNOWLEDGEMENT OF RECEIPT

I (we) received a copy of this notice.

Signature of Applicant

Date

Signature of Applicant

Date

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THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977**FAIR LENDING NOTICE****IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISION OF OR IN THE AVAILABILITY OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:**

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45 Fremont Street
Suite 1700
San Francisco, California 94105-2219

ACKNOWLEDGEMENT OF RECEIPT

I (we) received a copy of this notice.

Signature of Applicant

Date

Signature of Applicant

Date

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Request for Transcript of Tax Return

- ▶ **Do not sign this form unless all applicable lines have been completed.**
- ▶ **Request may be rejected if the form is incomplete or illegible.**
- ▶ **For more information about Form 4506-T, visit www.irs.gov/form4506t.**

OMB No. 1545-1872

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 "Get a Tax Transcript..." under "Tools" 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 1120-A, Form 1120-H, Form 1120-L, 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.

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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, 1 percent or more shareholder, partner, managing member, 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:** This form must be received by IRS within 120 days of the signature date.

<input type="checkbox"/> Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.	Phone number of taxpayer on line 1a or 2a
_____ Signature (see instructions)	_____ Date
Sign Here	
_____ 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 "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, 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 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 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
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.

CERTIFICATION OF TRUST
(Loans, Deposits, Safe Deposit and Investments) (Probate Code 18100.5)

Revocable Trusts: The current, acting trustee or trustees should complete the following Certification of Trust (“Certification”). Do not request or accept copies of pages from the trust or the trust agreement.

Irrevocable Trusts: The current, acting trustee or trustees should complete the following Certification. Attach the following pages of the trust agreement to this Certification: 1) the page that gives the name of the trust; 2) the page(s) that identify the trustee(s) and successor trustee(s); and 3) the signature page showing that the trust agreement has been executed. With the exception of situations where Montecito Bank & Trust is appointed as trustee or successor trustee, DO NOT ATTACH A FULL COPY OF THE TRUST AGREEMENT. Inconsistencies in the information provided in this Certification and such information as set forth in the pages of the Trust Agreement provided to Montecito Bank & Trust (“Bank”) shall be resolved in favor of the facts as stated in the pages of the Trust Agreement provided to the Bank.

Each of the undersigned as trustee of the Trust (“Trustee”), and as an individual, certifies as follows:

1. **Full Name of Trust** (e.g., “*Smith Family Living Trust under Declaration of Trust dated 1/1/90*”):
_____ (the
“Trust” or “Trust Agreement”).
2. **Date of Trust.** The Trust Agreement is dated: _____.
3. **Revocability** (*one box must be checked*):
 - A. **Revocable.** The Trust is a revocable trust. The power to revoke is currently held by the trustors/settlors named below.

Trustor: _____
Trustor: _____
Trustor: _____
 - B. **Irrevocable.** The Trust is an irrevocable trust.
4. **Trustors (aka Settlers).** The names of all trustors, as stated in the Trust Agreement (as amended), are:
 - a. _____
 - b. _____
 - c. _____
5. **Current Trustees.** The names of all currently acting trustees, as stated in the Trust Agreement (as amended), are:
 - a. _____
 - b. _____
 - c. _____
6. **Number of Trustees** (*one box must be checked*):
 - A. I am the current and sole Trustee of the Trust.
 - B. We are all of the current Co-Trustees of the Trust.

7. **Signature Authority** *(one box must be checked):*

- A. As sole Trustee, I have all necessary signature authority to bind the Trust and take the actions specified in Section 8 below.
- B. The Trust Agreement provides that _____ of _____ Co-Trustees is the minimum number of Trustees required to sign to bind the Trust and take the actions specified in Section 8 below.

8. **Authorizations.**

Borrowing Powers - As Trustee, I/we have the authority and power to:

- A. Borrow from Bank from time to time on such terms and in such amounts as may be agreed upon with Bank (the "Loan" or "Loans") without the consent or approval of any other person(s) and execute and deliver promissory notes, loan agreements and related loan documents (collectively, "Loan Documents") on behalf of the Trust which evidence a Loan or Loans.
- B. Execute and deliver to Bank all renewals, extensions, increases, modifications or substitutions for any and all of the Loans or Loan Documents.
- C. Mortgage, pledge, grant security interests in, assign or otherwise encumber and deliver to Bank (collectively, grant a "Security Interest") any real property, personal property, insurance policies and proceeds thereof, deposit accounts or investment accounts in which the Trust holds an interest ("Trust Property"), as security for the repayment of any Loan and the performance of any obligation by the Trust pursuant to any Loan Documents, and execute and deliver to Bank any deed of trust, pledge agreement, security agreement, financing statement and the like (collectively, "Security Instrument").
- D. *(If Trust will act as guarantor.)* Execute and deliver a guaranty in form and content acceptable to Bank ("Guaranty"), whereby the Trust guarantees any and all obligations of any third party including Trustee(s) in their individual capacities, with the following limitations, if any:

- E. *(If Trust will grant collateral to secure its guarantor obligations.)* Grant Security Interests in, and execute any Security Instrument covering, any Trust Property to secure the performance of any and all obligations of any third party including Trustee(s) in their individual capacities and to secure the performance by the Trust of its obligations under any Guaranty executed by the Trust with the following limitations, if any:

- F. Act in the capacity of:
 - Manager of a manager-managed limited liability company or member of a member-managed limited liability company, with the power to verify the existence of, execute documents on behalf of, and contractually bind the limited liability company. The name(s) of the limited liability company(ies) in which Trust is authorized to participate and act as manager is/are:

 - General Partner in a general or limited partnership with the power to verify the existence of, execute documents on behalf of, and contractually bind the partnership. The name(s) of the partnership(s) in which Trust is authorized to participate and act as general partner is/are:

Deposit Account, Investment Account and Safe Deposit Powers - As Trustee, I/we have the authority and power to:

- G. Draw, endorse, and discount with Bank any checks, drafts, trade acceptances, promissory notes, or other evidences of indebtedness payable to or belonging to the Trust, and either to receive cash for the same or to cause such proceeds to be credited to any of the Trust's accounts with Bank or to make such other dispositions of the proceeds.
- H. Open and close deposit and investment accounts ("Accounts"), including checking and savings accounts, mutual funds, annuities, non-deposit investment products and other uninsured investment products, on behalf of the Trust, deposit funds into, sign checks drawn upon, and withdraw funds from the accounts established for the Trust, all without limitation or the consent of any other person.
- I. Open and close any safe deposit box on behalf of the Trust, enter into rental agreements for, deposit Trust property into, and withdraw Trust property from and surrender such safe deposit box established for the Trust.

9. Co-Trustees. Where this Certification is signed by Co-Trustees, each Trustee certifies for himself or herself and not for the other(s). References to the singular include the plural.

10. Tax Identification Number. The tax identification number of the Trust is _____.

11. Title. Title to Trust assets should be taken as follows: *(Example: "John Doe and Jane Doe, as Trustees of the Doe Family Living Trust Under Trust Agreement Dated January 4, 1999")*: _____

12. Miscellaneous. The Trust is in full force and has not been revoked, modified or amended in any manner which would cause the representations in this Certification to be incorrect. This Certification is being signed by all of the currently acting trustees of the Trust. This Certification shall be continuing and shall remain in full force and effect until written notice of its revocation shall have been received by the Bank. Any and all acts authorized pursuant to this Certification and performed prior to the delivery of this Certification are hereby ratified and approved. Trustee(s) agree that the Trustee(s) will provide written notice to Bank prior to the transfer from Trust of any Trust asset and prior to changing any of the information set forth herein.

[Signature(s) on following page.]

Individually and as Trustee on behalf of the Trust, I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date: _____

Trustee: _____
(Signature)

Trustee: _____
(Signature)

(Type or Print Name)

(Type or Print Name)

ALL SIGNATURES MUST BE NOTARIZED

ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA)
) ss.
COUNTY OF _____)

On _____, before me, _____, personally

appeared _____,
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____

(SEAL)

For subsequently opened Accounts or safe deposit boxes, all Trustees verify that there are no changes to this Certification of Trust and the Trust is in full force and has not been revoked, modified or amended in any manner which would cause the representations in this Certification to be incorrect.

Date Verified: _____ Trustees' Initials: _____ Associate Initials: _____

Date Verified: _____ Trustees' Initials: _____ Associate Initials: _____

Date Verified: _____ Trustees' Initials: _____ Associate Initials: _____

Date Verified: _____ Trustees' Initials: _____ Associate Initials: _____

Date Verified: _____ Trustees' Initials: _____ Associate Initials: _____

AUTHORIZATION TO RELEASE INFORMATION

Applicant Name: _____

Mailing Address: _____

I (we) have applied for a loan or line of credit (the "Loan") with Montecito Bank & Trust (the "Bank"). As part of the application process, the Bank may verify information contained in my (our) loan application and/or in other documents required in connection with the Loan, either before the Loan is closed or as part of the Bank's quality control program.

I (we) authorize the Bank to obtain any and all information required to process my/our loan application, including but not limited to:

- Employment history (dates, title, income, hours worked, etc.)
- Banking and savings accounts of record.
- Mortgage loan rating (opening date, high credit, payment amount, loan balance, and payment record).
- Rental verification (opening date, payment amount, payment record).
- Any information deemed necessary in connection with a consumer credit report for the Loan, including my/our consumer and business credit histories.
- Re-verification of information after closing for quality control needs.

In addition, I (we) authorize release of information regarding the amount needed to pay off existing loans related to this application. I (we) further authorize the Bank to directly request relevant payoff statements (demand statements). The information is for the confidential use of the Bank in determining my (our) creditworthiness for the Loan or to confirm information I (we) have supplied. In addition, I (we) are aware that the documentation supplied is subject to re-verification after the loan disbursement.

A photocopy or FAX copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

NOTICE TO APPLICANT: Federal law requires all financial institutions to require, obtain, and verify information that identifies each person who opens an account. What this means to you: When you open an account (including the Loan), the Bank will ask for your name, residential address, date of birth and social security number, which will allow the Bank to verify your identity.

Please respond as soon as possible to facilitate the processing of this Loan application. A separate form should be completed for additional applicants.

Applicant _____
(Please Print)

Social Security Number _____

Date of Birth _____

Date _____

Supervisor/HR Phone _____

Applicant Signature _____

Applicant _____
(Please Print)

Social Security Number _____

Date of Birth _____

Date _____

Supervisor/HR Phone _____

Applicant Signature _____

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FACTS

WHAT DOES MONTECITO BANK & TRUST 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- transaction history and payment history
- checking account information and account transactions

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Montecito Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Montecito Bank & Trust 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 do not share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We do not share
For our affiliates to market to you –	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions?

Call (805) 963-7511 or go to <https://montecito.bank>

What we do	
How does Montecito Bank & Trust protect my personal information?	<p>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.</p> <p>We value the trust you have placed in us as your bank of choice, and are constantly refining our security practices to continue protecting your information from intrusion or alteration.</p>
How does Montecito Bank & Trust 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 apply for a loan ▪ pay your bills or use your credit or debit card ▪ tell us about your investment or retirement portfolio <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>Your choices will apply to everyone on your account – unless you tell us otherwise.</p>
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>Montecito Bank & Trust does not share with our 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>Montecito Bank & Trust 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>Montecito Bank & Trust does not jointly market</i>

CONSTRUCTION COST BREAKDOWN

Owner: _____ Contractor: _____

Job Address: _____ Contractor's Address: _____

Loan Number: _____ Telephone No. () _____

		Budget	Remarks
01	Demolition & Removal		
02	Temporary Facilities		
03	Grading & Excavation		
04	Retaining Walls		
05	Concrete Piles		
06	Concrete Reinforcement		
07	Concrete Foundations		
08	Concrete Slabs		
09	Seal Concrete Floors		
10	Concrete Walls Tilt Up		
11	Concrete Walls Block		
12	Caulking		
13	Panel Erection		
14	Other Masonry		
15	Structural Steel		
16	Metal Decking		
17	Granite – Exterior Material		
18	Misc. Steel		
19	Rough Hardware		
20	Hoisting Equipment		
21	Rough Lumber		
22	Siding & Exterior Trim		
23	Glu Lam Beams		
24	Panelized Roof Systems		
25	Roof Membrane		
26	Roof Hatch, Skylights		
27	Sheet Metal		
28	Roof Insulation		
29	Building Insulation		
30	Rough Carpentry		
31	Finish Carpentry		
32	Metal Doors & Frames		
33	Wood Doors & Frames		
34	Store Front		
35	Automatic Entrances		
36	Roll Up Garage Doors		
37	Glass – Glazing		
38	Plumbing		
39	Ceramic Tile		
40	Cabinets- Pullmans		
41	Toilet Partitions		
42	Toilet Accessories		
43	Sewer		
44	Water Line		
45	Gas Line		
46	Electrical		
47	Electrical Fixtures		
48	H.V.A.C.		
49	Fire Sprinklers		

		Budget	Remarks
50	Ventilation System		
51	Plaster Stucco		
52	Drywall		
53	Elevators		
54	Painting		
55	Loading Dock		
56	Loading Dock Canopy		
57	Window Washing Equipment		
58	Lobby Wall Covering		
59	Lobby Flooring		
60	Directories – Signs		
61	Fire Extinguishers		
62	Sidewalks		
63	Paving		
64	Striping & Bumpers		
65	Landscaping Sprinklers		
66	Fencing – Walls		
67	Clean Up		
68	Contingencies		
69	Supervision		
70	Total		

Owner: _____

Contractor: _____

By: _____ Date: _____

By: _____ Date: _____