



PERSONAL DISCLOSURE STATEMENT

IMPORTANT INFORMATION

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

What this means for you: 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.



Please Keep For Your Records

EQUAL CREDIT OPPORTUNITY ACT NOTICE RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL

If your application for credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact Endeavor Bank at the office through which you applied for credit or at: Endeavor Bank, Attn: Credit Administration, 6183 Paseo Del Norte, Ste. 260, Carlsbad, CA 92011, or call us at 760-705-0102, within sixty days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within thirty days of receiving your request for the statement.

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discrimination against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this credit is the Federal Deposit Insurance Corporation, Consumer Response Center, 1100 Walnut St, Box 11, Kansas City, MO 64106.



PERSONAL DISCLOSURE STATEMENT

SECTION 1

Note: You may apply for credit in your name alone, without your spouse, registered domestic partner (RDP), or any other person, regardless of your marital status. If you are married or a registered domestic partner and live in a community property state such as California, all questions relating to your spouse or RDP must be answered, even if this is an application for credit in your name only.

I understand I may apply for this credit in my name alone, without my spouse or any other person, regardless of my marital status.

I am applying: Check one box: in my name alone jointly with _____ my spouse, RDP, or other person or party.

Amount requested: \$ _____ Term Requested: _____ months Purpose of loan: _____

I am submitting this Personal Disclosure Statement in connection with a guaranty for: _____

SECTION 2 – APPLICANT (PLEASE TYPE OR PRINT)

Full Name				Social Security #		Date of Birth		Driver's License #	
Married <input type="checkbox"/>				Separated <input type="checkbox"/>		Unmarried (including single, divorced and widowed) <input type="checkbox"/>		Registered Domestic Partner (RDP) <input type="checkbox"/>	
Residence Address - Street			City		State	Zip Code	Yrs. at address	Residence Telephone Number	
Employer		Employer Address						Business Telephone Number	
Position/Title:								How long?	

SECTION 3 – SPOUSE OR REGISTERED DOMESTIC PARTNER (PLEASE TYPE OR PRINT)

Full Name				Social Security #		Date of Birth		Driver's License #	
Married <input type="checkbox"/>				Separated <input type="checkbox"/>		Unmarried (including single, divorced and widowed) <input type="checkbox"/>		Registered Domestic Partner (RDP) <input type="checkbox"/>	
Residence Address - Street			City		State	Zip Code	Yrs. at address	Residence Telephone Number	
Employer		Employer Address						Business Telephone Number	
Position/Title:								How long?	

SECTION 4 – FINANCIAL CONDITION AS OF: _____

ASSETS		
Cash	Endeavor Bank	\$
	Other Banks	\$
Marketable Securities	Listed (Schedule 1)	\$
	Unlisted (Schedule 1)	\$
Retirement Accounts		\$
		\$
Real Estate	Residence (Schedule 2)	\$
	Other Real Estate (Schedule 2)	\$
Life Insurance	Cash Surrender Value only	\$
		\$
Notes Receivable	(Schedule 3)	\$
		\$
Business Ownership Interests	(Schedule 4)	\$
		\$
Personal Property	Vehicles	\$
	Other	\$
Other Assets	(Schedule 5)	\$
		\$
Total		\$

LIABILITIES		
Notes Payable to Banks	Endeavor Bank	\$
	Other (Schedule 5)	\$
Taxes Payable	Current unpaid	\$
	Prior years unpaid	\$
Credit Cards Payable		\$
		\$
Mortgages Payable	Residence (Schedule 2)	\$
	Other Real Estate (Schedule 2)	\$
Other Liabilities (Schedule 5)		\$
		\$
		\$
		\$
Total Liabilities		\$
Net Worth		\$
Total		\$

Annual Income (Use additional pages if needed)	
Salary or Wages	
Dividends and Interest	
Rental Income (Gross)	
Business Income (Net)	
<i>Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</i>	
Other Income	
Total Income	

Annual Expenditures (Use additional pages if needed)	
Property Taxes	
Federal and State Income Taxes	
Mortgage Payments - Residence	
Other Real Estate Payments	
Installment Loan Payments	
Other Expenditures	
Total Expenditures	



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Schedule 1: Listed and Unlisted Stocks, Bonds Owned (please attached separate pages if needed)				
# of Shares	Description, Listed Stocks	Held in the name of	Cost	Market Value
Total Listed:				
# of Shares	Description, Unlisted Stocks	Held in the name of	Cost	Market Value
Total Unlisted:				
Are any of the above securities pledged to secure any debt? Yes No If Yes, please describe:				

Schedule 2: Real Estate Owned					Trust Deeds / Mortgages		
Description / Address	Title Held in the Name of	Date Purchased	Cost	Current Value	Balance Owed	Monthly Payment	Creditor
		Totals:					

Schedule 3: Notes Receivable				
Name of Payer	Collateral Held	Collateral Value	Unpaid Balance	Maturity Date
		Totals:		

Schedule 4: Business Ownership Interests (please describe and note basis for valuation)

Schedule 5: Other Assets and Liabilities (please describe and note basis for valuation)



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SECTION 5

General Information	Yes	No
1. Has any person signing this form ever filed for bankruptcy, compromised a debt with a creditor, or negotiated a real estate/mortgage loan short pay settlement?		
2. Is any person signing this form a principal (20% or more ownership) or Guarantor of a business or legal entity that declared bankruptcy?		
3. Are any of the assets listed on this document held in a Trust?		
4. Is any person signing this form a defendant or under indictment in any legal actions? If "Yes" please detail below		
5. Is any person signing this form a Co-signer or Guarantor of any other debt not listed in this document? If "Yes" please detail below		
6. Has any person signing this form ever been convicted of any criminal offense other than a misdemeanor motor vehicle violation?		
7. Does any person signing this form have any pending credit applications at any other financial institution or lender? If "Yes" please detail below		
8. Has any person signing this form been audited by the IRS in the past three years? If yes, is the audit finalized with all issues settled, including required payments? If not, please explain below.		
9. Has any person signing this form entered into a marital property agreement? If "Yes" please provide a copy		
10. Is any person signing this form currently an executive officer or on the Board of Directors of any Financial Institution?		
Please use the space below to provide further information for any of the above questions. Attach additional pages if needed		

Appraisal Notice: If you are applying for a loan which will be secured by real property, you have a right to a copy of the appraisal report obtained by this bank in support of your application for credit, provided that you have paid for the appraisal. We will promptly provide you with a copy once the appraisal or evaluation has been finalized, whether or not your loan is funded. For Open-End loans secured by a first lien on a dwelling, you will receive this copy at least three days prior to account opening.

CERTIFICATION AND ACKNOWLEDGEMENT

The signer(s) certifies that the above (or attached) statement and supporting schedules, including all federal tax returns, prepared by or for the undersigned, are a complete, accurate and true statement of the financial condition of the undersigned on the date indicated. So long as the signer(s) owes any sums to the bank, you agree to give the bank prompt written notice of any material change in your financial condition and, upon request, you agree to provide the bank with an updated personal financial statement.

The signer(s) understands that any intentional or negligent misrepresentation of information contained in the application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation made on this document, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provision of Title 18, United States Code, Sec. 1001, etseq.

The signer(s) certifies that their transmission of this application as an "electronic record" containing their "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or their facsimile transmission of this application containing a facsimile of their signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing their original written signature.

The signer(s) authorizes Endeavor Bank ("Bank") to obtain consumer and/or business credit reports including inquiries regarding tax filings to the Internal Revenue Service or state tax authority, in their names as individuals anytime. The Bank is also authorized to provide credit information about the Bank's credit experience with the signer(s) to other creditors and credit reporting agencies.

Applicant's Signature:		Date:
Spouse's or Registered Domestic Partner's Signature:		Date: