

CANYON NATIONAL BANK COMMERCIAL LOAN APPLICATION

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 information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you for your name, street 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.

Legal Name: _____
Street Address: _____
Mailing Address: _____ Fax: _____
Phone No.: _____ Contact Name: _____
Tax ID No.: _____ Year Established: _____ State: _____
Type of Entity: Corporation Partnership Proprietorship LLC Individual Trust Association Non-Profit
Business Year End: _____ Nature of Business: _____
If individual, name and phone no. of employer: _____
If individual, date of birth: _____

Loan Request

Loan Amount Requested: _____ New Loan Renew/Increase Existing Loan
Purpose: _____
Terms: _____ Maturity: _____
Collateral Offered: _____
Collateral Owner (if different than borrower): _____
Value of Collateral: _____ Source: _____
Amount of other liens: _____ Lien holder Name: _____
Insurance Co. / Agent: _____ Phone No: _____
Policy Dates: _____ to _____ Type of Coverage: _____

Guarantor / Comaker Information

Check the appropriate box that describes your relationship to the loan application.

Name: _____ Tax ID No.: _____
Street Address: _____
Mailing Address: _____
Additional Information: Home #: _____ Work #: _____
Cell #: _____ E-Mail: _____
Date of Birth: _____ Relationship: Comaker/Coborrower Guarantor
Name: _____ Tax ID No.: _____
Street Address: _____
Mailing Address: _____
Additional Information: Home #: _____ Work #: _____
Cell #: _____ E-Mail: _____
Date of Birth: _____ Relationship: Comaker/Coborrower Guarantor

If checked, additional Guarantors/Comakers information is attached to this application

Financial Information

Tax Return filed through what date: _____
Are any returns being contested or audited: Yes No If yes, describe: _____
Accountant or Accounting firm: _____
Name(s) and Title(s) of persons authorized to borrow money on behalf of the business: _____

Joint Credit -- We intend to apply for joint credit. (initials) _____

Financial Information (continued)

- Financial Statement on borrower(s) submitted with application
- Financial Statement on guarantor(s) submitted with application
- Tax Return on borrower submitted with application
- Tax Return on guarantor(s) submitted with application

Date: _____
 Date: _____
 Date: _____
 Date: _____

Notices

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract); because all or a part of the applicant's income derives from any public assistance program; or because the 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:

**Office of the Comptroller of the Currency
 Customer Assistance Group
 1301 McKinney Street, Suite 3450
 Houston, Texas 77010-9050**

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary, either directly or through any agency employed by Lender for that purpose, to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law, 18 U.S.C. & 1014, and may result in a fine or imprisonment or both.

By signing below, each Applicant declares that he/she has read and understands the Notice Section above and, if applicable, has received the Reg. B notification regarding denied credit and appraisal notice.

By: _____
 (Signature and Title)

 (Individual/Guarantor)

By: _____
 (Signature and Title)

 (Individual/Guarantor)

For Bank Use Only

Date application received: _____ In Person Telephone Mail HMDA Reportable
 Bank Employee (print): _____ Branch: _____

Customer Information Verified by: _____

Comments: _____

CANYON NATIONAL COMMERCIAL LOAN APPLICATION ADDENDUM

Borrower Name

Were your gross annual revenues in the previous fiscal year \$1,000,000.00 or less? Yes No

If you answered yes and your application is denied, you have the right to receive a written statement of the specific reasons for this denial. To obtain the statement, please contact:

Canyon National Bank
Attention: Jeff Gobble
1711 E. Palm Canyon Drive, Palm Springs CA 92264

within 60 days from the date that you were notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request. The notice below describes additional protections extended to you.

NOTICE: The federal **Equal Credit Opportunity Act** prohibits creditors from discriminating 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 the 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 creditor is Comptroller of the Currency, - Customer Assistance Unit, 1301 McKinney Street, Suite 3450, Houston, TX 77010

NOTICE: If the collateral which will secure this loan is a 1-4 family residence, you have the right to a copy of the appraisal used in connection with your application for credit. If you wish to have a copy, please write to us at the following mailing address:

Canyon National Bank, P.O. Box 9000, Palm Desert CA 92255

you no later than ninety (90) days after we notify you about the action taken on your credit application or no later than ninety (90) days after you withdraw your application. Your written request must contain: Applicant's Name, Property Address, Branch Name where application was taken, Application Date, and mailing instructions for the copy.

Applicant

Co Applicant

Privacy Policy

Because Your Trust is So Important

Your trust is the cornerstone of our relationship. That is why we work so diligently to safeguard your privacy. The information that you provide us is kept in the strictest confidence. We do not sell personal information about our customers to third-party businesses. We are proud to make that commitment to you, because your trust is the foundation of our business.

The following privacy policy explains how we use and protect information about our customers. We ask that you read it carefully.

Notice of Your Financial Privacy Rights

"We", "our" and "us", when used in this notice, mean Canyon National Bank. This is our privacy notice to our customers. When we use the words "you" and "your" we are referring to our consumer customers who have a continuing relationship with us because they have purchased or are holding financial products or services such as a:

- Deposit account
- Share account
- Loan account
- Credit card account

We will disclose the source of information we collect about you. We will tell you what measures we have taken to secure that information. We must first define some terms:

Non-public personal information means information about you that we collect in connection with providing a financial product or service to you. Non-public personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "information" to mean non-public personal information as defined in this section.

An affiliate is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A non-affiliated third party is a person we do not employ or a company that is not an affiliate of ours. This is also known as non-affiliated third party, or simply, an "other party."

The Information We Collect

The information we receive about you comes from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with other parties
- Information from a consumer reporting agency

The Information We Disclose

We do NOT disclose any information about you to anyone, except as permitted by law. This might include disclosures necessary to service your account, perform joint marketing or prevent unauthorized transactions.

The Confidentiality, Security and Integrity of Your Information

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards to protect this information.

Information About Former Customers

We do not disclose information about former customers, except as permitted by law.