



Dear Loan Applicant,

Thank you for your interest in obtaining a loan through Murphy Bank. We at Murphy Bank hope that we can set up a loan that will be just what you are looking for. Attached is an application. Because of the fraud that can occur on the Internet and for your security, we only accept loan applications by mail, in person or by fax. So please do not try to email your application to us. Fill out the application completely and then;

Mail or bring your application to either of our locations:

Murphy Bank 5180 N
Palm #101 Fresno
CA, 93704

Murphy Bank
892 AeroVista PL Suite 110
San Luis Obispo CA, 93401

Fax your application to:

Murphy Bank, Fresno
(559) 225-9298

Murphy Bank, San Luis
Obispo (805) 787-0415

Be assured that your loan application will be handled with privacy and in a professional manner and you will receive a prompt answer to your request.

If you have any questions please call our office and ask for a loan officer at Fresno 559-225-0318 or for San Luis Obispo 805-250-2300.

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 for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see and copy your driver's license or other identifying documents.

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, or age (provided that the applicant has the capacity to enter into a binding contract); or 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. In addition, California law prohibits discrimination because of the gender, gender identity, gender expression, sexual orientation, ancestry, familial status, source of income, disability, or genetic information. The state agency that administers compliance with the state law concerning this Creditor is the California Department of Fair Employment and Housing. The Federal Agency that administers compliance with this law concerning this Creditor is noted below:

FDIC
Consumer Response Center
1100 Walnut Street, Box 11
Kansas City, MO 64106
Contact: www.fdic.gov



BUSINESS LEASE OR PURCHASE CREDIT APPLICATION



Name of Business		
<input type="checkbox"/> Joint: We intend to apply for joint credit. <input type="checkbox"/> Individual	<input type="checkbox"/> Corporation Tax ID _____ <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> General <input type="checkbox"/> Limited	Business Phone No.
Applicant _____ Co-Applicant _____		

Business Address	City & State	Zip	Type of Business	Years in Business
			No. of Employees	

Business Facilities	Monthly Rent	Length of Time at Present Address	Has your company ever filed Bankruptcy	Has your company ever been involved in litigation
<input type="checkbox"/> Rent <input type="checkbox"/> Lease <input type="checkbox"/> Own	\$ _____	Years _____ Months _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

CORPORATE	President _____	Secretary _____		Date of Incorporation
OFFICERS	Vice President _____	Treasurer _____		

Name of Principals	Social Security No.	Birthdate	Percent of Ownership	How Long
1.				
2.				
3.				
4.				

Is your company an endorser or guarantor?	If yes for whom?	If yes, how much?
<input type="checkbox"/> Yes <input type="checkbox"/> No		\$ _____

BANK ACCOUNTS – Last three years

Bank Name and Address	City & State	Checking Account No.	Savings Account No.	Loan Account No.

Vehicles, Machinery or Equipment presently leased or financed

Name and Address	City & State	Telephone No.	Date Opened	Balance
1.				
2.				
3.				

Vehicles, Machinery or Equipment formerly leased or financed

Name and Address	City & State	Telephone No.	Date Opened	Balance
1.				
2.				

Trade References

Name and Address	City & State	Telephone No.	Date Opened	Balance
1.				
2.				
3.				
4.				

PLEASE ATTACH COPIES OF THE LAST TWO FINANCIAL STATEMENTS AND THE MOST CURRENT INTERIM FINANCIAL STATEMENT.

All statements contained in this credit application for credit are warranted to be true and correct. Murphy Bank is authorized to secure information necessary to check applicants and principals credit. If your loan is declined you may request a written statement of the reasons for the decline.	Credit application must be signed by all applicants. Signature _____ Signature _____ Title _____ Date _____
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EQUIPMENT PURCHASE DISCLAIMER

Applicant

Address

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Disclaimer of warranties. Applicant acknowledges that Applicant of their own free choice has selected the equipment and the supplier and that MURPHY BANK makes no warranty as to the acceptability of the equipment or endorsement of the supplier. The applicant is financing or leasing the equipment "as-is" and thus MURPHY BANK specifically disclaims any implied warranty as to the equipment's intended use or condition. If the equipment does not function properly, Applicant will make any resultant claims against the supplier or manufacturer. Applicant further agrees to reimburse MURPHY BANK for any attorney's fees it incurs in the defense of MURPHY BANK, resulting from any litigation as a result of this application or any future application for equipment financing or leasing, or the equipment described therein.

The undersigned authorizes MURPHY BANK and its assignees and holds them harmless and without liability to; (a) conduct a credit investigation using any and all information provided for the extension of credit, (b) transmit electronic data information to lenders via public and private data networks. The undersigned further certifies that they are of at least 18 years old and the information provided in this application, attached financial statements and supporting schedules both written and printed, give a full, true and complete statement of the financial condition of the undersigned as of the date indicated. All Bank and Trade accounts are authorized to release without delay, all requested information without liability to the provider.

Signature _____

Signature _____

X _____ Title _____ Date _____

Murphy Bank By:





PERSONAL FINANCIAL STATEMENT

FOR _____

AS OF _____

ASSETS		AMOUNT	LIABILITIES		AMOUNT
Cash in Banks (Institution Name)			Personal Loans (Institution Name)		
	\$			\$	
	\$			\$	
Accounts Receivables (Primary Vendor)			Notes Payable (Institution Name)		
	\$			\$	
Notes Receivables (Payor)				\$	
	\$			\$	
Autos(Yr,Make,Model)			Auto Loans Payable (Institution Name)		
	\$			\$	
	\$			\$	
	\$			\$	
Real Estate Personal Residence (Address)			Residence Loans (Institution Name)		
	\$			\$	
	\$			\$	
Real Estate Investment Property			Investment RE Loans (Institution Name)		
	\$			\$	
	\$			\$	
Stocks and Financial Investments (Institution Name)			Margin and other Stock Debt		
	\$			\$	
	\$			\$	
Other Investments & Assets (Describe)			Other Liabilities (Describe)		
	\$			\$	
	\$			\$	
	\$			\$	
Value of Business (Business Name)			Business Loans and Lines of Credit		
	\$			\$	
	\$			\$	
TOTAL ASSETS		\$	TOTAL LIABILITIES		\$
			NET WORTH		\$

The undersigned hereby certifies that the above statement and supporting schedules, both printed and written, give full, true, and correct statement of the financial condition of the undersigned as of the date indicated.

Date signed _____

Signature _____