

PRELIMINARY SUBMISSION CHECKLIST

- _____ 1. One page "Executive Summary" that includes transaction detail, project description, borrower depiction, and any issues (positive or negative) about the project or requested financing structure.
- _____ 2. Income & Expense (operating history) for 2004, 2005, and YTD 2006.
- _____ 3. Current Rent Roll (Multifamily) or Lease Summary (Commercial).
- _____ 4. Photos including front, and/or side, rear, parking and street scenes.
- _____ 5. Completed and signed Loan Application (FNMA form1003).
- _____ 6. Current (within 90 days) borrower Personal Financial Statement.
- _____ 7. Copy of credit report or signed FCB credit authorization for "Principals".
- _____ 8. Copy of Real Estate Schedule for borrowing entity and principals.
- _____ 9. Recent two (2) years tax returns for borrowing entity and principals.
- _____ 10. Preliminary Title Report & Escrow Instructions with all amendments.
- _____ 11. Purchase Agreement and 1031 Exchange Agreement (if applicable).
- _____ 12. Final Settlement Statement if owned less than three (2) years (refinance only).
- _____ 13. Purpose Letter (if cash out) with a breakdown of use of funds.
- _____ 14. Completed and signed Environmental Risk Assessment Questionnaire or Phase I Environmental report.

PLEASE NOTE: *ITEMS 1-6 ARE REQUIRED FOR AN INITIAL QUOTE ONLY. ALL OTHER ITEMS ARE REQUIRED FOR A CONDITIONAL LETTER OF APPROVAL (CLOA). PRELIMINARY TITLE REPORT, ESCROW INSTRUCTIONS AND PURCHASE AGREEMENT ARE REQUIRED TO ORDER THE APPRAISAL. THIS FLYER IS INTENDED FOR THE COMMERCIAL REAL ESTATE INDUSTRY PROFESSIONALS ONLY AND IS SUBJECT TO CHANGE AT ANY TIME WITHOUT NOTICE.*



Address: _____

	FYE 2004	FYE 2005	YTD 2006
INCOME			
Base Rents			
Laundry			
Parking			
Other			
Total Potential Income			
Less Vacancy & Collection Loss			
Vacancy & Collection Loss Percentage			
Effective Gross Income			
OPERATING EXPENSES			
Real Estate Taxes			
Other Taxes & Assessments			
Licenses			
Insurance			
Gas			
Electricity			
Water & Sewer			
Trash			
Combined Utilities			
Custodian Salaries			
Custodian Apt Allowance			
Pest Control			
Building Maintenance & Repairs			
Decorating (Interior & Exterior)			
Cleaning Expense			
Supplies			
Elevator Maintenance			
Pool Maintenance			
Gardening / Landscaping			
Other			
Salaries			
Payroll Taxes			
Telephone			
Legal / Auditing			
Security			
Auto / Travel			
Other / Cable			
Non Resident Manager (Off Site)			
Resident Mgr Apt Allowance			
Resident Mgr Salary			
Advertising			
Marketing			
Miscellaneous expenses			
Other			
Total Operating Expenses			
Replacement Reserves			
Carpeting & Flooring			
Drapes & Blinds			
Appliances			
Roof			
Other			
Total Replacement Reserves			
Total Expenses & Reserves			
Net Operating Income			
Capital Improvements			
Exterior Painting			
New Plumbing			
New Electrical			
Landscaping			
Other			
Other			
Other			
Total Capital Improvements			

I (We) herby certify that the foregoing statement, submitted for the purpose of obtaining a loan, is true and accurate under penalty of perjury.

Owner(s): _____

Date: _____

Owner(s): _____

Date: _____

Buyer(s) Acknowledgement: _____

Date: _____

Broker(s) Acknowledgement: _____

Date: _____



Multifamily Rent Roll as of :

PROPERTY ADDRESS:						CITY:		STATE:		ZIP CODE:		
TOTAL NUMBER OF UNITS:			# OF VACANT UNITS:		# OF FURNISHED UNITS:		# OF UNFURNISHED UNITS:			# SECTION 8 UNITS:		
Ref. #	APT. #	TENANTS NAME	BDR / BATH	SQ. FEET (approx)	CURRENT RENT IN PLACE	MARKET RENT	ORIGINAL OCCUPANCY DATE	CURRENT LEASE EXPIRATION or MTM	DATE LAST RENT INCREASE	FURNISHED UNIT (Y/N)	SEC 8 (Y/N)	RENT CONCESSIONS
1			/									
2			/									
3			/									
4			/									
5			/									
6			/									
7			/									
8			/									
9			/									
10			/									
11			/									
12			/									
13			/									
14			/									
15			/									
16			/									
17			/									
18			/									
19			/									
20			/									

ALL COLUMNS AND SECTIONS MUST BE COMPLETED

Monthly Rent Schedule:	
Monthly Laundry Income:	
Monthly Garage Income:	
Monthly Other Income:	

Total Gross Monthly Income:	
------------------------------------	--

Total Monthly Market Rents	
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What utilities are included in rent?

Electricity Cable TV Gas
 Garbage Water Heat

Is property subject to rent control?

Yes No

If Yes, what is the current allowable increase per year?

%

What has been your average monthly occupancy rate over the preceeding 12 months?

%

I (we) certify under penalty of perjury that the foregoing information herein is true and accurate.

SELLER	DATE	BORROWER	DATE
SELLER	DATE	BORROWER	DATE

Broker certifies that this rent roll correctly reflects the rent roll provided by the seller/borrower.

By: _____ Date: _____



Address: _____

INCOME	FYE 2004	FYE 2005	YTD 2006
Base Lease Rents			
RE Tax Reimbursements			
CAM / Insurance			
CAM			
Utility Reimbursement			
Other _____			
Other _____			
Total Potential Income			
Less Vacancy & Collection Loss			
Vacancy & Collection Loss Percentage			
Effective Gross Income			
OPERATING EXPENSES			
Real Estate Taxes			
Insurance			
Ground Lease			
Utilities			
Trash			
Janitorial			
Administration			
Contract Services			
Maintenance & Repairs			
Cleaning Expense			
Supplies			
Elevator Maintenance			
Gardening / Landscaping			
Parking Attendant			
Parking Lot/Snow Removal			
Salaries			
Payroll Taxes			
Telephone			
Legal / Auditing			
Security			
Property Management			
Advertising & Marketing			
Miscellaneous expenses			
Other _____			
Other _____			
Total Operating Expenses			
Replacement Reserves			
Fixtures & Equipment			
Heating & AC Units			
Roof			
Other Replacements			
Total Replacement Reserves			
Total Expenses & Reserves			
Tenant Improvements			
Leasing Commissions			
Total TI's & LC's			
Net Operating Income			
Capital Improvements			
New Electrical			
Landscaping			
Other _____			
Other _____			
Other _____			
Total Capital Improvements			

I (We) hereby certify that the foregoing statement, submitted for the purpose of obtaining a loan, is true and accurate under penalty of perjury.

 Owner(s): _____
 Date: _____

 Buyer(s) Acknowledgement: _____
 Date: _____

 Owner(s): _____
 Date: _____

 Broker(s) Acknowledgement: _____
 Date: _____


Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower	Co-Borrower	I. TYPE OF MORTGAGE AND TERMS OF LOAN	
Mortgage Applied for: <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):		Agency Case Number	Lender Case Number
<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service			

Amount \$	Interest Rate %	No. of Months	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):	<input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):
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II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)	No. of Units
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Legal Description of Subject Property (attach description if necessary)	Year Built
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Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$	

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
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Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)

III. BORROWER INFORMATION

Borrower		Co-Borrower	
Borrower's Name (include Jr. or Sr. if applicable)		Co-Borrower's Name (include Jr. or Sr. if applicable)	
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages
Present Address (street, city, state, ZIP)		Present Address (street, city, state, ZIP)	
<input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs.		<input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs.	
Mailing Address, if different from Present Address		Mailing Address, if different from Present Address	

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

Former Address (street, city, state, ZIP)	Former Address (street, city, state, ZIP)
<input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs.	<input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs.

IV. EMPLOYMENT INFORMATION

Borrower		Co-Borrower	
Name & Address of Employer		Name & Address of Employer	
<input type="checkbox"/> Self Employed		<input type="checkbox"/> Self Employed	
Yrs. on this job	Yrs. employed in this line of work/profession	Yrs. on this job	Yrs. employed in this line of work/profession
Position/Title/Type of Business		Position/Title/Type of Business	
Business Phone (incl. area code)		Business Phone (incl. area code)	

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

Borrower		IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)	Monthly Income	Monthly Income
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from - to)	Monthly Income	Monthly Income
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income

Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

ASSETS		Cash or Market Value	LIABILITIES		
Description				Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:		\$	Name and address of Company	\$ Payment/Months	\$
List checking and savings accounts below			Acct. no.		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$		Acct. no.		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$		Acct. no.		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$		Acct. no.		

VI. ASSETS AND LIABILITIES (cont'd)

Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Name and address of Bank, S&L, or Credit Union				
		Acct. no.		
Acct. no.	\$	Name and address of Company	\$ Payment/Months	\$
Stocks & Bonds (Company name/ number & description)	\$			
		Acct. no.		
Life insurance net cash value	\$	Name and address of Company	\$ Payment/Months	\$
Face amount: \$				
Subtotal Liquid Assets	\$			
Real estate owned (enter market value from schedule of real estate owned)	\$			
Vested interest in retirement fund	\$			
Net worth of business(es) owned (attach financial statement)	\$	Acct. no.		
Automobiles owned (make and year)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemize)	\$	Job-Related Expense (child care, union dues, etc.)	\$	
		Total Monthly Payments	\$	
Total Assets a.	\$	Net Worth (a minus b)	\$	Total Liabilities b. \$

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
a. Purchase price	\$	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	Borrower		Co-Borrower	
b. Alterations, improvements, repairs			Yes	No	Yes	No
c. Land (if acquired separately)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
		Borrower		Co-Borrower	
		Yes	No	Yes	No
j.	Subordinate financing	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.			
k.	Borrower's closing costs paid by Seller	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.			
l.	Other Credits (explain)	g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrowed?			
m.	Loan amount (exclude PMI, MIP, Funding Fee financed)	i. Are you a co-maker or endorser on a note? -----			
n.	PMI, MIP, Funding Fee financed	j. Are you a U.S. citizen? k. Are you a permanent resident alien?			
o.	Loan amount (add m & n)	l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.			
p.	Cash from/to Borrower (subtract j, k, l & o from i)	m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?			

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I 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 mortgage or 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) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, 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.

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information		CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information	
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White		Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male		Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	
To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type)		Name and Address of Interviewer's Employer
	Interviewer's Signature Date		
	Interviewer's Phone Number (incl. area code)		

Borrower/Guarantor's Certification & Authorization

Loan # _____

CERTIFICATION

The undersigned certify the following:

I/We have applied for a mortgage loan from **First California Bank**

In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentation in the loan application or other documents, nor did I/we omit any pertinent information.

I/We understand and agree the Lender reserves the right to verify the information provided on the application with the employer and/or the financial institution.

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage loan, as applicable under the provisions of Title 18, United States Code, Section 1014

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

I/We have applied for a mortgage loan from **First California Bank** through their application process, and the Lender may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or at the time of the Lender's quality control program.

I/We authorize you to provide to the Lender and to the Lender's investors to whom the Lender may sell my mortgage loan, any and all documents that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balance; credit history; and copies of income tax returns.

The Lender, or any other investor that purchases the mortgage loan, may address this authorization to any party named in the application.

A copy of this authorization may be accepted as an original

Borrower/Guarantor #1

Borrower/Guarantor #2

(Signature)

(Signature)

(Mailing Address)

(Mailing Address)

(Tax ID or Soc. Security No.)

(Tax ID or Soc. Security No.)

SCHEDULE OF REAL ESTATE OWNED
Borrower: _____

The "Status" column should indicate: OO = owner occupied; PS = pending sale; R = rental. The "Property Type" column should indicate: R = residential; M = multifamily; C = commercial. If percentage of ownership in any property is less than 100%, indicate other owners and their % in remarks section.

Property Address	Status	Property Type	% of Owner	Acquired - Date & Cost	Market Value	Mortgage Liens	Name of Mortgage Lender	Loan Number	Cash Flow				Ownership Entity	Remarks
									Monthly Rents	Monthly Mtg. Pmt.	Taxes & Insurance	Net Rental Income		
				Date: _____		1st								
				Cost: _____		2nd								
Ownership % Totals														
				Date: _____		1st								
				Cost: _____		2nd								
Ownership % Totals														
				Date: _____		1st								
				Cost: _____		2nd								
Ownership % Totals														
				Date: _____		1st								
				Cost: _____		2nd								
Ownership % Totals														
				Date: _____		1st								
				Cost: _____		2nd								
Ownership % Totals														
				Date: _____		1st								
				Cost: _____		2nd								
Ownership % Totals														
				Date: _____		1st								
				Cost: _____		2nd								
Ownership % Totals														

THIS SCHEDULE IS TO BE ATTACHED TO AND MADE A PART OF MY LOAN APPLICATION.

Borrower Signature _____

Date _____

Co-Borrower Signature _____

Date _____



ENVIRONMENTAL RISK ASSESSMENT QUESTIONNAIRE
(To be Completed by the Borrower)

Name: _____

Address: _____

Nature of Your Business: _____

1. In the course of your business, do you generate, store or dispose of any hazardous wastes?

YES ____ NO ____ If yes, indicate type and quantity of hazardous materials, where and how they are stored and how are they removed.

2. Are you a registered hazardous waste generator? YES ____ NO ____

3. Do you own or lease your current premises? YES ____ NO ____

4. Are there, or were there ever, any underground or above ground storage tanks on the property?

YES ____ NO ____ (If yes, please complete Supplemental Questionnaire)

5. Is there a well located on the property? YES ____ NO ____

If so, is the water used for human consumption? YES ____ NO ____

Has any well been abandoned YES ____ NO ____

6. Is there, or was there ever, a septic system or other type of waste treatment on the property?

YES ____ NO ____

If so, please describe _____

7. Has the property or any surrounding property ever been used for any of the following: (If so, please check which apply and describe below).

gas station

auto dealership

chemical mfg.

car wash

auto body shop

metal plating

auto, truck, bus or boat

maintenance or repair

electronic component mfg.

dry cleaning	machine shop	coal, gas or tar plant
railroad yard	leather/tanning	sand or gravel pit
farm operations	electrical	landfill (including waste
junkyard	substation	disposal site)
		wood product
		processing or treating

8. Please describe any other prior uses of the property and the name of any known prior owners. (Prior 20 years)

9. Are there any environmental or land use licenses, permits, approvals, authorizations, registrations, certifications, notices or filings required by any federal, state or local governmental agency for the operation of your business, construction of facilities, or alterations on the property?

YES ____ NO ____

If so, please indicate which and attach copies:

Are all appropriate licenses and permits current and are you in compliance with the requirements of such

licenses and permits YES ____ NO ____

If no, please comment _____

10. Are there any prior Phase I, Phase II or Phase III environmental or engineering reports or tests or Environmental Compliance audits which relate to the property? YES ____ NO ____

If so, please attach copies:

11. Is air pollution control or waste water treatment equipment required or used for operations on the property? YES ____ NO ____

If so, describe the operations and control equipment.

12. Are you (your company or partners, if applicable) now subject to, or have you ever been subject to, an environmental regulatory inquiry, proceeding or lawsuit by federal, state or local government or private parties relating to environmental law violations?

YES ___ NO ___

If yes, ~explain:

13. Are you aware of existence of radon gas or asbestos in your property? YES ___ NO ___

14. Are there disposal facilities or dump sites storing or using hazardous waste/toxic materials within a 2000 foot radius of the property? YES ___ NO ___

15. Are electrical transformers, switches, capacitors or other such devices located on the property?
YES ___ NO ___

If yes, have they been inspected for the presence of PCB's or other hazardous/toxic substances? YES ___ NO ___

16. Is there, or has there been, any physical evidence of any spills, leaks, or other release of any toxic or hazardous substances on the property or surrounding properties?

YES ___ NO ___

17. Are electrical transformers, switches, capacitors or other such devices located on the property? YES ___ NO ___

If yes, have they been inspected for the presence of P.C.B.'s or other hazardous toxic substances? YES ___ NO ___

18. Is there, or has there been, any physical evidence of any spills, leaks, or other releases of any toxic or hazardous substances on the property or surrounding properties? YES ___ NO ___

The undersigned certifies he/she/it has exercised due diligence and made all appropriate inquiries in completing this questionnaire that the foregoing information is true and correct to the best of his/her/its knowledge. In the event that additional environmental analyses are required by First California Bank as a condition of its decision to lend, the undersigned authorizes the Bank or its agents to directly discuss the results of those analyses with any consultants the undersigned has retained to perform them.

The undersigned acknowledges that this questionnaire is for First California Bank's lending risk assessment purposes only. Should First California Bank lend to the borrower after review of this questionnaire and any other evaluations it may require, such lending decision should not be construed as First California Bank's determination or implicit representation that the borrower's real property or mode of operation is free of actual or potential environmental problems.

Dated: _____

Signed: _____

Printed Name: _____

Title: _____

Reviewed: _____ Date: _____
Officer

Reviewed: _____ Date: _____
Chief Credit Officer

Further Action: _____

