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FEDERAL BUREAU OF INVESTIGATION  
FOI/PA  
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Page 18 ~ b3; b6; b7C;

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FBI

TRANSMIT VIA:

☐ Teletype  
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☒ AIRTEL

PRECEDENCE:

☐ Immediate  
☐ Priority  
☐ Routine

CLASSIFICATION:

☐ TOP SECRET  
☐ SECRET  
☐ CONFIDENTIAL  
☐ UNCLAS E F T O  
☐ UNCLAS

Date 11/30/88

SSSSE  
CLASSIFIED  
SRC'D 11/20/88  
SER  
REC

TO: DIRECTOR, FBI  
FROM: SAC, SAN FRANCISCO (29A-10056)(P)(SJRA)  
SUBJECT: SYLVIA CELESTE BROWN:

[REDACTED]

FB&E  
OO: SF

Enclosed for the Bureau is the original and four copies of a letterhead memorandum concerning investigation in captioned matter.

For the information of the Bureau, information was developed during the investigation of San Francisco file 29A-9888, in captioned [REDACTED] which has lead to the initiation of captioned matter.

Due to the scarcity of resources in the United States Attorney's Office, the matter concerning [REDACTED] is being prosecuted by California Deputy Attorney General RONALD SMETANA, who has been cross designated as an Assistant U.S. Attorney. MR. SMETANA has also agreed to include a prosecution of BROWN and [REDACTED] in connection with his cross designation. This arrangement is satisfactory with the U.S. Attorney's Office at San Jose. MR. SMETANA's identity and affiliation are not set forth in the enclosed LHM.

San Francisco will report the results of investigation in instant matter as appropriate.

2 - Bureau (Enc. 5)  
2 - San Francisco  
JBD/mk  
(4)

ENCLOSURE

lence: 4 files, Quintero  
400c, CFC  
1-4-89  
12/5/88

29-109854-1

3 DEC 12 1988

Approved: \_\_\_\_\_ Transmitted \_\_\_\_\_ (Number) (Time) Per \_\_\_\_\_



U.S. Department of Justice

Federal Bureau of Investigation

In Reply, Please Refer to  
File No.

San Francisco, California

December 1, 1988

SYLVIA CELESTE BROWN;



BANK FRAUD AND EMBEZZLEMENT MATTER

b6  
b7C

The San Jose Resident Agency of the Federal Bureau of Investigation (FBI) has learned through a review of public source documents such as the San Jose Mercury News newspaper and pleadings in the United States Bankruptcy Court at San Jose, California, as well as receiving complaints from San Jose area financial institutions that captioned individuals may have committed violations of federal law in applying for loans from federally insured financial institutions.

SYLVIA CELESTE BROWN, a self proclaimed psychic, who has obtained a small amount of notoriety for her psychic claims is a close friend and confidant of [REDACTED] [REDACTED] is currently under investigation by the FBI concerning allegations he [REDACTED] [REDACTED]

(2)  
JSP

Investigation by the FBI has determined that [REDACTED]

b6  
b7C

[REDACTED] BROWN would then make application to the institution either in her own name or jointly with [REDACTED] for either secured or unsecured loans. Some institutions declined to lend BROWN money. A number of the loans which were granted to BROWN have now been declared in default and the institutions involved have sustained losses.

BROWN and [REDACTED] have filed for bankruptcy in the U.S. Bankruptcy Court at San Jose, California. In

-----  
This document contains neither recommendations nor conclusions of the FBI. It is the property of the FBI and is loaned to your agency; it and its contents are not to be distributed outside your agency.

29-109854-1

ENCLOSURE

SYLVIA CELESTE BROWN

b6  
b7C

that petition the BROWNS identify at least eight federally insured institutions who are creditors, in the amount of \$1,253,933 in both secured and unsecured loans. Contact with some of these institutions has confirmed that in fact the BROWNS were introduced by [redacted] and that the loan applications of the BROWNS contain what appear to be fraudulent representations.

This matter has been discussed with the United States Attorney's Office at San Jose, California and, following a successful investigation, that office would seek criminal prosecution of BROWN's for any violation of federal law which may have occurred.

Investigation by the FBI continues.

SYLVIA CELESTE BROWN is described as follows:

Date of birth	October 19, 1936
Sex	Female
Race	Caucasian
Hair	Red/gray
Eyes	Brown
Height	5'7"
Weight	138 pounds
Social Security number	488-38-5982
California drivers license	P0629165

[redacted] is described as follows:

b6  
b7C

Date of birth	[redacted]
Sex	
Race	
Hair	
Eyes	
Height	
Weight	
Social Security number	
California drivers license	[redacted]

FBI

9-14

## TRANSMIT VIA:

☐ Teletype  
☐ Facsimile  
☒ AIRTEL

## PRECEDENCE:

☐ Immediate  
☐ Priority  
☐ Routine

## CLASSIFICATION:

☐ TOP SECRET  
☐ SECRET  
☐ CONFIDENTIAL  
☐ UNCLAS E F T O  
☐ UNCLAS

Date 9/7/89

CLAS  
 SRC'D  
 SER  
 BAA

TO: DIRECTOR, FBI  
 (ATTN: LABORATORY DIVISION)  
 FROM: SAC, SAN FRANCISCO (29A-SF-10056)  
 SUBJECT: SYLVIA CELESTE BROWN<sup>(1)</sup>

BF&amp;E/vis

OO: SAN FRANCISCO

90914019

Enclosed for the Bureau are the following:

K-1. Envelope containing nine sheets of known exemplars of SYLVIA CELESTE BROWN.

K-2. Envelope containing eleven sheets of known exemplars of [redacted]

K-3. Envelope containing seven sheets of known exemplars of [redacted]

b6  
 b7c

Q1-Q4. Pacific Valley Bank, PACLINE signature card dated August 16, 1984, signed by SYLVIA C. BROWN.

Q2-Q5. Pacific Valley Bank, Pacific Line Account Agreement, account number 81-001059, signed by SYLVIA C. BROWN.

Q3-Q6. Pacific Valley Bank, Application for Credit, signed by SYLVIA C. BROWN, dated August 1, 1984.

Q4-Q7. Pacific Valley Bank, financial statement form for SYLVIA and [redacted] dated August 15, 1984.

② - Bureau (Enc. 31)  
 2 - San Francisco  
 JBD/slw  
 (4)

SEP 20 1989

Approved: [signature]

Transmitted

(Number)

(Time)

[signature]

ORIGINAL  
 Copy & Specs Detached

7-16  
 11-08-89  
 JHB:msk #22

29A-SF-10056  
JBD/slw

Q5 ~~Q-8~~. Pacific Valley Bank, financial statement form for SYLVIA and [REDACTED] dated August 15, 1984.

Q6 ~~Q-9~~. Saratoga National Bank, Notice of Right of Rescission form, dated July 17, 1987, signed [REDACTED]

Q7 ~~Q-10~~. Saratoga National Bank, Notice of Right of Rescission form, dated July 17, 1987, signed by SYLVIA C. BROWN.

Q8 ~~Q-11~~. Saratoga National Bank, Notice of Right of Rescission form, dated July 23, 1987, signed by [REDACTED]  
[REDACTED]

Q9 ~~Q-12~~. Saratoga National Bank, Notice of Right of Rescission form, dated July 23, 1987, signed by SYLVIA C. BROWN.

b6  
b7c

Q10 ~~Q-13~~. Saratoga National Bank, Promissory Note dated July 17, 1987, signed by SYLVIA C. BROWN and [REDACTED]

Q11 ~~Q-14~~. DEED OF TRUST dated July 17, 1987, Santa Clara County recorder page number K234 page 2246, signed by SYLVIA C. BROWN.

Q12 ~~Q-15~~. Saratoga National Bank, Individual Financial Statement as of July 14, 1986, signed by SYLVIA C. BROWN and [REDACTED]

Q13 ~~Q-16~~. Certification of Financial Statement for Commerce Savings Bank, signed by SYLVIA C. BROWN, dated May 10, 1985.

Q14 ~~Q-17~~. Commerce Savings Bank loan disbursement instructions form dated September 24, 1985, signed by SYLVIA C. BROWN.

Q15 ~~Q-18~~. Commerce Savings Bank "Loan Application and Certificate of Loans to Borrower" form dated September 24, 1985, signed by SYLVIA C. BROWN.

Q16 ~~Q-19~~. Commerce Savings Bank, Credit Application form, dated August 25, 1986, signed by SYLVIA C. BROWN.

29A-SF-10056  
JBD/slw

Q17 Q-20. Letter of SYLVIA C. BROWN dated August 18, 1986  
to [redacted]

Q18 Q-21. Letter of SYLVIA C. BROWN dated March 16, 1988  
to [redacted]

Q19 Q-22. 1984 U.S. Individual Income Tax Return signed  
by [redacted] and SYLVIA C. BROWN, dated April 15, 1985.

Q20 Q-23. 1985 U.S. Individual Income Tax Return signed  
by [redacted] and SYLVIA C. BROWN, dated April 15, 1986.

Q21 Q-24. 1986 U.S. Individual Income Tax Return signed  
by [redacted] and SYLVIA C. BROWN, dated December 28, 1987.

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Q22 Q-25. 1984 U.S. Individual Income Tax Return signed  
by [redacted] dated April 15, 1985.

Q23 Q-26. 1985 U.S. Individual Income Tax Return signed  
by [redacted] dated April 18, 1986.

Q24 Q-27. 1986 U.S. Individual Income Tax Return signed  
by [redacted] dated December 28, 1987.

Qc 25 Q-28. Affidavit signed by [redacted] and SYLVIA C. BROWN, dated April 2, 1985. (Photocopy only. Original has been destroyed.)

For the information of the Laboratory Division, handwriting analysis is requested on the above described items, provided as enclosures hereto. Captioned individuals, particularly SYLVIA BROWN, have obtained numerous loans from federally insured financial institutions in the San Jose area and have used these loan proceeds to support an extravagant lifestyle. In April, 1988, the BROWN's filed for bankruptcy at San Jose, California.

Investigation has determined that MRS. BROWN, a close confidant of [redacted] subject of San Francisco file 29A-SF-9888, had utilized fraudulent documents, including income tax returns and financial statements to enhance her networth in making these loan applications. [redacted] is

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29A-SF-10056

JBD/slw

cooperating with the Government and will testify against BROWN. United States Attorney's Office has requested the FBI Laboratory to make a handwriting comparison of known signatures of SYLVIA BROWN, [REDACTED]

[REDACTED] Documents requested for examination include originals of loan documents and certifications made to various lending institutions in connection with the obtaining of those loans. It is hoped that the laboratory can positively identify the signatures on these documents as belonging to BROWN, [REDACTED] in order to preclude a defense indicating that "somebody else signed my name."

It should be noted that this is a joint investigation including the IRS - Criminal Investigative Division and that BROWN and [REDACTED] face potential IRS charges, as does [REDACTED]. Consequently federal income tax returns for these individuals have been submitted, identified as questioned documents.

Known exemplars of [REDACTED] [REDACTED] were obtained pursuant to a Federal Grand Jury subpoena.

The laboratory is requested to expeditiously compare knowns with the questioned documents and advise San Francisco of results of that examination so that this prosecution may move forward.

REPORT  
of the

1 - Mr. Bowers

FEDERAL BUREAU OF INVESTIGATION  
WASHINGTON, D. C. 20535

SSP

 CLASS  
 SER'D  
 SER  
 REC

To: SAC, San Francisco (29A-SF-10056)

November 8, 1989

 ①  
 SYLVIA CELESTE BROWN:

Re:

BF&amp;E

OO: San Francisco

FBI FILE NO. 29-109854

LAB. NO. 90914019 D VK

b6  
b7C

Examination requested by:

Addressee

Reference:

Communication dated September 7, 1989

Examination requested:

Document

Specimens received

September 14, 1989

## Specimens:

SPECIMEN	DOCUMENT	DATE	SIGNED
Q1	Signature card	8/16/84	Sylvia C. Brown
Q2	Pacific Line account	"	"
Q3	Credit application	8/1/84	"
Q4	Financial statement	8/15/84	Sylvia C. Brown
Q5	"	11/4/87	Sylvia C. Brown
Q6	Notice of Right of Rescission form	7/17/87	
	"	"	Sylvia C. Brown
Q8	"	7/23/87	
Q9	"	"	Sylvia C. Brown

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Enclosures (28)

Page 1

MAIL ROOM

JHR:msh#22 (4)

(over)

FBI/DOJ

MAILED 23

NOV - 9 1989

FBI

TO: DIRECTOR, FBI BULBY ROOM

16 NOV 15 1989



<u>SPECIMEN</u>	<u>DOCUMENT</u>	<u>DATE</u>	<u>SIGNED</u>
Q10	Loan Number 104036-30001	7/17/87	Sylvia C. Brown <div></div>
Q11	Deed of Trust	"	"
Q12	Financial statement	7/14/86	"
Q13	Agreement	5/10/85	Sylvia C. Brown
Q14	Loan disbursement instructions	9/24/85	"
Q15	Loan application and certification of loans to borrower	9/24/85	Sylvia C. Brown
Q16	Credit application	8/25/86	"
Q17	Line of credit letter	8/18/86	"
Q18	"	3/16/88	"
Q19	1984 Income Tax Return	4/15/85	<div></div> Sylvia C. Brown
Q20	1985 Income Tax Return	4/15/86	"
Q21	1986 Income Tax Return	12/28/87	"
Q22	1984 Income Tax Return	4/15/85	<div></div>
Q23	1985 Income Tax Return	4/18/86	"
Q24	1986 Income Tax Return	12/28/87	"
Qc25	Photocopy of Affidavit	4/2/85	<div></div> Sylvia C. Brown

b6  
b7C

Known writing further described as follows:

K1      Nine exemplar forms [redacted]  
[redacted]  
K2      Eleven exemplar forms [redacted]  
of [redacted]  
K3      Seven exemplar forms [redacted]  
[redacted]

b3  
b6  
b7C

Result of examination:

The questioned [redacted] appearing  
on Q12, Q19, Q20 and Q21 were prepared by [redacted]  
[redacted] of the K2 exemplars.

The questioned [redacted]  
appearing on Q22 and Q23 were prepared by [redacted]  
[redacted] of the K3 exemplars.

The questioned [redacted]  
appearing on Q1 through Q5, Q7, Q9 through Q17 and Q19  
through Q21 were probably prepared by [redacted]  
[redacted] of the K1 exemplars. The questioned [redacted]  
[redacted] on Q6, Q8, Q10, Q11 and [redacted]  
[redacted] on Q24 were probably prepared by  
[redacted]. Although the above opinion is  
not a positive identification, there are sufficient  
similarities to establish a strong likelihood that the  
indicated [redacted]. The  
possibility of [redacted] is considered unlikely.  
A qualified opinion is necessary because of the presence  
of features in the questioned [redacted] not reflected  
[redacted] the lack of known samples  
comparable with the [redacted] portion of the [redacted]  
[redacted] and the limited nature of the Qc25  
photocopy.

b3  
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Because of unexplained [redacted] variation, no  
definite conclusion or associations could be made regarding  
the [redacted] on Q4 or the [redacted]  
[redacted] on Q18.

Remarks:

The submission of a number of undictated [redacted]  
[redacted] and additional exemplars  
may be of value in reaching a definite determination  
regarding these questioned entries. Undictated [redacted]  
may be found [redacted]

The additional [redacted] exemplars should be collected  
on forms similar in size and format to the questioned  
items.

Specimens Q1 through Qc25 were searched in  
the [redacted] the National Fraudulent Check  
File without effecting an identification.

Specimens Q1 through Qc25 and K1 through K3,  
which have been photographed are returned herewith.

b3  
b6  
b7C

RECORDED  
9-19-89  
lkb#46

FEDERAL BUREAU OF INVESTIGATION  
UNITED STATES DEPARTMENT OF JUSTICE

9-14-89  
BOWERS

Laboratory Work Sheet

OCT 24 AMT

(29A-SF-10056) To: SAC, San Francisco (29A-SF-20056)

SYLVIA CELESTE BROWN:

[Redacted]

FBI FILE NO. 29-109854-3

b6  
b7C

LAB. NO. 90914019 D VK

Re: BF&E

YOUR NO.

OO: San Francisco

Examination by:

Bowers  
10/24/89

Examination requested by: Addressee

Reference: Communication dated September 7, 1989

Examination requested: Document

Specimens received: September 14, 1989

Specimens:

<u>SPECIMEN</u>	<u>DOCUMENT</u>	<u>DATE</u>	<u>SIGNED</u>
Q1	Signature card	8/16/84	Sylvia C. Brown
Q2	Pacific Line account	"	"
Q3	Credit application	8/1/84	"
Q4	Financial statement	8/15/84	Sylvia C. Brown [Redacted]
Q5	"	11/4/87	Sylvia C. Brown
Q6	Notice of Right of Rescission form	7/17/87	[Redacted]
Q7	"	"	Sylvia C. Brown
Q8	"	7/23/87	[Redacted]
Q9	"	"	Sylvia C. Brown

b6  
b7C

Rescission

7-11  
11-08-89  
JHB:msh#22

Photo - # 725 & # 726

<u>SPECIMEN</u>	<u>DOCUMENT</u>	<u>DATE</u>	<u>SIGNED</u>
Q10	Loan Number 104036-30001	7/17/87	Sylvia C. Brown <div></div>
Q11	Deed of Trust	"	"
Q12	Financial statement	7/14/86	"
Q13	Agreement	5/10/85	Sylvia C. Brown
Q14	Loan disbursement instructions	9/24/85	"
Q15	Loan application and certification of loans to borrower	9/24/85	Sylvia C. Brown
Q16	Credit application	8/25/86	"
Q17	Line of credit letter	8/18/86	"
Q18	"	3/16/88	"
Q19	1984 Income Tax Return	4/15/85	<div></div> Sylvia C. Brown
Q20	1985 Income Tax Return	4/15/86	"
Q21	1986 Income Tax Return	12/28/87	"
Q22	1984 Income Tax Return	4/15/85	<div></div>
Q23	1985 Income Tax Return	4/18/86	"
Q24	1986 Income Tax Return	12/28/87	"
Qc25	Photocopy of Affidavit	4/2/85	<div></div> Sylvia C. Brown

b6  
b7C

Result of exam:

The gestural [redacted] appearing on Q12, Q19, Q20 and Q21 were prepared by [redacted] of the K2 exemplars.

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The gestural [redacted] appears on Q22 and Q23 were prepared by [redacted] of the K3 exemplars.

The gestural [redacted] appearing on Q1-Q5, Q7, Q9-Q17 & Q19-Q21 were probably prepared by [redacted] of the K1 exemplars. The gestural [redacted] on Q6, Q8, Q10, Q11 and [redacted] on Q24 were probably prepared by [redacted]

Although the above opinion is not a positive identification, there are sufficient similarities to establish a strong likelihood that the indicated [redacted] prepared the listed entries. The possibility of another [redacted] is considered unlikely. A qualified opinion is necessary because of the presence of features in the gestural [redacted] not reflected in the known samples provided, the lack of known samples comparable with the [redacted] portion of

the [redacted] and the limited nature of the Qc25 photocopy.

Because of unexplained [redacted] variations, no def conclusions <sup>or associations</sup> could be made regarding the [redacted] on Q1<sup>or</sup> the [redacted] [redacted] on Q18.

Remarks: The submission of a number of undictated samples of [redacted] and additional exemplars may be of value in reaching a definite determination regarding these questioned entries. Undictated [redacted] may be found on <sup>such documents as</sup> business papers, letters, <sup>unrecorded personal</sup> checks, ~~etc~~, applications, etc. etra. The additional exemplars should be collected on forms similar to [redacted] and format ~~to~~ to the past items. Spec Q1-Qc25 were secured in the sig. set of the AFCE w/out effort, an exhibit.

Specs. Q1-Qc25 & K1-K3, which have been plotted, are set herewith.

FBI

## TRANSMIT VIA:

☐ Teletype  
☐ Facsimile  
☒ AIRTEL

## PRECEDENCE:

☐ Immediate  
☐ Priority  
☐ Routine

## CLASSIFICATION:

☐ TOP SECRET  
☐ SECRET  
☐ CONFIDENTIAL  
☐ UNCLAS E F T O  
☐ UNCLAS

Date 5/31/91

TO : DIRECTOR, FBI  
 FROM *WJH* SAC, SAN FRANCISCO (29B-SF-10056) (C) (SJRA)  
 SUBJECT : SYLVIA CELESTE BROWN;  
 [REDACTED]

BF&amp;E

OO: SAN FRANCISCO

Re San Francisco airtel to Director dated 11/30/88.

Enclosed for the Bureau is the original and four  
 copies of an LHM concerning captioned matter.

For the information of the Bureau, instant matter  
 was developed during the investigation of [REDACTED] (SF  
 file 29B-9888), and [REDACTED] who pled guilty in that matter is  
 currently in the custody of the Attorney General.

This matter has not received prompt attention at  
 the U.S. Attorney's Office due to the scarce of the resources  
 and was assigned to California Deputy Attorney General RONALD  
 SMETANA, cross designated as a Special Assistant United States  
 Attorney. MR. SMETANA has declined prosecution in instant  
 matter and that declination has been concurred with by the  
 Chief of the U.S. Attorney's Office at San Jose.

The enclosed LHM is self-explanatory. The San  
 Francisco Division considers this matter to be closed, based  
 upon the declination of the U.S. Attorney's Office.

*1cc: [unclear], [unclear], [unclear]*  
 2 - Bureau (Enc. 5)

1 - San Francisco

JBD/slw

(3)

JUN 10 1991

Approved: \_\_\_\_\_

Transmitted \_\_\_\_\_

(Number) (Time)





U.S. Department of Justice

Federal Bureau of Investigation

In Reply, Please Refer to  
File No.

San Francisco, CA 94102

May 31, 1991

SYLVIA CELESTE BROWN:



BANK FRAUD AND EMBEZZLEMENT MATTER

The San Jose Resident Agency of the Federal Bureau of Investigation (FBI) has learned through a review of public source documents such as the San Jose Mercury News newspaper and pleadings in the United States Bankruptcy Court at San Jose, California, as well as receiving complaints from San Jose area financial institutions that captioned individuals may have committed violations of federal law in applying for loans from federally insured financial institutions.

SYLVIA CELESTE BROWN, a self proclaimed psychic, who has obtained a small amount of notoriety for her psychic claims is a close friend and confidant of [redacted] [redacted] was currently under investigation by the FBI concerning allegations he has submitted fraudulent loan applications to federally insured financial institutions.

Investigation by the FBI has determined that [redacted]

[redacted]  
BROWN would then make application to the institution either in her own name or jointly with [redacted] for either secured or unsecured loans. Some institutions declined to lend BROWN money. A number of the loans which were granted to BROWN have now been declared in default and the institutions involved have sustained losses.

BROWN and [redacted] have filed for bankruptcy in the United States Bankruptcy Court at San Jose, California. In that petition, the BROWNS identify at least eight federally insured institutions who are creditors, in the amount of \$1,253,933 in both secured and unsecured loans. Contact with some of these institutions has confirmed that in fact the BROWNS were introduced by [redacted] and that the loan applications of the BROWNS contain what appear to be fraudulent representations.

29-109554-4

SYLVIA CELESTE BROWN.

BANK FRAUD AND EMBEZZLEMENT MATTER

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Investigation in this matter has determined that [redacted] did prepare fraudulent documents, enhancing the financial statements and tax returns of SYLVIA BROWN and [redacted] which documents were then utilized by BROWN in obtaining loans from federally insured institutions. [redacted] who has pled guilty in a related matter, agreed to testify for the government concerning [redacted]

The Internal Revenue Service - Criminal Investigation Division (IRS-CID), also has investigated BROWN, including her tax exempt organization known as the Nirvana Foundation. The results of that investigation were forwarded to the Department of Justice which declined to authorize prosecution of BROWN on any violations of income tax laws.

The entire investigation has been reviewed by the office of the United States Attorney at San Jose, California, and on May 22, 1991, Special Assistant United States Attorney RONALD D. SMETANA declined federal prosecution of SYLVIA BROWN in connection with her obtaining bank loans using fraudulent documents. MR. SMETANA based his declination upon insufficient evidence to indicate criminal intent on the part of BROWN. That opinion was discussed with STEPHEN H. JIGGER, Chief of the United States Attorney's Office at San Jose, California, who concurred in that declination.

Based upon the declination of the United States Attorney's Office, no additional investigation is being conducted by the FBI in this matter.

FEDERAL BUREAU OF INVESTIGATION  
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Page 89 ~ Referral/Direct;  
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Page 118 ~ Referral/Direct;  
Page 119 ~ Referral/Direct;  
Page 120 ~ Referral/Direct;  
Page 121 ~ Referral/Direct;  
Page 124 ~ b3; b6; b7C;  
Page 125 ~ b3; b6; b7C;  
Page 126 ~ b3; b6; b7C;  
Page 127 ~ b3; b6; b7C;  
Page 128 ~ b3; b6; b7C;  
Page 129 ~ b3; b6; b7C;  
Page 130 ~ b3; b6; b7C;  
Page 131 ~ b3; b6; b7C;  
Page 132 ~ b3; b6; b7C;  
Page 133 ~ b3; b6; b7C;  
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Page 147 ~ b3; b6; b7C;  
Page 148 ~ b3; b6; b7C;  
Page 149 ~ b3; b6; b7C;  
Page 150 ~ b3; b6; b7C;  
Page 151 ~ b3; b6; b7C;

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X No Duplication Fee X  
X For this Page X  
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Known writing further described as follows:

K1	Nine exemplar forms	[redacted]
	[redacted]	
K2	Eleven exemplar forms	[redacted]
	[redacted]	
K3	Seven exemplar forms	[redacted]
	[redacted]	

b3  
b6  
b7C

DocLab Note

**ITEM(S)**  
**CANNOT**  
**BE**  
**SCANNED**

DESCRIPTION

Negatives

**SIG-10 (2/82)**

SEPARATE: COMPLETE SHADED AREAS

## TITLES

BROWN: Sylvia C.

CYCLE



81 00105 9

ACCOUNT TYPE OR CLASS

## SAVINGS

CHECKING PacLir

The undersigned hereby agree with FARMER, TRICE & LARK, and the Successors thereof, to be subject to suits by such representatives, partners, agents, and servants of the said FARMER, TRICE & LARK, established. The account that be named as a checking account, under the name of FARMER, TRICE & LARK, to endorse checks, when presented for deposit to said account. It is hereby authorized that all of said statements be and shall be duly signed and countersigned by said FARMER, TRICE & LARK, and hereafter may be paid or cashed in the bank, and the bank hereby agrees to the undersigned.

☒ INDIVIDUAL ☐ TRUSTEE for

☐ JOINT TENANTS

REF

MEMO

DOE

who may wish to develop a more detailed understanding of the issues raised by the above, may wish to refer to the following publications:

The document is a copy of a letter from the Department of Justice, dated 10/10/68, to the Department of Health, Education and Welfare, regarding the proposed regulation of the use of the word "cancer" in advertising. The letter is signed by the Assistant Attorney General, and the document is stamped with the date 10/10/68.

NUMBER  
OF  
SIGNATURE  
REQUIRED

one

**SIGNATURE**

2

**SIGNATURE**

5

**SIGNATURE**

STR ADD	1171 Johnson Ave
CITY & ZIP	San Jose, 95129
TEL # HOME	255-7486
TEL # WORK	996-8911
OCCUPATION	Psychic Research
EMPLR	Self
STR ADD	12340 Saratoga-Sunnyvale Rd.
CITY & ZIP	Saratoga, 95070
CREDIT CARDS	Visa
CDL	P629165
SSN	488-38-5982
MMN	Coil
DOB	10-19-36

Sad Bank is hereby authorized to

☒ MAIL all statements, vouchers and notices to the address indicated above.

☒ **HOLD** all statements, vouchers and notices until called for. If not called for after 90 days said Bank may mail statements, etc., to the address indicated above. If the above mailed statements, vouchers and notices are returned undelivered, said Bank is hereby authorized to destroy same two (2) years thereafter.

Bank is relieved of all liability for items lost in delivery by U.S. Mail or otherwise, or not called for by depositor.

PREVIOUS BANK			OTHER ACCOUNTS	none
DATE OPENED	8-16-84	OPENED BY	\$ 50,000.00	OFFICER JJA
DATE CLOSED		CLOSED BY	\$	REASON

CHNG DATE			
STR ADD	1	2	3
CITY & ZIP			
TEL # HOME			
TEL # WORK			
OCCUP ATION			
EMPLR			
STR ADD			
CITY & ZIP			

0-4

90914019 D Q1 VK



SIG-10 (2/82)

SEPARATE: COMPLETE SHADED AREAS

TITLE

BROWN: Sylvia C.

CYCLE



81 00105 9

ACCOUNT TYPE OR CLASS

SAVINGS

CHECKING

Pacific

# CUSTOMER SURVEY CARD

☒ INDIVIDUAL ☐ TRUSTEE for \_\_\_\_\_  
☐ JOINT TENANTS REL \_\_\_\_\_ MMN \_\_\_\_\_ DOB \_\_\_\_\_

## HEARD ABOUT US FROM:

☐ RADIO \_\_\_\_\_ STATION OR STATIONS  
☐ TV \_\_\_\_\_ STATION OR STATIONS  
☐ NEWSPAPER \_\_\_\_\_ NAME  
☐ MAILED AD \_\_\_\_\_ PLEASE DESCRIBE

2. Have you seen, heard or been mailed an ad for Pacific Valley Bank in the past 90 days?

☐ YES☐ NO

3. Please provide details:

☐ RADIO?☐ T.V.?☐ NEWSPAPER?☐ DIRECT MAIL PIECE?☐ OTHER? \_\_\_\_\_

4. Any comments about our advertising?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

PREVIOUS BANK		OTHER ACCOUNTS	none
DATE OPENED	8-16-84	OPENED BY	\$ 50,000.00
DATE CLOSED		CLOSED BY	
		OFFICER	JJA
		REASON	

90914019 D Q1 VK

TITLE

BROWN: Sylvia C.

CYCLE



81 00105 9

DATA CONTROL  
ACCOUNT INFORMATION

ACCOUNT TYPE OR CLASS

SAVINGS

CHECKING

PacLir

☒ INDIVIDUAL ☐ TRUSTEE for \_\_\_\_\_☐ JOINT  
TENANTS

REL \_\_\_\_\_

MMN \_\_\_\_\_

DOB \_\_\_\_\_

☐ OUT OF STATE☐ ZERO CLOSE?☐ S/C WAIVED?

NAME KEYS (DATA CONTROL USE ONLY)

NUMBER  
OF  
SIGNATURES  
REQUIRED.

one

1. \_\_\_\_\_  
SIGNATURE2. \_\_\_\_\_  
SIGNATURE3. \_\_\_\_\_  
SIGNATURE

STR ADD 1 1171 Johnson Ave

CITY &amp; ZIP 2 San Jose, 95129

TEL # HOME 255-7486

TEL # WORK 996-8911

OCCUPATION Psychic Research

EMPLR Self

STR ADD 12340 Saratoga-Sunnyvale Rd.

CITY ZIP Saratoga, 95070

CREDIT CARDS Visa

CDL P629165

SSN 488-38-5982

MMN Cojl

DOB 10-19-36

Said Bank is hereby authorized to:

☒ MAIL all statements, vouchers and notices to the address indicated above☐ HOLD all statements, vouchers and notices until called for, if not called for after 30 days said Bank may mail statements, etc., to the address indicated above. If the above mailed statements, vouchers and notices are returned undelivered, said Bank is hereby authorized to destroy same two (2) years thereafter.

Bank is relieved of all liability for items lost in delivery by U.S. Mail or otherwise, or not called for by depositor.

PREVIOUS BANK		OTHER ACCOUNTS	none
DATE OPENED	3-16-84	OPENED BY	\$ 50,000.00
DATE CLOSED		CLOSED BY	\$
		OFFICER	JJA
		REASON	

90914019 D Q1 VK

must be paid. This fee will be added to your Account on the day it is opened, as your borrowing, you may pay this fee on or before your Account opening day, which is estimated to be 8/16, 1984.

**HOW TO BORROW** - You may borrow money under the terms of this agreement by writing checks which the Bank will provide to you for your Account, or by borrowing in other ways the Bank establishes. The Bank will pay any properly completed and signed check presented to it for payment except if this agreement provides differently. You agree to repay the Bank for all credit extended under this agreement, as well as the **FINANCE CHARGES** and all other charges described below.

**CREDIT LIMIT: SMALL PACIFIC LINE CHECKS** - You are entitled to borrow from your Account only up to the amount of your credit limit. The Bank may, but is not obligated to, pay any check or honor any other loan request if your Account balance would be over your credit limit after that borrowing. Your initial credit limit is shown above. (You can apply for a change in your credit limit at any time) You agree not to write any checks against your Account for less than \$ 1,000.00. The Bank may, but is not obligated to, pay checks written for less than this amount.

**INTEREST** - You will owe interest if, at the end of any day during the billing cycle, there is an outstanding balance owing to the Bank on your Account. This interest will begin to accrue on the date a transaction is posted to your Account. This interest will be figured by applying to the "daily balance" of your Account each day (including current transactions) the "Daily interest rate" in effect for the day. You agree that interest may be compounded from month to month.

To get the "daily balance" for each day the Bank will take the beginning balance of your Account that day, add any new loans and subtract any new principal payments or credits.

The "daily interest rate" for each day will be based upon the Bank's publicly announced prime rate ("Prime Rate") in effect at the close of business on that day. To this Prime Rate the Bank will add 2.50 percentage points to get the Annual Percentage Rate applicable to your Account that day. Then, the Annual Percentage Rate for the day will be divided by 365 (366 during leap year) to get the daily interest rate for the day.

Based on the Bank's Prime Rate of 13.00 % in effect on 8/16, 1984, which is the date on which this agreement and disclosure was prepared for your signature, and assuming that the Bank's Prime Rate does not change before your Account is opened, the initial daily interest rate, which is a **FINANCE CHARGE** rate, will be .042466 %, which corresponds to an **ANNUAL PERCENTAGE RATE** of 15.50 %.

**MINIMUM PAYMENT SCHEDULE: DUE DATES** - The minimum amount you agree to pay each month will be based upon the following schedule:

If the Outstanding Balance of Your Account at the End of the Billing Cycle Is:

	Your Minimum Payment Will Be:
\$250 or less .....	The entire Outstanding Balance
\$250.01 - \$10,000.00 .....	\$250 plus the amount of any past due payments
\$10,000.01 or more .....	2.5% of the Outstanding Balance plus the amount of any past due payments

You may pay more than the Minimum Payment at any time. This will reduce future interest charges. The closing date of each billing cycle will be on the 15th day of each month, except for adjustments due to holidays and weekends. Your minimum payment must reach the Bank on or before your Payment Due Date, which will be by the 15th day after that closing date.

**LATE CHARGE** - If your payment is not received by Bank within 10 days after the Payment Due Date, a Late Charge of \$10.00 will be imposed.

**ANNUAL FEE** - A non-refundable Annual Fee of \$45.00 will be added to your Account once every 12 months. The first Annual Fee will be charged to your Account during your 13th billing cycle. (There is no Annual Fee for the first year.)

**DEFAULT** - You will be in default and the Bank can declare the entire outstanding balance due and payable if you do not make your Minimum Payments on time, or if you exceed your credit limit, or if you fail to meet any other obligations to the Bank under this agreement or any other agreement with the Bank, or if your credit privileges are misused or used fraudulently, or if any representation you make regarding your financial affairs proves to be false, or you die or you become the subject of a proceeding under the Bankruptcy Code or any similar law for the relief of debtors. During any period in which you are in default the Bank will not be obligated to extend any credit to you under this agreement, whether or not the Bank decides to take any other action because of your default.

**CANCELLATION** - You may cancel your Account at any time, by giving the Bank written notice to cancel your Account any time. If you are in default, the Bank's cancellation notice can be effective if the Bank will give you at least 10 days advance notice before it cancels your Account. As long as the entire balance to be due immediately because of a default, you may continue to pay your Account according to the Payment Schedule, even though your Account will be closed as to further borrowing.

**OTHER PROVISIONS** - In addition to the above terms:

- From time to time the Bank will review your Account and update the information it has concerning your financial condition. You agree to furnish the Bank with whatever information regarding your financial affairs the Bank may then request. The Bank may, at any time, seek information about your financial condition from others and may provide information about your Account to others.
- You will immediately notify the Bank in writing if your home address changes, if there are any errors on your monthly statement, if you lose any of your Pacific Line checks or if an unauthorized person uses your Account.
- This agreement is governed by the laws of California.
- If there is a court suit, the winning party will be entitled to costs and reasonable attorney's fees whether independent or salaried attorneys are used.
- Notices to the Bank will be sent to your branch at the address shown on your latest billing statement, to be effective upon receipt. Notices to you will be sent to your address as indicated on your latest billing statement, to be effective when mailed unless differently state in the notice.
- The Bank may pay Pacific Line checks written or other loan requests signed or authorized by any person designated on the signature card relating to your Account.
- You agree that the Bank may amend this agreement, including, without limitation, the provisions concerning the amount of or method of determining interest, upon giving you proper written notification. You further agree that such changes may apply to your existing Account balance, as well as to your future use of the Account.
- The Bank may delay or waive enforcement of any of the provisions of this agreement, including your agreement to make timely payments, without losing its right to enforce the same provision later or any other provisions of this agreement. You waive the right to receive notice of any waiver or delay or presentment, demand, protest or dishonor. You also waive any applicable statute of limitations to the full extent permitted by law and any right you may otherwise have to require the Bank to proceed against any person or against the Property before suing you to collect.
- If more than one person signs this agreement, each agrees to be jointly and severally liable for all amounts owing on the Account.

Each person who signs here agrees to all of the above terms and acknowledges receipt of a copy of this agreement.

[Signature]  
(Borrower)

\_\_\_\_\_  
(Borrower)

200-1480
Current Address Street 1171 Johnson Ave. San Jose CA 95129
Previous Address Street 4658 W. Campbell Avenue San Jose CA 95130
Name and Address of a Personal Reference
Name and Address of Nearest Relative not Living with You Relationship Home Phone

PART B - YOUR EMPLOYMENT AND INCOME in law
NOTE: All income of married individuals will be considered as community property unless you indicate otherwise.

Name of Employer The Nirvana Foundation Position Owner/V.P./Counselor How long? Yrs. 10 Mos. Net Mo. Earn. see attached Phone 996-8911
Address of Employer 12340 Saratoga-Sunnyvale/Saratoga, CA 95070 Previous Employer N/A How Long? Yrs. Mos.

OTHER INCOME NOTE: You do not have to list alimony, child support, or maintenance unless you want us to consider it in evaluating this application.
Source of Other Income (Net) Amount Check One:
Notes & Deeds of Trust \$7,160. Monthly Quarterly Annually

PART C - Complete this part for spouse ONLY IF: (1) Your spouse will use the account or will be contractually liable for the account, or SPOUSE (PLEASE PRINT) (2) You want us to consider your spouse's income or other community property in order to obtain this credit.

Last Name First Name Initial Date of Birth Social Security No. Driver's License No.
Current Address Street City State Zip Home Phone How Long?
Name of Employer Position How long? Net Mo. Earn. Bus. Phone
Name & Address of Nearest Relative not living with you. Relationship Home Phone

PART D - OBLIGATIONS AND CREDIT REFERENCES Please indicate name account is carried in if other than your own. If you are married we will assume all obligations are ones for which the community property is liable unless you indicate otherwise.

Landlord or Mortgage Holder Name & Address PURCHASE PRICE PRESENT VALUE ORIGINAL BALANCE CURRENT BALANCE MONTHLY PAYMENT
SEE ATTACHED
Automobile Make & Year Name & Address of Lienholder (even if paid)
Other Debts or Credit Reference Name & Address
If you are obligated to pay child support or alimony enter the monthly payment here

IF YOU HAVE ADDITIONAL DEBTS, PLEASE LIST ON A SEPARATE SHEET AND ATTACH.

PART E - BANKING RELATIONSHIP

CHECKING Bank Name and Location Wells Fargo Westgate Branch Account No. 348025
SAVINGS Bank Name and Location Home Federal Camden Account No. 28464777

ADDENDUM TO HOME LOAN APPLICATION ONLY

To be completed on applications for purchase construction, refinance or improvement on owner occupied dwellings of one to four units.
Employment Number of years in present line of work
Are you self-employed Yes No
Banking Are you a customer of Pacific Valley Bank? Yes No
Subject Property a) Year built b) Purchase price or approximate value c) Value of land (construction only) d) Census tract number e) Number of residential units
Loan Request a) Purpose of Loan b) Type Mortgage c) Amount of loan d) Interest rate e) Months to maturity f) Monthly payment, principal plus interest g) Estimated total closing costs (excluding downpayment) h) Estimated closing costs paid by Seller i) Estimated monthly real estate taxes and insurance

The information I/we have provided with this application is true and correct to the best of my/our knowledge. I/we authorize the bank to gather whatever credit information it considers necessary and appropriate concerning such information. I/we understand that from time to time you may receive information from others and you will answer questions and requests from others seeking credit experience information about my account. I/we understand that this application and any other information used in evaluating this request for credit shall remain the bank's property whether or not credit is granted.
DO YOU DESIRE TO PURCHASE CREDIT LIFE AND DISABILITY INSURANCE IN CONNECTION WITH THIS LOAN? YES NO (SINGLE OR JOINT)
DO YOU DESIRE TO PURCHASE CREDIT LIFE INSURANCE IN CONNECTION WITH THIS LOAN? YES NO (SINGLE OR JOINT)
Applicant's Signature Date 9/11/89 Spouse's Signature (If this is a joint credit) Date Q-6
PLEASE SEE REVERSE SIDE



TYPE	AMOUNT	COMPANY	BENEFICIARY
FIRE	\$		
HEALTH	\$		
ACCIDENT	\$		
LIFE	\$		
INCOME CONTINUATION	\$		
AUTO	\$		

NUMBER OF SHARES OR PAR VALUE OF BONDS	DESCRIPTION	ISSUED IN NAME OF	COST	MARKET VALUE	LISTED OR UNLISTED
		SEE ATTACHED			
			\$	\$	

**IF YES, GIVE DETAILS**

IF YES, INDICATE HOW YOUR STOCKS ARE HELD

LEGAL DESCRIPTION & ADDRESS (ALSO GIVE BRIEF PHYSICAL DESCRIPTION)	TITLE IN NAME OF	COST	MARKET VALUE	TRUST DEED, MORTGAGE OR OTHER LIENS		
				UNPAID BALANCE	MONTHLY PAYMENT	HELD BY
	SEE ATTACHED					
	TOTAL	\$	\$	\$	\$	

IS ANY OF YOUR REAL PROPERTY HELD IN JOINT TENANCY, TENANCY  
IN COMMON OR COMMUNITY PROPERTY? ☐ YES ☐ NO

**IF YES, GIVE DETAILS AS TO TERMS OF LEASES**

NAME OF BANKS IN WHICH YOU CARRY ACCOUNTS			SEE ATTACHED		
HAVE YOU PREVIOUSLY BORROWED FROM OTHER BANKS? <input type="checkbox"/> YES <input type="checkbox"/> NO		WERE YOUR BORROWINGS <input type="checkbox"/> UNSECURED <input type="checkbox"/> SECURED <input type="checkbox"/> ENDORSED		PREVIOUS MAXIMUM AMOUNT BORROWED FROM BANKS \$	

NAME OF EMPLOYERS OR ASSOCIATES	LOCATION	DATE OF CONNECTION	DATE CONNECTION TERMINATED
	SEE ATTACHED		

AGE 47	<input checked="" type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED	OCCUPATION V.P./ Counselor	TELEPHONE (408) 255-7486	SOCIAL SECURITY NUMBER 488-38-5982
STREET ADDRESS 1171 Johnson Avenue		CITY San Jose		ZIP CODE 95129
HAVE YOU EVER FAILED IN BUSINESS OR COMPROMISED DEBTS WITH YOUR CREDITORS? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		IF YES, GIVE DETAILS		DO YOU HAVE A WILL? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
ARE ANY OF YOUR ASSETS PLEDGED OR IN ANY OTHER MANNER UNAVAILABLE FOR PAYING DEBTS? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		IF UNAVAILABLE OR PLEDGED, GIVE DETAILS		
ARE THERE ANY SUITS, JUDGEMENTS, EXECUTIONS OF ATTACHMENTS AGAINST YOU PENDING? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		IF YES, GIVE DETAILS		

NAME AND ADDRESS OF SPOUSE OR FORMER SPOUSE	SOC. SEC. NO.	AGE	BUS. PHONE NO. (       )       )
NAME AND ADDRESS OF SPOUSE'S OR FORMER SPOUSE'S EMPLOYER	POSITION	HOW LONG YR.-       MO.-	MO. SALARY \$

APPLICANT'S SIGNATURE Arthur C. Brown DATE 8/15/84

CO-APPLICANT'S SIGNATURE  
(IF THIS IS TO BE A JOINT ACCOUNT)

YOUR SPOUSE'S SIGNATURE IS NOT REQUIRED IF THIS IS TO BE YOUR SEPARATE ACCOUNT

b6  
b7C



## FINANCIAL STATEMENT

INDIVIDUAL FORM

If married, you may apply for a separate account.

FILL ALL BLANKS, WRITING "NO" OR "NONE" WHERE NECESSARY TO COMPLETE INFORMATION

To **Pacific Valley Bank**NAME  
From: Sylvia   BrownFor the purpose of procuring and establishing credit from time to time with you, each of the undersigned furnish the following as a true and accurate statement of the **FINANCIAL CONDITION OF THE** UNDERSIGNED ON **AUGUST FIFTEENTH**, 19 **84**

The undersigned agree to and will notify you immediately in writing of any material change in the financial condition of the undersigned and in the absence of such notice or of a new and full written statement, this may be considered as a continuing statement and substantially correct; and it is hereby expressly agreed that upon application for further credit, this statement shall have the same force and effect as if delivered as an original statement of the financial condition of the undersigned at the time such further credit is requested. In consideration of the granting of such credit the undersigned and each of them agree that if the undersigned or any or either of them, or any endorser or guarantor of the obligations of the undersigned or any or either of them at any time fail or become insolvent or commit an act of bankruptcy, or if any deposit account of the undersigned or any or either of them with you, or any other property of the undersigned or any or either of them held by you be attempted to be obtained or held by writ of execution, garnishment, attachment, or other legal process, or if any of the representations made below prove to be untrue or if the undersigned or any or either of them fail to notify you of any material change as above agreed, or if any such material change occurs, then and in either case all obligations of the undersigned or any or either of them held by you shall immediately become due and payable without demand or notice. All sums at any time in any deposit account shall be subject to Bank's right to set-off for liabilities owed to the Bank by any of the undersigned, to the fullest extent permissible by applicable law, and upon any other personal property of the undersigned or any or either of them in your possession, from time to time, to secure all obligations of undersigned and each of them, either as borrower or guarantor, held by you, and further agree that all obligations or any part thereof, of the undersigned or any or either of them held by you, both matured and unmatured, may at any time be charged against the balance of any deposit account of the undersigned or any or either of them with you, without notice to the undersigned.

If you are married, complete all information for yourself and your spouse. You do not have to list spouse's separate property unless this is an application for a joint account. You do not have to list income from alimony, child support or maintenance unless you want the Bank to consider it for purposes of the application for credit.

ASSETS	\$	0	LIABILITIES	\$	
CASH IN PVB-CHECKING ACCOUNT . . . . .			NOTE PAYABLE TO _____ BANK . . . . .		
CASH IN PVB-SAVINGS ACCOUNT . . . . .			OTHER NOTES PAYABLE, DUE WITHIN ONE YEAR . . . . .		
CASH IN <u>Home Federal</u> . . . . .		148,000 00	ACCOUNTS AND BILLS PAYABLE-NOT DUE . . . . .		
(OTHER-GIVE NAME) <u>WELLS FARGO</u>		8,700 00	ACCOUNTS AND BILLS PAYABLE-PAST DUE . . . . .		N/A
ACCOUNTS RECEIVABLE-CURRENT . . . . .			DUE TO RELATIVES . . . . .		
NOTES RECEIVABLE-CURRENT . . . . .			TRUST DEEDS, MORTGAGES OR OTHER LIENS ON		
STOCKS AND BONDS LISTED ON EXCHANGES		N/A	REAL ESTATE, DUE WITHIN ONE YEAR . . . . .		
(DETAIL ON SCHEDULE)			NOTES SECURED BY PERSONAL PROPERTY . . . . .		
OTHER CURRENT ASSETS: DESCRIBE . . . . .			OTHER LIABILITIES: DUE WITHIN ONE YEAR . . . . .		
<u>Notes</u>		0 0			
<u>Notes</u>		0 0			
<b>TOTAL CURRENT ASSETS</b>			<b>INCOME TAXES DUE AND/OR ACCRUED</b>		
			<b>TOTAL CURRENT LIABILITIES</b>		
NOTES SECURED BY FIRST TRUST DEEDS, MORTGAGES		573,000 00	TRUST DEEDS, MORTGAGES, OR OTHER LIENS ON		
OR OTHER LIENS ON REAL ESTATE, ALL GOOD . . . . .			REAL ESTATE, DUE AFTER ONE YEAR . . . . .		
NOTES SECURED BY SECOND TRUST DEEDS, MORTGAGES		0	NOTES AND BILLS PAYABLE, DUE AFTER ONE YEAR . . . . .		
OR OTHER LIENS ON REAL ESTATE, ALL GOOD . . . . .			OTHER LIABILITIES; DESCRIBE . . . . .		
ACCOUNTS AND NOTES RECEIVABLE, SLOW . . . . .			<u>SEE ATTACHED</u>		57,018 00
DUE FROM RELATIVES . . . . .			<u>REAL ESTATE LOANS-SEE ATTACH.</u>		1,130,000
STOCKS AND BONDS NOT LISTED ON		110,000 00	<u>AUTOS- SEE ATTACHED</u>		30,200 00
EXCHANGE (DETAIL ON SCHEDULE) <u>Bonds</u>					
REAL ESTATE (DETAIL ON SCHEDULE) . . . . .		2,120,000 00			
PRESENT CASH SURRENDER VALUE OF LIFE INSURANCE					
(REPORT AMOUNT BORROWED IN OTHER LIABILITIES) . . . . .					
AUTOMOBILE: MAKE _____ YEAR _____					
<u>SEE ATTACHED</u>		173,000 00			
OTHER ASSETS; DESCRIBE . . . . .			<b>TOTAL LIABILITIES . . . . .</b>		1,217,218 00
<u>Furniture</u>		125,000 00	<b>NET WORTH . . . . .</b>		1,942,282 00
<b>TOTAL ASSETS . . . . .</b>		\$3,159,500 00	<b>TOTAL . . . . .</b>		\$

ARE YOU CONTINGENTLY LIABLE FOR ANY ENDORSEMENTS OR GUARANTEES? ☐ YES ☒ NO

IF YES, GIVE DETAILS \_\_\_\_\_

ANNUAL INCOME AND EXPENSE FOR PERIOD FROM \_\_\_\_\_ TO \_\_\_\_\_

## INCOME:

SEE ATTACHED

EARNINGS . . . . . \$ 1040's

RENTALS . . . . . \$ \_\_\_\_\_

DIVIDENDS . . . . . \$ \_\_\_\_\_

INTEREST . . . . . \$ \_\_\_\_\_

OTHER INCOME (YOU DO NOT HAVE TO LIST INCOME FROM ALIMONY, CHILD SUPPORT OR MAINTENANCE UNLESS YOU WANT THE BANK TO CONSIDER IT FOR THE PURPOSE OF THIS APPLICATION FOR CREDIT.)  
(If you are married, your earnings, your spouse's earnings and all other income is presumed to be community property unless you indicate otherwise.)

TOTAL INCOME . . . . . \$ \_\_\_\_\_

## EXPENSE:

INTEREST . . . . . \$ \_\_\_\_\_

TAXES AND ASSESSMENTS . . . . . \$ \_\_\_\_\_

UPKEEP ON REAL ESTATE . . . . . \$ \_\_\_\_\_

PAYMENT UPON MORTGAGES, CONTRACTS, ETC. . . . . \$ \_\_\_\_\_

RENT . . . . . \$ \_\_\_\_\_

PERSONAL LIVING EXPENSE . . . . . \$ \_\_\_\_\_

OTHER EXPENSE . . . . . \$ \_\_\_\_\_

TOTAL EXPENSE . . . . . \$ \_\_\_\_\_

ARE ANY OF YOUR ASSETS HELD IN JOINT TENANCY, TENANCY IN COMMON OR COMMUNITY PROPERTY? ☐ YES ☐ NO

IF YES, GIVE DETAILS \_\_\_\_\_

**INSURANCE**

TYPE	AMOUNT	COMPANY	BENEFICIARY
FIRE	\$		
HEALTH	\$		
ACCIDENT	\$		
LIFE	\$		
INCOME CONTINUATION	\$		
AUTO	\$		

**SCHEDULE OF STOCKS AND BONDS**

NUMBER OF SHARES OR PAR VALUE OF BONDS	DESCRIPTION	ISSUED IN NAME OF	COST	MARKET VALUE	LISTED OR UNLISTED
			\$	\$	

ARE YOU AWARE OF ANY RESTRICTIONS DEALING WITH THE TRANSFER OR SALE OF THE ABOVE SECURITIES? ☐ YES ☐ NO

IF YES, GIVE DETAILS

ARE ANY OF YOUR STOCKS OR BONDS IN JOINT TENANCY IN COMMON OR COMMUNITY PROPERTY? ☐ YES ☐ NO

IF YES, INDICATE HOW YOUR STOCKS ARE HELD

**SCHEDULE OF REAL ESTATE**

LEGAL DESCRIPTION & ADDRESS (ALSO GIVE BRIEF PHYSICAL DESCRIPTION)	DATE ACQUIRED	TITLE IN NAME OF	COST	MARKET VALUE	TRUST DEED, MORTGAGE OR OTHER LIENS		
					UNPAID BALANCE	MONTHLY PAYMENT	HELD BY
		TOTAL	\$	\$	\$	\$	

IS ANY OF ABOVE REAL ESTATE SUBJECT TO DECLARATION OF HOMESTEAD? ☐ YES ☐ NOIS ANY OF YOUR REAL PROPERTY HELD IN JOINT TENANCY, TENANCY IN COMMON OR COMMUNITY PROPERTY? ☐ YES ☐ NOARE YOU LEASING ANY REAL OR PERSONAL PROPERTY? ☐ YES ☐ NO

IF YES, GIVE DETAILS AS TO TERMS OF LEASES

**BANKING CONNECTIONS**

NAME OF BANKS IN WHICH YOU CARRY ACCOUNTS

HAVE YOU PREVIOUSLY BORROWED FROM OTHER BANKS? ☐ YES ☐ NOWERE YOUR BORROWINGS ☐ UNSECURED ☐ SECURED ☐ ENDORSED

PREVIOUS MAXIMUM AMOUNT BORROWED FROM BANKS \$

**PAST AND PRESENT BUSINESS CONNECTIONS**

NAME OF EMPLOYERS OR ASSOCIATES	LOCATION	DATE OF CONNECTION	DATE CONNECTION TERMINATED

**GENERAL INFORMATION**

AGE	<input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED	OCCUPATION	TELEPHONE ( )	SOCIAL SECURITY NUMBER
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STREET ADDRESS

CITY

ZIP CODE

HAVE YOU EVER FAILED IN BUSINESS OR COMPROMISED DEBTS WITH YOUR CREDITORS? ☐ YES ☐ NO

IF YES, GIVE DETAILS

DO YOU HAVE A WILL? ☐ YES ☐ NOARE ANY OF YOUR ASSETS PLEDGED OR IN ANY OTHER MANNER UNAVAILABLE FOR PAYING DEBTS? ☐ YES ☐ NO

IF UNAVAILABLE OR PLEDGED, GIVE DETAILS

ARE THERE ANY SUITS, JUDGEMENTS, EXECUTIONS OF ATTACHMENTS AGAINST YOU PENDING? ☐ YES ☐ NO

IF YES, GIVE DETAILS

COMPLETE THIS PART ONLY 1. IF YOU ARE MARRIED. 2. YOU ARE RELYING ON ALIMONY, CHILD SUPPORT OR MAINTENANCE AS INCOME.

NAME AND ADDRESS OF SPOUSE OR FORMER SPOUSE	SOC. SEC. NO.	AGE	BUS. PHONE NO. ( )
NAME AND ADDRESS OF SPOUSE'S OR FORMER SPOUSE'S EMPLOYER	POSITION	HOW LONG YR.- MO.-	MO. SALARY \$

The information I/we have provided herein is true and correct to the best of my/our knowledge. I/we authorize the bank to gather whatever credit information it considers necessary and appropriate concerning such information. I/we understand that from time to time you may receive information from others and you will answer questions and requests from others seeking credit experience information about my/our account. I/we understand that this application and any other information used in evaluating this request for credit shall remain the bank's property whether or not credit is granted.

APPLICANT'S SIGNATURE

DATE

CO-APPLICANT'S SIGNATURE (IF THIS IS TO BE A JOINT ACCOUNT)

DATE

YOUR SPOUSE'S SIGNATURE IS NOT REQUIRED IF THIS IS TO BE YOUR SEPARATE ACCOUNT

90914019 D Q5 VK



# FINANCIAL STATEMENT

INDIVIDUAL FORM

If married, you may apply for a separate account.

FILL ALL BLANKS, WRITING "NO" OR "NONE" WHERE NECESSARY TO COMPLETE INFORMATION (SEE ATTACHED)

To <b>Pacific Valley Bank</b>	NAME From: <b>Sylvia C. Brown</b>
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For the purpose of procuring and establishing credit from time to time with you, each of the undersigned furnish the following as a true and accurate statement of the **FINANCIAL CONDITION OF THE** **UNDERSIGNED ON** \_\_\_\_\_, 19\_\_\_\_

The undersigned agree to and will notify you immediately in writing of any material change in the financial condition of the undersigned and in the absence of such notice or of a new and full written statement, this may be considered as a continuing statement and substantially correct; and it is hereby expressly agreed that upon application for further credit, this statement shall have the same force and effect as if delivered as an original statement of the financial condition of the undersigned at the time such further credit is requested. In consideration of the granting of such credit the undersigned and each of them agree that if the undersigned or any or either of them, or any endorser or guarantor of the obligations of the undersigned or any or either of them at any time fail or become insolvent or commit an act of bankruptcy, or if any deposit account of the undersigned or any or either of them with you, or any other property of the undersigned or any or either of them held by you be attempted to be obtained or held by writ of execution, garnishment, attachment, or other legal process, or if any of the representations made below prove to be untrue or if the undersigned or any or either of them fail to notify you of any material change as above agreed, or if any such material change occurs, then and in either case all obligations of the undersigned or any or either of them held by you shall immediately become due and payable without demand or notice. All sums at any time in any deposit account shall be subject to Bank's right to set-off for liabilities owed to the Bank by any of the undersigned, to the fullest extent permissible by applicable law, and upon any other personal property of the undersigned or any or either of them in your possession, from time to time, to secure all obligations of undersigned and each of them, either as borrower or guarantor, held by you, and further agree that all obligations or any part thereof, of the undersigned or any or either of them held by you, both matured and unmatured, may at any time be charged against the balance of any deposit account of the undersigned or any or either of them with you, without notice to the undersigned.

If you are married, complete all information for yourself and your spouse. You do not have to list spouse's separate property unless this is an application for a joint account. You do not have to list income from alimony, child support or maintenance unless you want the Bank to consider it for purposes of the application for credit.

ASSETS		\$		LIABILITIES		\$	
CASH IN PVB-CHECKING ACCOUNT . . . . .				NOTE PAYABLE TO _____ BANK . . . . .			
CASH IN PVB-SAVINGS ACCOUNT . . . . .				OTHER NOTES PAYABLE, DUE WITHIN ONE YEAR . . . . .			
CASH IN _____ (OTHER-GIVE NAME)				ACCOUNTS AND BILLS PAYABLE-NOT DUE . . . . .			
ACCOUNTS RECEIVABLE-CURRENT . . . . .				ACCOUNTS AND BILLS PAYABLE-PAST DUE . . . . .			
NOTES RECEIVABLE-CURRENT . . . . .				DUE TO RELATIVES . . . . .			
STOCKS AND BONDS LISTED ON EXCHANGES (DETAIL ON SCHEDULE)				TRUST DEEDS, MORTGAGES OR OTHER LIENS ON REAL ESTATE, DUE WITHIN ONE YEAR . . . . .			
OTHER CURRENT ASSETS: DESCRIBE				NOTES SECURED BY PERSONAL PROPERTY . . . . .			
				OTHER LIABILITIES: DUE WITHIN ONE YEAR . . . . .			
<b>TOTAL CURRENT ASSETS</b>				<b>INCOME TAXES DUE AND/OR ACCRUED</b>			
				<b>TOTAL CURRENT LIABILITIES</b>			
NOTES SECURED BY FIRST TRUST DEEDS, MORTGAGES OR OTHER LIENS ON REAL ESTATE, ALL GOOD.				TRUST DEEDS, MORTGAGES, OR OTHER LIENS ON REAL ESTATE, DUE AFTER ONE YEAR . . . . .			
NOTES SECURED BY SECOND TRUST DEEDS, MORTGAGES OR OTHER LIENS ON REAL ESTATE, ALL GOOD. . . . .				NOTES AND BILLS PAYABLE, DUE AFTER ONE YEAR . . . . .			
ACCOUNTS AND NOTES RECEIVABLE, SLOW. . . . .				OTHER LIABILITIES; DESCRIBE			
DUE FROM RELATIVES . . . . .							
STOCKS AND BONDS NOT LISTED ON EXCHANGE (DETAIL ON SCHEDULE) . . . . .							
REAL ESTATE (DETAIL ON SCHEDULE)							
PRESENT CASH SURRENDER VALUE OF LIFE INSURANCE (REPORT AMOUNT BORROWED IN OTHER LIABILITIES) . . . . .							
AUTOMOBILE: MAKE _____ YEAR _____							
OTHER ASSETS; DESCRIBE . . . . .				<b>TOTAL LIABILITIES. . . . .</b>			
				<b>NET WORTH . . . . .</b>			
<b>TOTAL ASSETS . . . . .</b>		\$		<b>TOTAL . . . . .</b>		\$	

ARE YOU CONTINGENTLY LIABLE FOR ANY ENDORSEMENTS OR GUARANTEES? ☐ YES ☐ NO

IF YES, GIVE DETAILS \_\_\_\_\_

ANNUAL INCOME AND EXPENSE FOR PERIOD FROM \_\_\_\_\_ TO \_\_\_\_\_

## INCOME:

EARNINGS . . . . . \$ \_\_\_\_\_  
RENTALS . . . . . \$ \_\_\_\_\_  
DIVIDENDS . . . . . \$ \_\_\_\_\_  
INTEREST . . . . . \$ \_\_\_\_\_  
OTHER INCOME (YOU DO NOT HAVE TO  
LIST INCOME FROM ALIMONY, CHILD  
SUPPORT OR MAINTENANCE UNLESS  
YOU WANT THE BANK TO CONSIDER IT  
FOR THE PURPOSE OF THIS APPLICA-  
TION FOR CREDIT)  
(If you are married, your earnings, your  
spouse's earnings and all other income is  
presumed to be community property unless  
you indicate otherwise.)  
TOTAL INCOME . . . . . \$ \_\_\_\_\_

## EXPENSE:

INTEREST . . . . . \$ \_\_\_\_\_  
TAXES AND ASSESSMENTS . . . . . \$ \_\_\_\_\_  
UPKEEP ON REAL ESTATE . . . . . \$ \_\_\_\_\_  
PAYMENT UPON MORTGAGES,  
CONTRACTS, ETC. . . . . \$ \_\_\_\_\_  
RENT . . . . . \$ \_\_\_\_\_  
PERSONAL LIVING EXPENSE. . . . . \$ \_\_\_\_\_  
OTHER EXPENSE . . . . . \$ \_\_\_\_\_

TOTAL EXPENSE . . . . . \$ \_\_\_\_\_

ARE ANY OF YOUR ASSETS HELD IN JOINT TENANCY, TENANCY IN COMMON OR COMMUNITY PROPERTY? ☐ YES ☐ NO

IF YES, GIVE DETAILS \_\_\_\_\_



# NOTICE OF RIGHT OF RESCISSION

(FOR SECURITY INTEREST IN CONSUMER'S PRINCIPAL RESIDENCE - NOT A REFINANCING)

This Notice relates to a consumer credit transaction dated 07/17/1987 in the amount of \$ 200,000.00 between the Creditor named below and [redacted] (Consumer(s)).

b6  
b7C

## NOTICE OF RIGHT TO CANCEL

### Your Right to Cancel

You are entering into a transaction that will result in a (☐ mortgage ☐ lien ☐ security interest) (☐ on ☐ in) your home. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

- (1) the date of the transaction, which is 07/17/1987 ; or
- (2) the date you received your Truth-in-Lending disclosures; or
- (3) the date you received this notice of your right to cancel.

If you cancel the transaction, the (☐ mortgage ☐ lien ☐ security interest) is also cancelled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the (☐ mortgage ☐ lien ☐ security interest) (☐ on ☐ in) your home has been cancelled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address at right. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

### How to Cancel

If you decide to cancel this transaction, you may do so by notifying us in writing, at

[redacted]  
(Name of Creditor)  
[redacted]  
(Creditor's Business Address)

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of 07/20/1987 (date)

(or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

### I WISH TO CANCEL

Consumer's Signature \_\_\_\_\_

Date \_\_\_\_\_

## RECEIPT

Each of the undersigned acknowledges receipt of 2 copies of this Notice and warrants that the undersigned are all the persons who are a party to the credit transaction who have or may have an interest in the home at \_\_\_\_\_

Date 07/17/1987 Consumer(s):  
X \_\_\_\_\_  
X [redacted]  
X [redacted]

b6  
b7C

## CONFIRMATION

More than 3 business days have elapsed since the undersigned received this Notice, and Truth-in-Lending disclosures, with regard to this transaction. The undersigned certify that the transaction has not been rescinded.

Consumer(s): \_\_\_\_\_

Date 07/17/1987 \_\_\_\_\_

DO NOT SIGN UNTIL 3 BUSINESS DAYS AFTER RECEIPT \_\_\_\_\_

Routing: Original to Lender - Two Copies to Each Consumer

RR-1 11/81 BANKERS SYSTEMS, INC., ST. CLOUD, MINN.

Q-9

90914019 D Q6 VK

# NOTICE OF RIGHT OF RESCISSION

(FOR SECURITY INTEREST IN CONSUMER'S PRINCIPAL RESIDENCE - NOT A REFINANCING)

This Notice relates to a consumer credit transaction dated JULY 17, 1987 in the amount of \$ 300,000.00  
between the Creditor named below and SYLVIA C. BROWN AND [REDACTED] (Consumer(s)).

## NOTICE OF RIGHT TO CANCEL

### Your Right to Cancel

You are entering into a transaction that will result in a (☒ mortgage ☐ lien ☐ security interest) (☒ on ☐ in) your home. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

- (1) the date of the transaction, which is JULY 17, 1987; or
- (2) the date you received your Truth-in-Lending disclosures; or
- (3) the date you received this notice of your right to cancel.

If you cancel the transaction, the (☒ mortgage ☐ lien ☐ security interest) is also cancelled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the (☒ mortgage ☐ lien ☐ security interest) (☒ on ☐ in) your home has been cancelled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address at right. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

### How to Cancel

If you decide to cancel this transaction, you may do so by notifying us in writing, at

SARATOGA NATIONAL BANK

12000 SARATOGA-SUNNYVALE ROAD  
SARATOGA, CA 95070

(Creditor's Business Address)

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of JULY 21, 1987

(or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

### I WISH TO CANCEL

Consumer's Signature \_\_\_\_\_

Date \_\_\_\_\_

## RECEIPT

Each of the undersigned acknowledges receipt of 2 copies of this Notice and warrants that the undersigned are all the persons who are a party to the credit transaction who have or may have an interest in the home at \_\_\_\_\_

13780 SARATOGA AVENUE, SARATOGA, CA 95070

Date \_\_\_\_\_, 19\_\_\_\_

Consumer(s):

X

Sylvia C. Brown

X

SYLVIA C. BROWN

X

[REDACTED]

## CONFIRMATION

More than 3 business days have elapsed since the undersigned received this Notice, and Truth-in-Lending disclosures, with regard to this transaction. The undersigned certify that the transaction has not been rescinded.

Consumer(s):

Date \_\_\_\_\_, 19\_\_\_\_

DO NOT SIGN UNTIL 3 BUSINESS DAYS AFTER RECEIPT

Routing: Original to Lender - Two Copies to Each Consumer

RR-1 11/81 BANKERS SYSTEMS, INC., ST. CLOUD, MINN.

Q-10

90914019 D Q7 VK

**-(FOR SECURITY INTEREST IN CONSUMER'S PRINCIPAL RESIDENCE - NOT A REFINANCING)**

b6  
b7C

## Your Right to Cancel

**You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address at right. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.**

## I WISH TO CANCEL

Date \_\_\_\_\_

**x**

AFTER RECEIPT—

**DO NOT SIGN**

**NOTICE OF RIGHT OF RESCISSION**

(FOR SECURITY INTEREST IN CONSUMER'S PRINCIPAL RESIDENCE - NOT A REFINANCING)

This Notice relates to a consumer credit transaction dated JULY 17, 1987 in the amount of \$ 300,000.00  
between the Creditor named below and SYLVIA C. BROWN (Consumer(s)).

b6  
b7C

**NOTICE OF RIGHT TO CANCEL**

**Your Right to Cancel**

You are entering into a transaction that will result in a (☐ mortgage ☐ lien ☐ security interest) (☐ on ☐ in) your home. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

- (1) the date of the transaction, which is JULY 17, 1987 ; or
- (2) the date you received your Truth-in-Lending disclosures; or
- (3) the date you received this notice of your right to cancel.

If you cancel the transaction, the (☒ mortgage ☐ lien ☐ security interest) is also cancelled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the (☒ mortgage ☐ lien ☐ security interest) (☒ on ☐ in) your home has been cancelled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address at right. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

**How to Cancel**

If you decide to cancel this transaction, you may do so by notifying us in writing, at

SARNOGA NATIONAL BANK  
(Name of Creditor)  
12000 SARNOGA DRIVE  
SPRINGFIELD, CA 95070  
(Creditor's Business Address)

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of JULY 21, 1987

(or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

**I WISH TO CANCEL**

Consumer's Signature

Date

**RECEIPT**

Each of the undersigned acknowledges receipt of 2 copies of this Notice and warrants that the undersigned are all the persons who are a party to the credit transaction who have or may have an interest in the home at

12000 SARNOGA DRIVE, SPRINGFIELD, CA 95070

Date                     , 19             

Consumer(s):

X Sylvia C. Brown

X SYLVIA C. BROWN

X                     

b6  
b7C

**CONFIRMATION**

More than 3 business days have elapsed since the undersigned received this Notice, and Truth-in-Lending disclosures, with regard to this transaction. The undersigned certify that the transaction has not been rescinded.

Date July 23, 19 87

Consumer(s):

Sylvia C. Brown

DO NOT SIGN UNTIL 3 BUSINESS DAYS AFTER RECEIPT

Routing: Original to Lender - Two Copies to Each Consumer

RR-1 11/81 BANKERS SYSTEMS, INC., ST. CLOUD, MINN.

Q-12

90914019 D Q9 VK



35 PAYMENTS OF \$3,635.63 INCLUDING INTEREST BEGINNING ON 8/17/87  
AND ONE PAYMENT OF ALL REMAINING PRINCIPAL AND ACCRUED INTEREST PAYABLE ON 7/17/90.

PAYMENTS: Interest accrues on the unpaid balances of principal remaining from time to time. Each payment when made will first be applied to accrued interest, and the balance to principal. The actual amount of the final payment will depend upon my payment record.

PREPAYMENT: I may prepay this note in whole or in part at any time. However any partial prepayment will not reduce or excuse any subsequently scheduled payments until this note is paid in full. Unless indicated in writing or typing on this form to the contrary, there will not be a refund of any additional finance charges listed above upon prepayment in full.

☐ If checked, I also agree to pay a minimum interest charge of \$100.00 if I pay this loan off before you have earned that much in interest.

INTEREST: Interest accrues on a ACTUAL/360 basis.

POST-MATURITY INTEREST: Interest will accrue at the rate of \_\_\_\_\_ % per year on the balance of this note not paid at maturity, including maturity by acceleration.

☐ If checked, I agree to pay a late charge of 5.000 % of the amount of a payment which is more than 10 days late, up to \$ N/A.

THE PURPOSE OF THIS LOAN IS: CONSUMER: PAY OFF EXISTING LINE OF CREDIT/PERS. & BUS. EXPENSES

<b>ANNUAL PERCENTAGE RATE</b> The cost of my credit as yearly rate <u>13.043</u> %	<b>FINANCE CHARGE</b> The dollar amount the credit will cost me. \$ <u>111,548.79</u>	<b>AMOUNT FINANCED</b> The amount of credit provided to me or on my behalf. \$ <u>293,850.00</u>	<b>TOTAL OF PAYMENTS</b> The amount I will have paid when I have made all scheduled payments. \$ <u>405,398.79</u>	I have the right to receive at this time an itemization of the Amount Financed.  YES - I want an itemization. NO - I do not want an itemization.  "e" means an estimate \$ _____ Filing Fees \$ _____ Non-filing Insurance
<b>My Payment Schedule will be:</b>				
Number of Payments <u>35</u>	Amount of Payments \$ <u>3,635.63</u>	When Payments Are Due <u>MONTHLY BEGINNING AUGUST 17, 1987</u>		
<u>1</u>	\$ <u>278,151.74</u>	<u>JULY 17, 1990</u>		
	\$ _____			
	\$ _____			

☐ This note has a demand feature. ☐ This note is payable on demand and all disclosures are based on an assumed maturity of one year.

Security: I am giving a security interest in:

- ☐ the goods or property being purchased.  
☐ collateral securing other loans with you may also secure this loan.  
☐ my deposit accounts and other rights to the payment of money from you.

Late Charge: ☐ I must pay a late charge of 5.000 % of the amount of any payment which is more than 10 days late, up to \$ N/A.

Prepayment: If I pay off this note early, I ☐ may ☐ will not have to pay a penalty, and I ☐ may ☐ will not be entitled to a refund of part of the finance charge.

☐ Assumption: Someone buying my home ☐ may, subject to conditions, be allowed to ☐ cannot assume the remainder of the mortgage on the original terms.

I can see my contract documents for any additional information about prepayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Insurance: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless I sign and agree to pay the additional cost.

Type	Premium	Term	Signatures (or Initials)
Credit Life			I want credit life insurance x _____ Name of Insured _____
Credit Disability			I want credit disability insurance x _____ Name of Insured _____
Joint Credit Life			I want joint credit life insurance x _____ x _____

I do not want: \_\_\_\_\_ Credit Life Ins.; \_\_\_\_\_ Credit Disability Ins.; \_\_\_\_\_ Joint Credit Life Ins.

Property Insurance: I may obtain property insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay \$ \_\_\_\_\_ for \_\_\_\_\_ of coverage.

#### Itemization of Amount Financed

Amount given to me directly	\$ _____ (a)
Amount paid on my account	\$ _____ (b)
	\$ _____ (c)
Amounts paid to others on my behalf:	
To Insurance Companies	\$ _____ (d)
To Public Officials	\$ _____ (e)
	\$ _____ (f)
	\$ _____ (g)
Prepaid Finance Charge	\$ <u>6,150.00</u> (h)
AMOUNT FINANCED (a through g-h)	\$ <u>293,850.00</u> (i)
Finance Charge (include prepaid)	\$ <u>111,548.79</u> (j)
Total of Payments (i + j)	\$ <u>405,398.79</u> (k)

Security - To secure the payment of the note total (defined on the reverse side):  
(1) I acknowledge and agree that you have the right to set-off this note against any obligation you have (now or hereafter) to pay money to me.

(2) You may collect the proceeds (or rebates of unearned premiums) on any insurance policy insuring me (where you are named as loss payee) and on any policy insuring the property securing this note. You will apply this toward what I owe you.

(3) ☐ If checked, this note is not further secured by any contemporaneous agreement (other than (1) and (2) of this section).

☐ If checked, this note is secured by a separate DEED OF TRUST dated JULY 17, 1987.

(5) ☐ Security Agreement - If checked, I give you a security interest in the property described below. The rights I am giving you in this property, and the obligations this agreement secures are defined on the reverse side of this form.  
**REAL PROPERTY VIA A DEED OF TRUST ON PROPERTY COMMONLY KNOWN AS**  
**13780 SARATOGA AVE., SARATOGA, CA. 95070**

THIS DOCUMENT MICROFILMED

DATE JUL 23 1987

Assumptions - Unless specifically agreed in writing to the contrary, this security agreement and any loan it secures cannot be assumed by any person who buys the collateral described above from me, and I understand and agree that if I attempt to transfer any interest in this collateral (including, but not limited to, possession) I will be in default on all secured obligations.

This collateral will be used for PERSONAL purposes.

☐ If checked, this is a purchase money loan. You may include the name of the seller on the check or draft for this loan.

#### Signatures

Any person who signs within this enclosure does so to give you a security interest in the property described above, but assumes no personal obligation to pay this note.

\_\_\_\_\_  
me  
\_\_\_\_\_  
Date

\_\_\_\_\_  
for Lender - where necessary for filing this security agreement.

I agree to the terms of the note and security agreement above (including those on the other side of this form) and acknowledge receipt of at least one copy on today's date.

Signature Sylvia C. Brown  
SYLVIA C. BROWN

Signature \_\_\_\_\_

Signature \_\_\_\_\_

Q-13

INTEREST NOTE, DISCLOSURE, AND SECURITY AGREEMENT  
SIS SYSTEMS, INC., ST. CLOUD, MN 56301 FORM NDAS-SI-CA 12/18/85

90914019 D Q10 VK

reconvey the Property and the Lender shall reconvey the Property without warranty and without charge to the person or persons legally entitled thereto. Such person or persons shall pay all costs of recordation, if any.

**21. Substitute Trustee.** Lender, at Lender's option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county where the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Instrument is recorded and the name and address of the successor trustee. The successor trustee shall, without conveyance of the Property, succeed to all the title, powers and duties conferred upon the Trustee herein and by applicable law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

**22. Request for Notices.** Borrower requests that copies of the notice of default and notice of sale be sent to Borrower's address which is the Property Address. Lender requests that copies of notices of foreclosure from the holder of any lien which has priority over this Deed of Trust be sent to Lender's address, as set forth on page one of this Deed of Trust, as provided by Section 2924(b) of the Civil Code of California.

**23. Statement of Obligation.** Lender may collect a fee not to exceed \$15 for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

**REQUEST FOR NOTICE OF DEFAULT  
AND FORECLOSURE UNDER SUPERIOR  
MORTGAGES OR DEEDS OF TRUST**

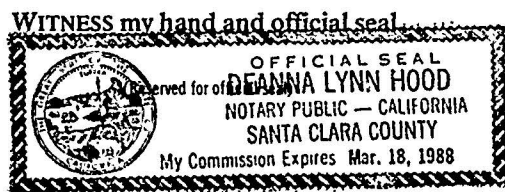
Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Deed of Trust to give Notice to Lender, at Lender's address set forth on page one of this Deed of Trust, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Deed of Trust.

X. Sylvia C. Brown .....  
SYLVIA C. BROWN ..... -Borrower  
X. [Redacted] .....  
[Redacted] ..... -Borrower

STATE OF CALIFORNIA, ... SANTA CLARA ..... County ss:

On this ... 17<sup>th</sup> ... day of ... July ..., 19 87., before me, the undersigned, a Notary Public in and for said State, personally appeared ... SYLVIA C. BROWN AND [Redacted] .....  
....., known to me to be the person(s) whose name(s) ... ARE .....  
subscribed to the foregoing instrument, and acknowledged that ... THEY ... executed the same.



Signature: Deanna Lynn Hood .....  
DEANNA LYNN HOOD .....  
Name (typed or printed)

My Commission expires: 3/18/88

**REQUEST FOR RECONVEYANCE**

**TO TRUSTEE:**

The undersigned is the holder of the note or notes secured by this Deed of Trust. Said note or notes, together with all other indebtedness secured by this Deed of Trust, have been paid in full. You are hereby directed to cancel said note or notes and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all the estate now held by you under this Deed of Trust to the person or persons legally entitled thereto.

Dated: .....



THIS DEED OF TRUST is made this 17th day of JULY 1987 among the Trustor, SYLVIA C. BROWN AND [redacted] WIFE AND [redacted] AS JOINT TENANTS (herein "Borrower"), SARATOGA NATIONAL BANK (herein "Trustee"), and the Beneficiary, SARATOGA NATIONAL BANK, a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is 12000 SARATOGA-SUNNYVALE ROAD, SARATOGA, CA 95070 (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of SANTA CLARA, State of California:

BEGINNING AT A POINT IN THE CENTERLINE OF SARATOGA AVENUE FROM WHICH A 2" X 3" WITNESS POST BEARS SOUTH 37 DEGREES 53' EAST DISTANT 47 LINKS, (AND BEING COMMON CORNER FOR LANDS OF THE GRANIOR HEREIN AND LAND OF JOHN EASTWOOD); THENCE ALONG THE DIVIDING LINE BETWEEN SAID LANDS SOUTH 37 DEGREES 53' EAST FOUR HUNDRED THIRTY-FIVE (435) FEET; THENCE AT RIGHT ANGLES NORTH 52 DEGREES 37' EAST ONE HUNDRED AND FIVE (105) FEET; THENCE AT RIGHT ANGLES NORTH 37 DEGREES 53' WEST FOUR HUNDRED FIFTY-FIVE (455) FEET, MORE OR LESS, TO THE CENTERLINE OF SAID SARATOGA AVENUE AND THENCE ALONG SAID CENTER LINE TO THE PLACE OF BEGINNING, BEING A PORTION OF RANCHO 28.

APN #397-30-010

which has the address of 13780 SARATOGA AVENUE, SARATOGA, California 95070 (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), all of which shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are hereinafter referred to as the "Property";

TO SECURE to Lender the repayment of the indebtedness evidenced by Borrower's note dated JULY 17, 1987 and extensions and renewals thereof (herein "Note"), in the principal sum of U.S. \$ 300,000.00, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on JULY 17, 1990; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, and that the Property is unencumbered except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.
2. **Funds for Taxes and Insurance.** Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Deed of Trust, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium

CALIFORNIA—SECOND MORTGAGE—1/80—FNMA/FHLMC UNIFORM INSTRUMENT

Form 3805

397-30-010

SCHEDULE 1: LISTED AND UNLISTED STOCKS AND BONDS Are any of the following securities held? (Explain)
NUMBER OF SHARES OR PAR VALUE WHERE LISTED DESCRIPTION MARKET VALUE
LISTED N/A
UNLISTED N/A
TOTAL LISTED
TOTAL UNLISTED

SCHEDULE 2: REAL ESTATE OWNED

Table with 7 columns: STREET ADDRESS AND TYPE OF IMPROVEMENT, TITLE IN NAME(S) OF AND HOW HELD, COST, PRESENT VALUE, TRUST DEED MORTGAGES OR OTHER LEINS (Unpaid Balance, Monthly Payment, Held By), and TOTAL.

SCHEDULE 3: TRUST DEEDS AND MORTGAGES OWNED

Table with 8 columns: NAME OF PAYOR, STREET ADDRESS AND TYPE OF IMPROVEMENT, ORIGINAL AMOUNT, UNPAID BALANCE, HOW HELD, Monthly Payment, 1st or 2nd LIEN, and VALUE OF PROPERTY.

SCHEDULE 4: LIFE INSURANCE

Table with 4 columns: FACE AMOUNT, BENEFICIARY, COMPANY, and LOANS AGAINST POLICY.

SCHEDULE 5: DETAILS RELATIVE TO OTHER IMPORTANT ASSETS AND LIABILITIES

Furniture/Personal Property - 210,000.00

SCHEDULE 6: OTHER NOTES PAYABLE TO BANKS

The undersigned, for the purpose of procuring and establishing credit from time to time with you and to induce you to extend credit, furnishes the above along with any attached schedules (or in lieu thereof, the attached) which is the most recent statement prepared by or for the undersigned and which is hereby warranted as constituting a full, true and correct statement of the financial condition of the undersigned on the date shown below.

Social Security Number 488-38-5982 Signature [Signature]
Social Security Number [Box] Signature [Box]



## INDIVIDUAL FINANCIAL STATEMENT

AN APPLICANT FOR CREDIT MAY APPLY FOR A SEPARATE ACCOUNT. HOWEVER IN ORDER TO APPLY FOR A SEPARATE ACCOUNT, AN APPLICANT MUST FILL OUT A FINANCIAL STATEMENT IN HIS/HER NAME ONLY. UNDERSIGNED SHALL IDENTIFY EACH ASSET HELD WHICH IS HELD IN JOINT TENANCY AND THE NAME OF EACH JOINT TENANT EXCEPT FOR THOSE ASSETS WHERE UNDERSIGNED ARE ALL THE JOINT TENANTS.

**TO: SARATOGA NATIONAL BANK**

FINANCIAL CONDITION AS OF July 14, 19 86

Name(s)	Sylvia C. and [REDACTED]	Age	49 [REDACTED]
Residence Address	13780 Saratoga Avenue - Saratoga, CA 95070		Telephone Number (408) 741-0384
Business Address	12380 S. Saratoga-Sunnyvale Rd. - Saratoga, CA 95070		Telephone Number (408) 996-8911

I am applying for credit ☐ In my name alone ☒ Jointly with my spouse ☐ With another person whose application is attached.

MARITAL STATUS: ☒ MARRIED ☐ SEPARATED ☐ UNMARRIED

If you check either of the first two boxes, are any of the assets listed community property? ☒ Yes ☐ No

If the answer is "Yes", list spouse's name if not listed above: \_\_\_\_\_

ASSETS		AMOUNT		LIABILITIES		AMOUNT	
CASH	Saratoga National Bank			NOTES PAYABLE TO BANKS	Saratoga National Bank		
	Other Banks (Detail) Home Federal	136,000	00		Other (Itemize, Schedule 6)		
	Calif. 1st Bank	55,000	00				
STOCKS AND BONDS	Listed (Schedule 1)	N/A		OTHER NOTES AND ACCOUNTS PAYABLE	Real Estate Loans (Schedule 2)	1,495,000	00
	Unlisted (Schedule 1)	N/A			Sales Contracts & Sec. Agrmts. (Sch. 5)		
					Loans on Life Insurance Policies (Sch. 4)		
REAL ESTATE	Improved (Schedule 2)	2,990,000	00	TAXES PAYABLE	Current Year's Income Taxes Unpaid		
	Unimproved (Schedule 2)				Prior Year's Income Taxes Unpaid		
	Trust Deeds & Mortgages (Schedule 3)	747,000	00		Real Estate Taxes Unpaid		
LIFE INSURANCE	Cash Surrender Value (Schedule 4)	4,000	00	OTHER LIABILITIES			
					Unpaid Interest		
ACCOUNTS AND NOTES RECEIVABLE	Relatives and Friends (Schedule 5)	N/A			Others (Itemize, Schedule 5)		
	Collectible (Schedule 5)	N/A			(See attached)	79,897	00
	Doubtful (Schedule 5)	N/A			(See attached)	30,200	00
OTHER PERSONAL PROPERTY	Automobile	73,000	00		TOTAL LIABILITIES	1,605,097	00
	Other (Itemize, Schedule 5)	210,000	00		NET WORTH	2,609,903	00
	TOTAL	4,215,000	--			TOTAL	4,215,000

ANNUAL INCOME 1985		(REFER TO FEDERAL INCOME TAX RETURNS FOR PREVIOUS YEAR)	ANNUAL EXPENDITURES		(REFER TO FEDERAL INCOME TAX RETURNS FOR PREVIOUS YEAR)
SALARY OR WAGES			PROPERTY TAXES AND ASSESSMENTS	20,760	00
DIVIDENDS AND INTEREST	111,620	00	FEDERAL AND STATE INCOME TAXES	12,000	00
RENTALS (GROSS)	(96,537	00)	REAL ESTATE LOAN PAYMENTS <i>see attached</i>	183,408	00
BUSINESS OR PROFESSIONAL INCOME (NET)	342,240	00	PAYMENTS ON CONTRACTS AND OTHER NOTES	72,948	00
OTHER INCOME (DESCRIBE) (Income from alimony, child support, or maintenance payments need not be disclosed) ÷ 15%			INSURANCE PREMIUMS	Inc.	
			ESTIMATED LIVING EXPENSES	15,000	00
			OTHER		
	41-71				
TOTAL INCOME	357,323	00	TOTAL EXPENDITURES	304,116	00

Give details of any contingent liability including standby letters of credit, or as endorser or guarantor, or on suits or judgments pending. (If necessary, use separate sheet.)

Do you do business with any other bank? Yes (If so, give details.) Checking, Savings

HAVE YOUR INCOME TAX RETURNS EVER BEEN QUESTIONED BY ANY GOVERNMENTAL AUTHORITY? No (If so, explain)

HAVE YOU EVER GONE THROUGH BANKRUPTCY? (Explain) No

**HAVE YOU FILED HOMESTEAD? (Explain)** **No**

Q-15

# AGREEMENT

The Financial Statement for Sylvia C. Brown  
dated 5/10/85 , and any  
schedules, explanations or additional information  
attached is submitted for the purpose of procuring,  
establishing and maintaining credit from time to time  
with Commerce Savings Bank (CSB). The undersigned has  
carefully read the information contained therein and  
warrants it to be complete, true and correct as of the  
above date and that CSB may continue to rely upon this  
statement as continuing to be true and correct until a  
written notice of change is given to CSB by the  
undersigned.

Further, the undersigned agrees that this statement  
shall remain the property of CSB regardless if credit  
is extended. CSB is authorized to make any inquiries  
deemed necessary to verify the accuracy of the information  
herein including, but not limited to: procuring consumer  
reports from consumer reporting agencies; obtaining  
credit information from other financial institutions  
and extenders of credit; present and past employers;  
and references.

ACCEPTED

Sylvia C. Brown

Loan # 85-038

Commitment Amount \$150,000.00

Date 9-24-85

Initial Advance \$ 76,650.00

LOAN DISBURSEMENT INSTRUCTIONS

We hereby instruct Commerce Savings Bank ("CSB") to disburse the proceeds of this loan as shown below:

The initial advance of principal hereunder by CSB shall be  
\$ 76,650.00.

\$ <u>150.00</u>	Documentation fee
\$ <u>N/A</u>	Appraisal fee
\$ <u>1,500.00</u>	Loan fee
\$ <u>75,000.00</u>	Funds to Borrowers CSB Acct # <u>13000542</u>
\$ <u>N/A</u>	Funds for Cashiers Check payable to <u>N/A</u>
\$ <u>76,650.00</u>	

Subsequent Advances of principal are herewith authorized to pay all loan and interest fees when due for the subject loan and to fund loan payment requests when approved by the Bank.

  
Sylvia C. Brown

LOAN APPLICATION AND CERTIFICATION OF LOANS TO BORROWER

Sylvia C. Brown, certifies  
That she is the applicant for a loan in the  
borrowing name of Sylvia C. Brown, as an individual  
whose principal place of business is The Nirvana Foundation, 12340 S. Saratoga-Sunnyvale Rd., Saratoga, CA  
in the amount of \$ 150,000.00 for a term of 1 year  
(09/30/86) at a rate of RR+2%. This loan is ( ) secured  
(X) unsecured. The purpose of said loan is a Line of Credit  
to provide the borrower a flexible source of funds within her  
own financial capacity for short term investment opportunities  
and for down payments on both commercial and residential properties.

That Sylvia C. Brown ( ) has (X) has no  
other borrowings with Commerce Savings Bank either individually,  
as guarantor or as a party in a trust, syndication, corporation  
or partnership, including this loan, which said borrowings are  
listed below:

<u>Loan #</u>	<u>Borrower Name</u>	<u>Loan Amount</u>	<u>Term</u>	<u>Rate</u>
<u>85-038</u> (This Loan)	<u>Sylvia C. Brown</u>	<u>\$150,000</u>	<u>9/30/86</u>	<u>RR + 2%</u>
	<u>N/A</u>			
(Other Loans)				

Sylvia C. Brown  
Sylvia C. Brown, as an  
individual

9/24/85





# COMMERCE SAVINGS BANK

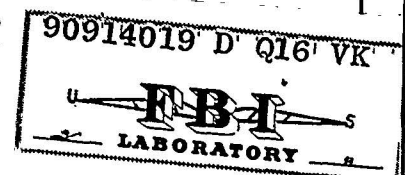
1545 River Park Drive  
Sacramento, CA 95815  
(916) 922-9500

## Credit Application

**NOTICE:** Regardless of marital status you may apply for an individual account requiring only your signature. If you live in a community property state, such as California, even if this is a separate application, please answer all questions relating to your spouse.

TYPE OF CREDIT DESIRED:									
<input checked="" type="checkbox"/> LINE OF CREDIT <input type="checkbox"/> OVERDRAFT PROTECTION <input type="checkbox"/> COMMERCIAL LOAN <input type="checkbox"/> OTHER									
<input checked="" type="checkbox"/> INDIVIDUAL REQUEST <input type="checkbox"/> JOINT REQUEST			<input checked="" type="checkbox"/> I/WE ARE APPLYING FOR A UNSECURED LINE <input type="checkbox"/> I/WE ARE APPLYING FOR A SECURED LINE			AMOUNT REQUESTED \$ 150,000.00			
I (WE) <input checked="" type="checkbox"/> ARE <input type="checkbox"/> ARE NOT PRESENTLY CUSTOMERS OF COMMERCE SAVINGS BANK									
LAST NAME OF APPLICANT (PLEASE PRINT) FIRST		MIDDLE	AGE	<input checked="" type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED		NO. OF DEPENDENTS (EXCLUDE APPLICANT)		SOCIAL SECURITY NUMBER	
Brown Sylvia		C.	49			0		488-38-5982	
MAILING ADDRESS		CITY, STATE		ZIP CODE		HOW LONG AT ADDRESS YRS. MOS.		HOME TELEPHONE	
13780 Saratoga Avenue		Saratoga, CA.		95070		2 11		(408) 741-0384	
RESIDENCE ADDRESS		CITY, STATE		ZIP CODE		HOW LONG IN AREA YRS. MOS.		DRIVER'S LICENSE NUMBER, STATE	
13780 Saratoga Avenue		Saratoga, CA.		95070		26		P 629165 CA.	
PREVIOUS ADDRESS (IF AT ABOVE RESIDENCE ADDRESS LESS THAN 5 YEARS)								HOW LONG YRS. MOS.	
1171 Johnson Avenue								7	
EMPLOYER		ADDRESS/CITY		BUSINESS TELEPHONE		TYPE OF BUSINESS			
The Nirvana Foundation		3190 S. Bascom #200 San Jose		408 559-9001		Research/Service			
OCCUPATION		YEARS EMPLOYED IN THIS LINE OF WORK OR PROFESSION		CONTINUOUS YEARS ON THIS JOB		SELF-EMPLOYED?		IF SELF-EMPLOYED, CONTINUOUS YEARS?	
V.Pres./Counselor		12 YEARS		12 YEARS		<input checked="" type="checkbox"/> YES <input checked="" type="checkbox"/> NO		YEARS	
MONTHLY EMPLOYMENT INCOME (SHOW ONLY NORMAL BASE SALARY, WAGES OR RETIREMENT INCOME)		MONTHLY TAKE-HOME PAY		MONTHLY SELF-EMPLOYMENT INCOME		IF SELF-EMPLOYED, ATTACH CURRENT BUSINESS FINANCIAL STATEMENTS AND INCOME TAX RETURNS.			
\$ 26,000.00		\$ 18,000.00		\$					
PREVIOUS EMPLOYER (IF AT ABOVE EMPLOYMENT LESS THAN 4 YEARS)				PREVIOUS EMPLOYER'S ADDRESS				HOW LONG YRS. MOS.	
INCOME FROM ALIMONY, CHILD SUPPORT OR MAINTENANCE PAYMENTS NEED NOT BE REVEALED IF THE APPLICANT DOES NOT CHOOSE TO RELY ON SUCH INCOME IN APPLYING FOR CREDIT.									
SOURCE OF OTHER INCOME				AMOUNT OF OTHER INCOME				<input checked="" type="checkbox"/> MONTHLY <input type="checkbox"/> YEARLY	
Various - TV/Real Estate/Interest				\$ 10,000.00					
NAME OF BANK WHERE APPLICANT HAS		<input checked="" type="checkbox"/> CHECKING ACCOUNT <input type="checkbox"/> SAVINGS ACCOUNT		BRANCH AND ACCOUNT NUMBER		PRESENT BALANCE			
California First Bank				Westgate Br. - 056992		55,000.00			
SPOUSE'S LAST NAME FIRST MIDDLE		SOCIAL SECURITY NUMBER		AGE		OCCUPATION		NO. OF DEPENDENTS (EXCLUDE YOURSELF)	
Brown K. Da1		548-62-1487		42		Administrator		1	
SPOUSE'S EMPLOYER		ADDRESS/CITY		BUSINESS TELEPHONE		TYPE OF BUSINESS			
The Nirvana Foundation		3190 S. Bascom #200 San Jose		408 559-9001		Research/Service			
YEARS EMPLOYED IN THIS LINE OF WORK OR PROFESSION		CONTINUOUS YEARS ON THIS JOB		SELF EMPLOYED?		IF SELF-EMPLOYED, ATTACH CURRENT BUSINESS FINANCIAL STATEMENTS AND INCOME TAX RETURNS.			
12 YEARS		12 YEARS		<input checked="" type="checkbox"/> YES <input checked="" type="checkbox"/> NO					
MONTHLY EMPLOYMENT INCOME (SHOW ONLY NORMAL BASE SALARY, WAGES OR RETIREMENT INCOME)		MONTHLY TAKE-HOME PAY		MONTHLY SELF-EMPLOYMENT INCOME					
\$ 8,000.00		\$ 6,000.00		\$					
PREVIOUS EMPLOYER (IF AT ABOVE EMPLOYMENT LESS THAN 4 YEARS)				PREVIOUS EMPLOYER'S ADDRESS				EMPLOYED FOR YRS. MOS.	
INCOME FROM ALIMONY, CHILD SUPPORT OR MAINTENANCE PAYMENTS NEED NOT BE REVEALED IF THE APPLICANT DOES NOT CHOOSE TO RELY ON SUCH INCOME IN APPLYING FOR CREDIT.									
SOURCE OF OTHER INCOME				AMOUNT OF OTHER INCOME				<input type="checkbox"/> MONTHLY <input type="checkbox"/> YEARLY	
Real Estate/Interest				\$ see above					
NAME OF BANK WHERE SPOUSE HAS		<input type="checkbox"/> CHECKING ACCOUNT <input checked="" type="checkbox"/> SAVINGS ACCOUNT		BRANCH AND ACCOUNT NUMBER		PRESENT BALANCE			
Home Federal				Camden Ave. Br. - 02940021161		136,000.00			
APPLICANT'S NEAREST RELATIVE NOT RESIDING WITH APPLICANT ADDRESS (INCLUDE ZIP CODE) RELATIONSHIP									
SPOUSE'S NEAREST RELATIVE NOT RESIDING WITH SPOUSE (IF SPOUSE IS SIGNING THE NOTE)				ADDRESS (INCLUDE ZIP CODE)				RELATIONSHIP	

**IMPORTANT: If Self Employed Attach Two Years Financial Statements and Tax Returns for the Business**



b6  
b7c



RECEIVED  
AUG 20 1986

August 18, 1986

Mr. Marco V. Babich  
Vice President  
Commerce Savings Bank  
1545 River Park Drive  
Sacramento, CA. 95815

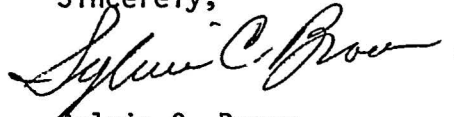
RE: \$150,000 Line of Credit

Dear Marco:

Yes, I would be interested in renewing this loan. Pursuant to your letter of August 14, 1986, I am requesting a renewal and attached are my 1985 tax returns and updated financials.

Please forward the required documentation for me to sign. Please give John and Peter a big hello for me. Thank you, and I look forward to continuing our business relationship.

Sincerely,



Sylvia C. Brown

SCB/lr

**The Nirvana Foundation for Psychic Research**

3190 South Bascom Avenue, Suite 200, San Jose, California 95124 Telephone (408) 559-9001



Chron  
RECEIVED

MAR 18 1988

85-038

March 16, 1988

Mr. Marco V. Babich  
Vice President  
Commerce Savings Bank  
1545 River Park Dr.  
Sacramento, CA 95815

Dear Marco,

I know you have attempted to contact ☐ and myself several times since maturity of my credit line. Please do not feel as if we cannot have a cooperative relationship. Because of some investment problems occurring late in 1987 we have not been able to complete your required agreement as quickly as initially expected.

Prior to any legal actions becoming necessary I am positive this situation will be taken care of as you have requested.

Within the next ten days you should receive the agreement signed, and the extension fee.

Sincerely,

  
Sylvia C. Brown

cc: John T. Hones  
President  
CSB

Grosvenor G. Nichols  
Chief Executive Officer  
CSB

Peter H. Paulsen  
Chairman of the Board  
CSB

SCB/ag

**The Nirvana Foundation for Psychic Research**

3190 South Bascom Avenue, Suite 200, San Jose, California 95124 Telephone (408) 559-9001

Q-21

90914019 D Q18 VK



SYLVIA BROWN  
13780 SARATOGA AVE.  
SARATOGA, CA 95070

NOVUS SPIRITUS  
IS HERE!



Internal Revenue Service Center  
Fresno, CA 93888

252 11-86

Page 2

for you, please enter

90914019 D Q21 VK

b6  
b7C

10. Puerto Rico Water Resources Authority Electric Revenue Bond  
(Series 1962)  
No. 273923
11. 1040 U.S. Individual Income Tax Return 1983  
Net Income: \$93,474.00
12. 1040 U.S. Individual Income Tax Return 1982  
Net Income: \$105,553.00

Dated this 2 day of April, 1985.

By:

By:

Sylvia C. Brown  
Sylvia C. Brown

(Notary Public)

YO 1944 CA (8-74)

(Individual)

STATE OF CALIFORNIA

COUNTY OF SANTA CLARA

SS.

On April 2, 1985 before me, the undersigned, a Notary Public in and for said State, personally appeared [redacted] and Sylvia C. Brown.

\_\_\_\_\_, known to me  
to be the person whose name is subscribed  
to the within instrument and acknowledged that they  
executed the same.

WITNESS my hand and official seal.

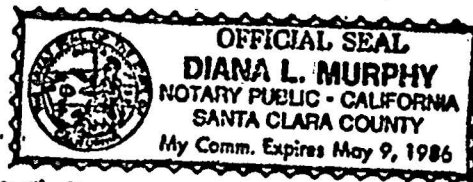
Signature

[Signature]



TITLE INSURANCE  
AND TRUST

A TICO COMPANY



(This area for official notarial seal)

AFFIDAVIT

I, Sylvia C. Brown, do hereby swear and certify that the below listed assets are owned by us and that no one else has any legal ownership interest in any of the assets listed. That the listed income tax returns are true and accurate copies of income tax returns filed by us for those respective years with the Internal Revenue Service.

b6  
b7C

1. 1171 Johnson Avenue  
Cupertino, California
2. 1483 41st Avenue  
Capitola, California
3. 512 Jefferson Avenue  
Stockton, California
4. 3101 Sentèr Road  
San Jose, California
5. 4925 Howes Lane  
San Jose, California
6. 14290 Rural Lane  
Menlo Park, California
7. Water Bond of the State of California  
No. C6658  
No. C6657  
No. C6656  
No. C6655  
No. C6654  
No. C6653  
No. C6652  
No. C6651  
No. C6650  
No. C6649
8. State School Building Aid Bond (California)  
No. MM11681  
No. MM11680  
No. MM11679  
No. MM11678  
No. MM11677
9. Veterans Bond of the State of California, Series AE  
No. AE 10133  
No. AE 10134  
No. AE 10135  
No. AE 10136  
No. AE 10137  
No. AE 10138