FEDERAL BUREAU OF INVESTIGATION
FOI/PA
DELETED PAGE INFORMATION SHEET
FOI/PA# 1240835-0

Total Deleted Page(s) = 1
Page 18 ~ b3; b6; b7C;

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X  Deleted Page(s)  X
X  No Duplication Fee  X
X  For this Page  X
XXXXXXXXXXXXXXXXXXXXXXXXXXX
TO: DIRECTOR, FBI
FROM: SAC, SAN FRANCISCO (29A-10056)(P)(SJRA)
SUBJECT: SYLVIA CELESTE BROWN:

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 matter 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 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 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.
In Reply, Please Refer to File No.

San Francisco, California
December 1, 1988

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 __________ is currently under investigation by the FBI concerning allegations he __________

Investigation by the FBI has determined that ___________ BROWN would then make application to the institution either in her own name or jointly with __________ 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 __________ 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
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_______ 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:

<table>
<thead>
<tr>
<th>Date of birth</th>
<th>October 19, 1936</th>
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</thead>
<tbody>
<tr>
<td>Sex</td>
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<td>Race</td>
<td>Caucasian</td>
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<tr>
<td>Hair</td>
<td>Red/gray</td>
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<tr>
<td>Eyes</td>
<td>Brown</td>
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<tr>
<td>Height</td>
<td>5'7&quot;</td>
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<td>Weight</td>
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<td>California drivers license</td>
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is described as follows:

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<tr>
<td>Sex</td>
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<td>Race</td>
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<td>Hair</td>
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<td>Eyes</td>
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<td>Height</td>
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<tr>
<td>Weight</td>
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<tr>
<td>Social Security number</td>
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<tr>
<td>California drivers license</td>
</tr>
</tbody>
</table>
TO: DIRECTOR, FBI  
(ATTN: LABORATORY DIVISION)

FROM: SAC, SAN FRANCISCO (29A-SF-10056)

SUBJECT: SYLVIA CELESTE-BROWN

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

K-3. Envelope containing seven sheets of known

φ1. Pacific Valley Bank, PACLINE signature card dated August 16, 1984, signed by SYLVIA C. BROWN.

φ2. Pacific Valley Bank, Pacific Line Account Agreement, account number 81-001059, signed by SYLVIA C. BROWN.


29A-SF-10056
JBD/slw


\( Q_7 \) Q-10. Saratoga National Bank, Notice of Right of Rescission form, dated July 17, 1987, signed by SYLVIA C. BROWN.

\( Q_8 \) Q-11. Saratoga National Bank, Notice of Right of Rescission form, dated July 23, 1987, signed by [name redacted].

\( Q_9 \) Q-12. Saratoga National Bank, Notice of Right of Rescission form, dated July 23, 1987, signed by SYLVIA C. BROWN.

\( Q_{10} \) Q-13. Saratoga National Bank, Promissory Note dated July 17, 1987, signed by SYLVIA C. BROWN and [name redacted].

\( Q_{11} \) Q-14. DEED OF TRUST dated July 17, 1987, Santa Clara County recorder page number K234 page 2246, signed by SYLVIA C. BROWN.

\( Q_{12} \) Q-15. Saratoga National Bank, Individual Financial Statement as of July 14, 1986, signed by SYLVIA C. BROWN and [name redacted].


\( Q_{14} \) Q-17. Commerce Savings Bank loan disbursement instructions form dated September 24, 1985, signed by SYLVIA C. BROWN.

\( Q_{15} \) Q-18. Commerce Savings Bank "Loan Application and Certificate of Loans to Borrower" form dated September 24, 1985, signed by SYLVIA C. BROWN.

\( Q_{16} \) Q-19. Commerce Savings Bank, Credit Application form, dated August 25, 1986, signed by SYLVIA C. BROWN.
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 confident 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
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.

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, 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 face potential IRS charges, as does Consequently federal income tax returns for these individuals have been submitted, identified as questioned documents.

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

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

FEDERAL BUREAU OF INVESTIGATION
WASHINGTON, D. C. 20535

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

November 8, 1989

Sylvia Celeste Brown:

Re:

BFME

OO: San Francisco

Examination requested by: Addressee
Reference: Communication dated September 7, 1989
Examination requested: Document
Specimens received: September 14, 1989

Specimens:

<table>
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<th>SPECIMEN</th>
<th>DOCUMENT</th>
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<td>Q2</td>
<td>Pacific Line account</td>
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<td>&quot; &quot;</td>
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<tr>
<td>Q3</td>
<td>Credit application</td>
<td>8/1/84</td>
<td>&quot; &quot;</td>
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<td>Q4</td>
<td>Financial statement</td>
<td>8/15/84</td>
<td>Sylvia C. Brown</td>
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<tr>
<td>Q5</td>
<td>&quot; &quot;</td>
<td>11/4/87</td>
<td>Sylvia C. Brown</td>
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<tr>
<td>Q6</td>
<td>Notice of Right of Rescission form</td>
<td>7/17/87</td>
<td>Sylvia C. Brown</td>
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<tr>
<td>Q8</td>
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<td>&quot; &quot;</td>
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<td>Q9</td>
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Enclosures (28)
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<td>Deed of Trust</td>
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<td></td>
</tr>
<tr>
<td>Q12</td>
<td>Financial statement</td>
<td>7/14/86</td>
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<tr>
<td>Q13</td>
<td>Agreement</td>
<td>5/10/85</td>
<td>Sylvia C. Brown</td>
</tr>
<tr>
<td>Q14</td>
<td>Loan disbursement instructions</td>
<td>9/24/85</td>
<td></td>
</tr>
<tr>
<td>Q15</td>
<td>Loan application and certification of loans to borrower</td>
<td>9/24/85</td>
<td>Sylvia C. Brown</td>
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<tr>
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<td>Credit application</td>
<td>8/25/86</td>
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<td>Q17</td>
<td>Line of credit letter</td>
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<td>Q18</td>
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<tr>
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<td>1985 Income Tax Return</td>
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<tr>
<td>Q21</td>
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<td>Photocopy of Affidavit</td>
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<td>Sylvia C. Brown</td>
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</tbody>
</table>

Page 2
90914019 D VK (over)
Known writing further described as follows:

K1  Nine exemplar forms
K2  Eleven exemplar forms of
K3  Seven exemplar forms

Result of examination:

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

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

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

Because of unexplained variation, no definite conclusion or associations could be made regarding the on Q4 or the on Q18.
Remarks:

The submission of a number of unddictated and additional exemplars may be of value in reaching a definite determination regarding these questioned entries. Unddictated may be found

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

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

Specimens Q1 through Qc25 and K1 through K3, which have been photographed are returned herewith.
To: SAC, San Francisco (29A-SF-70056)

SYLVIA CELESTE BROWN:

Re: BF&E

OO: San Francisco

Examination by: Bowers

FBI FILE NO. 29-109854-3

LAB. NO. 90914011 D VK

YOUR NO. 

Examination requested by: Addressee

Reference: Communication dated September 7, 1989

Examination requested: Document

Specimens received: September 14, 1989

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<td>Notice of Right of Rescission form</td>
<td>7/17/87</td>
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Specimens:

Page 1
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<td>Financial statement</td>
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<td>Loan disbursement</td>
<td>9/24/85</td>
<td>&quot;</td>
</tr>
<tr>
<td>Q15</td>
<td>Loan application and</td>
<td>9/24/85</td>
<td>Sylvia C. Brown</td>
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<td></td>
<td>certification of loans</td>
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<td>to borrower</td>
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Page 2
90914019 D VK
Result of exam:
The quintuid appearing on Q12, Q19, Q20 and Q21 were prepared by the K2 exemplar.

The quintuid appearing on Q22 and Q23 were prepared by the K3 exemplar.

The quintuid appearing on Q1 - Q5, Q7, Q9 - Q17 & Q19 - Q21 were probably prepared by the K1 exemplar. The quintuid on Q6, Q8, Q10, Q11 and Q24 were probably prepared by...

Although the above opening is not a positive identity, there are sufficient similarities to establish a strong likelihood that the indicated exemplar prepared the listed entries. The possibility of another is considered unlikely. A qualified opinion is necessary because of the presence of features in the quintuid that are not reflected in the human sample provided, the lack of human samples comparable with the...
the limited nature of the Ape25 photocopier. Because of unwieldy
no clear conclusions could be made regarding
an A18.

However, the submission of undated samples
may be of value in reaching a definite determination regarding
these genetic entries. Undated
we found any business papers, letters, checks,
applications, etc. The additional evidence
would be collected as follows: biweekly and
Spen. A1-Ape25 are needed in the
site list of the APEF effort currently an
Spen. A1-Ape25 & X1-X5, which
have been plotted, are net included.
TO: DIRECTOR, FBI
FROM: SAC, SAN FRANCISCO (29B-SF-10056)(C)(SJRA)
SUBJECT: SYLVIA CELESTE BROWN;

BF&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 [SF file 29B-9888], and [ ] 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.

Approved: - Bureau (Enc. 5)
Transmitted: 1 - San Francisco
JBD/slw (3)
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] who 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] 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 [REDACTED] money. A number of the loans which were granted to [REDACTED] have now been declared in default and the institutions involved have sustained losses.

[REDACTED] 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.

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.
SYLVIA CELESTE BROWN

BANK FRAUD AND EMBEZZLEMENT MATTER

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.
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Page 7 ~ Duplicate;
Page 8 ~ Duplicate;
Page 9 ~ Duplicate;
Page 10 ~ Duplicate;
Page 11 ~ Duplicate;
Page 13 ~ Duplicate;
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Page 19 ~ Duplicate;
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Page 131 ~ b3; b6; b7C;
Page 132 ~ b3; b6; b7C;
Page 133 ~ b3; b6; b7C;
Page 134 ~ b3; b6; b7C;
Page 135 ~ b3; b6; b7C;
Page 136 ~ b3; b6; b7C;
Page 137 ~ b3; b6; b7C;
Page 138 ~ b3; b6; b7C;
Known writing further described as follows:

<table>
<thead>
<tr>
<th>Kl</th>
<th>Nine exemplar forms</th>
</tr>
</thead>
<tbody>
<tr>
<td>K2</td>
<td>Eleven exemplar forms</td>
</tr>
<tr>
<td>K3</td>
<td>Seven exemplar forms</td>
</tr>
</tbody>
</table>
ITEM(S) CANNOT BE SCANNED

DESCRIPTION

Negatives
**Separate: Complete Shaded Areas**

**Title**

BROWN: Sylvia C.

**Address**

1171 Johnson Ave
San Jose, 95129

**Telephone**

255-7486
996-8911

**Occupation**

Psychic Research
Self

**SSN**

488-38-5982

**DOB**

10-19-36

**Preceding Accounts**

<table>
<thead>
<tr>
<th>Date Opened</th>
<th>Date Closed</th>
</tr>
</thead>
<tbody>
<tr>
<td>8-16-84</td>
<td></td>
</tr>
</tbody>
</table>

**Signatures Required**

<table>
<thead>
<tr>
<th>Signature 1</th>
<th>Signature 2</th>
<th>Signature 3</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Other Accounts, none**

**Officer**

JJA

**Reason**

$50,000.00
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

DATE OPENED: 6-16-84

OPENED BY: ____________________ $ 50,000.00 OFFICER: JJA

DATE CLOSED: ________________

CLOSED BY: ____________________ $ ________________ REASON: ____________________

ACCOUNT TYPE OR CLASS

☐ SAVINGS
☐ CHECKING

ACCOUNT NUMBER

☐ PacLit
DATA CONTROL
ACCOUNT INFORMATION

INDIVIDUAL [ ] TRUSTEE [ ]

OUT OF STATE [ ] ZERO CLOSE? [ ]

NUMBER OF SIGNATURES REQUIRED:
1. Signature
2. Signature
3. Signature

1171 Johnson Ave
San Jose, 95129
255-7486
996-8911
Psychic Research
Self
12340 Saratoga-Sunnyvale Rd.
Saratoga, 95070
Visa
P629165
488-38-5982
Co-11
2-10-12-36

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
DATE OPENED 3-16-84
DATE CLOSED

OTHER ACCOUNTS

$ 50,000.00

OFFICER JJA
REASON

90914019 D QI'V K
You may borrow money under the agreement by writing checks on your Account at any time, by giving the Bank written notice to the effect that you want to borrow money under this agreement, as well as the FINANCE CHARGES and all other charges described below.

CREDIT CARD LIMITS - The Bank may not extend any credit to you under this agreement, whether or not the Bank decides to take any other action described in the agreement.

The Bank may, at any time, increase or decrease your credit limit, or change the method of determining interest, upon giving you proper written notification.

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:

- $250.00 or less
- $250.01 to $10,000.00
- $10,001.00 or more

Your Minimum Payment Will Be:

- The entire Outstanding Balance + $250 plus the amount of any past due payments + 2.5% of the Outstanding Balance plus the amount of any past due payments

The minimum amount you agree to pay each month will be $10.00.

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 - If 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 of 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.

Without prior notice, the Bank will be entitled 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 at any time, if you are in default. The Bank’s cancellation notice can be effective if you give at least 10 days advance notice before it cancels your Account. As long as the entire balance is due immediately because of a default, you may proceed 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.
- 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 stated 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 cancel or change any of the provisions of this agreement, including your agreement to make timely payments, without losing its right to enforce this provision later or any other provisions of this agreement. The Bank may 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.
PART B — YOUR EMPLOYMENT AND INCOME

NOTE: All income of married individuals will be considered as community property unless you indicate otherwise.

<table>
<thead>
<tr>
<th>Name of Employer</th>
<th>Position</th>
<th>Owner/V.P./Counselor</th>
<th>How long?</th>
<th>Net Mo. Earn.</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Nirvana Foundation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Address of Employer

12340 Saratoga-Sunnyvale/Saratoga, CA 95070

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
(2) You want us to consider your spouse's income or other community property in order to obtain this credit.

<table>
<thead>
<tr>
<th>Name &amp; Address of Nearest Relative not living with you.</th>
<th>Relationship</th>
<th>Home Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Source of Other Income (Net)</th>
<th>Amount</th>
<th>Check One:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notes &amp; Deeds of Trust</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

PART D — OBLIGATIONS AND CREDIT REFERENCES

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

<table>
<thead>
<tr>
<th>CHECKING</th>
<th>SAVINGS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Name and Location</td>
<td>Wells Fargo</td>
</tr>
<tr>
<td>Bank Name and Location</td>
<td>Home Federal</td>
</tr>
</tbody>
</table>

ADDITION 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

Banking

Are you a customer of Pacific Valley Bank?

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

CONVENTIONAL VA

FHA OTHER

(Specify if other)

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 JOIN?)

DO YOU DESIRE TO PURCHASE CREDIT LIFE INSURANCE IN CONNECTION WITH THIS LOAN? YES NO (SINGLE OR JOIN?)

Signature

Date

Spouse's Signature (If this is a joint credit)

Date
### INSURANCE

<table>
<thead>
<tr>
<th>TYPE</th>
<th>AMOUNT</th>
<th>COMPANY</th>
<th>BENEFICIARY</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIRE</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HEALTH</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ACCIDENT</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>LIFE</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>INCOME CONTINUATION</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>AUTO</td>
<td>$</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### SCHEDULE OF STOCKS AND BONDS

<table>
<thead>
<tr>
<th>NUMBER OF SHARES OR PAR VALUE OF BONDS</th>
<th>DESCRIPTION</th>
<th>ISSUED IN NAME OF</th>
<th>COST</th>
<th>MARKET VALUE</th>
<th>LISTED OR UNLISTED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>SEE ATTACHED</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

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

### SCHEDULE OF REAL ESTATE

<table>
<thead>
<tr>
<th>LEGAL DESCRIPTION &amp; ADDRESS (ALSO GIVE BRIEF PHYSICAL DESCRIPTION)</th>
<th>TITLE IN NAME OF</th>
<th>COST</th>
<th>MARKET VALUE</th>
<th>TRUST DEED, MORTGAGE OR OTHER LIENS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>SEE ATTACHED</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- IS ANY OF ABOVE REAL ESTATE SUBJECT TO DECLARATION OF HOMESTEAD?  
  - YES □ NO □

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

### BANKING CONNECTIONS

- NAME OF BANKS IN WHICH YOU CARRY ACCOUNTS  
  - SEE ATTACHED

- HAVE YOU PREVIOUSLY BORROWED FROM OTHER BANKS?  
  - YES □ NO □

- WERE YOUR BORROWINGS UNSECURED □ SECURED □ ENDORSED □  
  - PREVIOUS MAXIMUM AMOUNT BORROWED FROM BANKS $  

### PAST AND PRESENT BUSINESS CONNECTIONS

- NAME AND ADDRESS OF SPOUSE OR FORMER SPOUSE  
  - SOCIAL SECURITY NUMBER

- NAME AND ADDRESS OF SPOUSE’S OR FORMER SPOUSE’S EMPLOYER  
  - POSITION

- HOW LONG YR. MO. SALARY $  

- 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. SALARY $  

### GENERAL INFORMATION

- AGE 47  
  - MARRIED □ UNMARRIED □ SEPARATED □

- STREET ADDRESS  
  - OCCUPATION V.P./Counselor

- CITY San Jose  
  - ZIP CODE 95129

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

- ARE ANY OF YOUR ASSETS PLEDGED OR IN ANY OTHER MANNER UNAVAILABLE FOR PAYING DEBTS?  
  - YES □ NO □

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

- DO YOU HAVE A WILL?  
  - YES □ NO □

- IF UNAVAILABLE OR PLEDGED, GIVE DETAILS

- IF UNAVAILABLE OR PLEDGED, GIVE DETAILS

- IF YES, GIVE DETAILS

- IF YES, GIVE DETAILS

- IF YES, GIVE DETAILS

- IF YES, GIVE DETAILS

- IF YES, GIVE DETAILS

- IF YES, GIVE DETAILS

- IF YES, GIVE DETAILS

- IF YES, GIVE DETAILS

- IF YES, GIVE DETAILS

- IF YES, GIVE DETAILS

- IF YES, GIVE DETAILS

- IF YES, GIVE DETAILS

- IF YES, GIVE DETAILS

- IF YES, GIVE DETAILS

- IF YES, GIVE DETAILS

- IF YES, GIVE DETAILS

- IF YES, GIVE DETAILS

- IF YES, GIVE DETAILS

### Signature

- Your signature is not required if this is to be your separate account (if this is to be a joint account)

- Applicant's signature 8/15/84

- Co-applicant's signature (if this is to be a joint account)

- Date

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 requests from others seeking credit experience information about my/our account. I/we understand that I/we receive from this bank, property whether or not credit is granted.
**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:** Sylvia Brown

**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**

**AUGUST FIFTEENTH, 1984.**

The undersigned agree to and will notify you immediately 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 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

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash in PVS-checking account,</td>
<td>$0</td>
</tr>
<tr>
<td>Cash in PVS-savings account,</td>
<td></td>
</tr>
<tr>
<td>Home Federal Accounts receivable-current, Wells Fargo</td>
<td>$148,000.00</td>
</tr>
<tr>
<td>Notes receivable-current, Stocks and bonds listed on exchanges (detail on schedule)</td>
<td>$8,700.00</td>
</tr>
<tr>
<td>Other current assets: describe</td>
<td></td>
</tr>
<tr>
<td>TOTAL CURRENT ASSETS</td>
<td>$573,000.00</td>
</tr>
<tr>
<td>Notes secured by trust deeds, mortgages or other liens on real estate, all good</td>
<td></td>
</tr>
<tr>
<td>Notes secured by second trust deeds, mortgages or other liens on real estate, all good</td>
<td></td>
</tr>
<tr>
<td>Accounts and notes receivable, slow</td>
<td>$0</td>
</tr>
<tr>
<td>Due from relatives, stocks and bonds not listed on exchange (detail on schedule)</td>
<td>$110,000.00</td>
</tr>
<tr>
<td>Real estate (detail on schedule), present cash surrender value of life insurance</td>
<td>$2,120,000.00</td>
</tr>
<tr>
<td>Automobile: make, model, year, see attached</td>
<td>$73,000.00</td>
</tr>
<tr>
<td>Other assets; describe</td>
<td>$125,000.00</td>
</tr>
<tr>
<td>Furniture</td>
<td></td>
</tr>
<tr>
<td>TOTAL ASSETS</td>
<td>$3,159,500.00</td>
</tr>
</tbody>
</table>

**ARE YOU CONTINGENTLY LIABLE FOR ANY ENDORSEMENTS OR GUARANTEES?**

- [ ] Yes
- [X] No

**IF YES, GIVE DETAILS**

---

### INCOME TAXES DUE AND/OR ACCRUED

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total current liabilities</td>
<td></td>
</tr>
<tr>
<td>Trust deeds, mortgages, or other liens on real estate, due after one year</td>
<td></td>
</tr>
<tr>
<td>Notes and bills payable, due after one year</td>
<td></td>
</tr>
<tr>
<td>Other liabilities; describe</td>
<td>see attached</td>
</tr>
<tr>
<td>Total liabilities</td>
<td>$1,217,218.00</td>
</tr>
<tr>
<td>Net worth</td>
<td>$1,942,282.00</td>
</tr>
</tbody>
</table>

**TOTAL **

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income - see attached</td>
<td>$1049.54</td>
</tr>
<tr>
<td>Annual income and expense for period from</td>
<td></td>
</tr>
<tr>
<td>To</td>
<td></td>
</tr>
<tr>
<td>Earnings</td>
<td>$1049.54</td>
</tr>
<tr>
<td>Rent</td>
<td>$</td>
</tr>
<tr>
<td>Dividends</td>
<td>$</td>
</tr>
<tr>
<td>Interest</td>
<td>$</td>
</tr>
<tr>
<td>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)</td>
<td>$</td>
</tr>
<tr>
<td>Total income</td>
<td>$</td>
</tr>
<tr>
<td>Total expense</td>
<td>$</td>
</tr>
</tbody>
</table>

**ARE ANY OF YOUR ASSETS HELD IN JOINT TENANCY, TENANCY IN COMMON OR COMMUNITY PROPERTY?**

- [ ] Yes
- [X] No

**IF YES, GIVE DETAILS**
### INSURANCE

<table>
<thead>
<tr>
<th>TYPE</th>
<th>AMOUNT</th>
<th>COMPANY</th>
<th>BENEFICIARY</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIRE</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HEALTH</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ACCIDENT</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>LIFE</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>INCOME CONTINUATION</td>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>AUTO</td>
<td>$</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### SCHEDULE OF STOCKS AND BONDS

<table>
<thead>
<tr>
<th>NUMBER OF SHARES OR PAR VALUE OF BONDS</th>
<th>DESCRIPTION</th>
<th>ISSUED IN NAME OF</th>
<th>COST</th>
<th>MARKET VALUE</th>
<th>LISTED OR UNLISTED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

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

### SCHEDULE OF REAL ESTATE

<table>
<thead>
<tr>
<th>LEGAL DESCRIPTION &amp; ADDRESS (ALSO GIVE BRIEF PHYSICAL DESCRIPTION)</th>
<th>DATE ACQUIRED</th>
<th>TITLE IN NAME OF</th>
<th>COST</th>
<th>MARKET VALUE</th>
<th>TRUST DEED, MORTGAGE OR OTHER LIENS</th>
<th>UNPAID BALANCE</th>
<th>MONTHLY PAYMENT</th>
<th>HELD BY</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
</tbody>
</table>

- IS ANY OF ABOVE REAL ESTATE SUBJECT TO DECLARATION OF HOMESTEAD? **YES** **NO**

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

- ARE YOU LEASING ANY REAL OR PERSONAL PROPERTY? **YES** **NO**

### BANKING CONNECTIONS

- NAME OF BANKS IN WHICH YOU CARRY ACCOUNTS

- HAVE YOU PREVIOUSLY BORROWED FROM OTHER BANKS? **YES** **NO**

### PAST AND PRESENT BUSINESS CONNECTIONS

- NAME OF EMPLOYERS OR ASSOCIATES

- LOCATION

- DATE OF CONNECTION

- DATE CONNECTION TERMINATED

### GENERAL INFORMATION

- AGE

- MARRIED **YES** **NO**

- UNMARRIED **YES** **NO**

- SEPARATED **YES** **NO**

- OCCUPATION

- TELEPHONE

- SOCIAL SECURITY NUMBER

- 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** **NO**

- ARE 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, JUDGMENTS, 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

- HOW LONG

- MO. SALARY

The information we have provided herein is true and correct to the best of my/our knowledge. We authorize the bank to gather whatever credit information it considers necessary and appropriate concerning such information. 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. 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

DATE

YOUR SPOUSE'S SIGNATURE IS NOT REQUIRED IF THIS IS TO BE YOUR SEPARATE ACCOUNT (IF THIS IS TO BE A JOINT ACCOUNT)
**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  Pacific Valley Bank  

<table>
<thead>
<tr>
<th>NAME</th>
<th>Sylvia C. Brown</th>
</tr>
</thead>
</table>

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 warrant of execution, garnishment, attachment, or other legal process, or if any of the representations made below prove to be untrue or any legal process, or if any of the representations made below prove to be untrue or any such material change occur, 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 of 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

| CASH IN PVB-Checking Account | $ |
| CASH IN PVB-Savings Account | $ |
| CASH IN [OTHER-GIVE NAME] | $ |
| ACCOUNTS RECEIVABLE-CURRENT | $ |
| NOTES RECEIVABLE-CURRENT | $ |
| STOCKS AND BONDS LISTED ON EXCHANGES (DETAIL ON SCHEDULE) | $ |
| OTHER CURRENT ASSETS: DESCRIBE | $ |

### LIABILITIES

| NOTE PAYABLE TO | $ |
| OTHER NOTES PAYABLE, DUE WITHIN ONE YEAR | $ |
| ACCOUNTS AND BILLS PAYABLE-NOT DUE | $ |
| ACCOUNTS AND BILLS PAYABLE-PAST DUE | $ |
| DUE TO RELATIVES | $ |
| TRUST DEEDS, MORTGAGES OR OTHER LIENS ON REAL ESTATE, DUE WITHIN ONE YEAR | $ |
| NOTES SECURED BY PERSONAL PROPERTY | $ |
| OTHER LIABILITIES: DUE WITHIN ONE YEAR | $ |

### TOTAL CURRENT ASSETS

| $ |

### TOTAL CURRENT LIABILITIES

| $ |

### INCOME TAXES DUE AND/OR ACCRUED

| $ |

### NET WORTH

| $ |

### OTHER LIABILITIES: DESCRIBE

| $ |

### TOTAL LIABILITIES

| $ |

### TOTAL EXPENSE

| $ |

### ARE YOU CONTINGENTLY LIABLE FOR ANY ENDORSEMENTS OR GUARANTEES? |

| YES | NO |

### 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 APPLICATION FOR CREDIT) | $ |

### 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 ___________ 19__ in the amount of $_________ between the Creditor named below and ___________ (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 ___________ ; 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

(Name of Creditor)

(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 ___________ (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 _________________, 19___________

Consumer(s):

X _____________________________

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 _________________, 19___________

Routing: Original to Lender - Two Copies to Each Consumer

RR-1 11/81 BANKERS SYSTEMS, INC., ST. CLOUD, MINN.
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 between the Creditor named below and SylVia C. Brown and (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 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 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__

X SYLVIA C. BROWN

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__

Routing: Original to Lender - Two Copies to Each Consumer
RR-1 111/81 BANKERS SYSTEMS, INC., ST. CLOUD, MINN.
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 __________, 19______, in the amount of $_______ between the Creditor named below and __________________________ (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 __________; 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

 __________________________
(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 __________ (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 __________.

__________________________
Consumer(s):

__________, 19______
Date

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

__________________________
Date

Routing: Original to Lender - Two Copies to Each Consumer

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

(Name of Creditor)

(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 ____________ (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 ____________, 19_____

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 ____________, 19_____

Routing: Original to Lender - Two Copies to Each Consumer

RR-1 11/61 BANKERS SYSTEMS, INC., ST. CLOUD, MINN.
To secure the payment of the note, I agree to pay interest 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 5.000% of the amount of a payment which is more than 10 days late, up to $N/A.

**ANNUAL PERCENTAGE RATE**

<table>
<thead>
<tr>
<th>The cost of my credit as a APR</th>
<th>$13.049 %</th>
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</thead>
</table>

**FINANCE CHARGE**
The dollar amount of the finance charge is $111,548.79.

**AMOUNT FINANCED**
The amount of credit property of the proceeds paid on behalf. $293,390.00

**TOTAL OF PAYMENTS**
The amount will have been paid when the note is paid in full which is payable on demand and interest. $405,390.79

**Security**
I give you a security interest in the property described above, and will be used for the purposes.

**DEED OF TRUST**
Located at 13780 Saratoga Ave., Saratoga, CA.

**ITEMIZATION OF AMOUNT FINANCED**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount Financed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount given to me directly</td>
<td>$293,390.00</td>
</tr>
<tr>
<td>Amount paid on my account</td>
<td>$0</td>
</tr>
<tr>
<td>Amounts paid to other on my behalf</td>
<td>$0</td>
</tr>
<tr>
<td>To Insurance Companies</td>
<td>$0</td>
</tr>
<tr>
<td>To Public Officials</td>
<td>$0</td>
</tr>
<tr>
<td>Prepaid Finance Charge</td>
<td>$6,350.00</td>
</tr>
<tr>
<td>AMOUNTFINANCED(a through g-h)</td>
<td>$311,718.79</td>
</tr>
<tr>
<td>Finance Charge (include prepaid)</td>
<td>$405,390.79</td>
</tr>
</tbody>
</table>

**Security - To secure the payment of the note total (defined on the reverse side):**
- 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.
- You may collect the proceeds for the trustee and any other party by any means which you judge reasonable.
- You may collect any interest in this collateral (including, but not limited to, possession) will be in default on all secured obligations.

**Assumptions - Unless specifically agreed in writing to the contrary, this agreement secures a payment in full of all obligations.**
- 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.

**Personal**
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**
- 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

Date: JULY 17, 1987
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.

STATE OF CALIFORNIA, SANTA CLARA COUNTY ss:

On this 17th day of July, 19... before me, the undersigned, a Notary Public in and for said State, personally appeared..... known to me to be the person(s) whose name(s) ARE .... subscribed to the foregoing instrument, and acknowledged that THEY executed the same.

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.
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 GRANTOR HEREIN AND LAND OF JOHN EASTWOOD); THEREON ALONG THE DIVIDING LINE BETWEEN SAID LANDS SOUTH 37 DEGREES 53' EAST FOUR HUNDRED THIRTY-FIVE (435) FEET; THEREON AT RIGHT ANGLES NORTH 52 DEGREES 37' EAST ONE HUNDRED AND FIVE (105) FEET; THEREON 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 THEREON 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, CA 95070

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...
## SCHEDULE 1: LISTED AND UNLISTED STOCKS AND BONDS

<table>
<thead>
<tr>
<th>NUMBER OF SHARES OR PAR VALUE</th>
<th>WHERE LISTED</th>
<th>DESCRIPTION</th>
<th>AND HOW HELD</th>
<th>MARKET VALUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>LISTED</td>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UNLISTED</td>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**TOTAL LISTED**

<table>
<thead>
<tr>
<th>TOTAL UNLISTED</th>
</tr>
</thead>
</table>

## SCHEDULE 2: REAL ESTATE OWNED

<table>
<thead>
<tr>
<th>STREET ADDRESS AND TYPE OF IMPROVEMENT</th>
<th>TITLE IN NAME(S) OF AND HOW HELD (JOINT TENANTS, COMMUNITY PROPERTY, SEPARATE PROPERTY, ETC.)</th>
<th>COST</th>
<th>PRESENT VALUE</th>
<th>TRUST DEED MORTGAGES OR OTHER LEINS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Unpaid Balance</td>
</tr>
</tbody>
</table>

**See Attached Schedule I**

## SCHEDULE 3: TRUST DEEDS AND MORTGAGES OWNED

<table>
<thead>
<tr>
<th>NAME OF PAYOR</th>
<th>STREET ADDRESS AND TYPE OF IMPROVEMENT</th>
<th>ORIGINAL AMOUNT</th>
<th>UNPAID BALANCE</th>
<th>HOW HELD</th>
<th>Monthly Payment</th>
<th>1st or 2nd LIEN</th>
<th>VALUE OF PROPERTY</th>
</tr>
</thead>
</table>

**See Attached Schedule II**

## SCHEDULE 4: LIFE INSURANCE

<table>
<thead>
<tr>
<th>FACE AMOUNT</th>
<th>BENEFICIARY</th>
<th>COMPANY</th>
<th>LOANS AGAINST POLICY</th>
</tr>
</thead>
<tbody>
<tr>
<td>500,000-Sylvia</td>
<td>Spouse</td>
<td>United Pacific</td>
<td>None</td>
</tr>
<tr>
<td>500,000-Dal</td>
<td>Spouse</td>
<td>United Pacific</td>
<td>None</td>
</tr>
</tbody>
</table>

## 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. Undersigned, if this statement is in his/her name only, affirms that none of the assets listed above are separate property of his/her spouse, if any, and that if community property is listed, all liabilities of the community are also listed. Undersigned agrees to notify you immediately of the extent and character of any material adverse change in financial condition. Any material misstatement or breach of covenant hereunder shall be an additional default of any credit extended by you to undersigned, or guaranteed by the undersigned to you and shall entitle you at your option to accelerate the payment of such credit and/or terminate such credit arrangement. I authorize the bank to check my credit references, to verify my employment or to substantiate any of the information contained herein from whatever source it deems appropriate. I understand that the bank may receive information about me from others and it may furnish information about its credit experience with me to others seeking the information.

Social Security Number 488-38-5982

Signature

Social Security Number

Signature
TO: SARATOGA NATIONAL BANK

FINANCIAL CONDITION AS OF July 14, 1986

Name(s) Sylvia C. and

Residence Address 13780 Saratoga Avenue - Saratoga, CA 95070

Business Address 12380 S. Saratoga-Sunnyvale Rd. - Saratoga, CA 95070

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

<table>
<thead>
<tr>
<th>CASH</th>
<th>AMOUNT</th>
<th>NOTES PAYABLE TO BANKS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Saratoga National Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Banks (Detail) Home Federal</td>
<td>136,000</td>
<td>136,000</td>
</tr>
<tr>
<td>Calif. 1st Bank</td>
<td>55,000</td>
<td>55,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>STOCKS AND BONDS</th>
<th>AMOUNT</th>
<th>NOTES PAYABLE TO BANKS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Listed (Schedule 1)</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Unlisted (Schedule 1)</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>REAL ESTATE</th>
<th>AMOUNT</th>
<th>NOTES PAYABLE TO BANKS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improved (Schedule 2)</td>
<td>2,990,000</td>
<td>2,990,000</td>
</tr>
<tr>
<td>Unimproved (Schedule 2)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trust Deeds &amp; Mortgages (Schedule 3)</td>
<td>747,000</td>
<td>747,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LIFE INSURANCE</th>
<th>AMOUNT</th>
<th>NOTES PAYABLE TO BANKS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash Surrender Value (Schedule 4)</td>
<td>4,000</td>
<td>4,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ACCOUNTS AND NOTES RECEIVABLE</th>
<th>AMOUNT</th>
<th>NOTES PAYABLE TO BANKS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relatives and Friends (Schedule 5)</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Collectible (Schedule 5)</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Doubtful (Schedule 5)</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OTHER PERSONAL PROPERTY</th>
<th>AMOUNT</th>
<th>NOTES PAYABLE TO BANKS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automobile</td>
<td>73,000</td>
<td>73,000</td>
</tr>
<tr>
<td>Other (Itemize, Schedule 5)</td>
<td>210,000</td>
<td>210,000</td>
</tr>
</tbody>
</table>

TOTAL 4,215,000

LIABILITIES

<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other (Itemize, Schedule 6)</td>
<td></td>
</tr>
<tr>
<td>Real Estate Loans (Schedule 2)</td>
<td>1,495,000</td>
</tr>
<tr>
<td>Loans on Life Insurance Policies (Sch. 4)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>TAXES PAYABLE</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Year's Income Taxes Unpaid</td>
<td></td>
</tr>
<tr>
<td>Prior Year's Income Taxes Unpaid</td>
<td></td>
</tr>
<tr>
<td>Real Estate Taxes Unpaid</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OTHER LIABILITIES</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other (Itemize, Schedule 5)</td>
<td>79,897</td>
</tr>
<tr>
<td>(See attached)</td>
<td></td>
</tr>
<tr>
<td>Unpaid Interest</td>
<td>30,200</td>
</tr>
<tr>
<td>(See attached)</td>
<td></td>
</tr>
</tbody>
</table>

TOTAL LIABILITIES 1,605,097

NET WORTH 2,609,903

ANNUAL INCOME 1985

<table>
<thead>
<tr>
<th>SALARY OR WAGES</th>
<th>357,323</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dividends and Interest</td>
<td>111,620</td>
</tr>
<tr>
<td>Rents (Gross)</td>
<td>96,537</td>
</tr>
<tr>
<td>Business or Professional Income (Net)</td>
<td>342,240</td>
</tr>
<tr>
<td>Other Income (Describe)</td>
<td></td>
</tr>
<tr>
<td>Income from Salary/Property, etc.</td>
<td></td>
</tr>
<tr>
<td>Social Security</td>
<td></td>
</tr>
<tr>
<td>Child support, alimony, or maintenance payments</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
</tbody>
</table>

TOTAL INCOME 357,323

ANNUAL EXPENDITURES

<table>
<thead>
<tr>
<th>EXPENSES</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Taxes and Assessments</td>
<td>20,760</td>
</tr>
<tr>
<td>Federal and State Income Taxes</td>
<td>12,000</td>
</tr>
<tr>
<td>Real Estate Loan Payments</td>
<td>183,408</td>
</tr>
<tr>
<td>Payments on Contracts and Other Notes</td>
<td>72,948</td>
</tr>
<tr>
<td>Insurance Premiums</td>
<td></td>
</tr>
<tr>
<td>Estimated Living Expenses</td>
<td>15,000</td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
</tbody>
</table>

TOTAL EXPENDITURES 304,116

Have your income tax returns ever been questioned by any governmental authority? ☑ No

Have you ever been through bankruptcy? ☑ No

Have you filed homestead? ☑ No

Do you do business with any other bank? ☑ Yes

Give details of any contingent liability including any lien on your 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

Have you ever been through bankruptcy?  ☑ No

Have you filed homestead?  ☑ No

(If so, explain) 

IL 22 (10-85) JCD
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

[Signature]

Sylvia C. Brown
Loan # 85-038  
Date 9-24-85

Commitment Amount $150,000.00
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.

<table>
<thead>
<tr>
<th>Amount</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>$150.00</td>
<td>Documentation fee</td>
</tr>
<tr>
<td>N/A</td>
<td>Appraisal fee</td>
</tr>
<tr>
<td>$1,500.00</td>
<td>Loan fee</td>
</tr>
<tr>
<td>$75,000.00</td>
<td>Funds to Borrowers CSB Acct # 13000542</td>
</tr>
<tr>
<td>N/A</td>
<td>Funds for Cashiers Check payable to</td>
</tr>
<tr>
<td></td>
<td>N/A</td>
</tr>
<tr>
<td>$76,650.00</td>
<td></td>
</tr>
</tbody>
</table>

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 (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 (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:

<table>
<thead>
<tr>
<th>Loan #</th>
<th>Borrower Name</th>
<th>Loan Amount</th>
<th>Term</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>85-038</td>
<td>Sylvia C. Brown</td>
<td>$150,000</td>
<td>9/30/86</td>
<td>RR+2%</td>
</tr>
<tr>
<td>(This Loan)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(Other Loans)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sylvia C. Brown, as an individual

9/24/85
**ATTACHMENT:**

<table>
<thead>
<tr>
<th>Checking and Savings Accounts (show names of institutions acct. nos.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calif. 1st Bank</td>
</tr>
<tr>
<td>Home Federal Savings</td>
</tr>
</tbody>
</table>

**Mortgages and Bonds (no. description):**

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>CASH OR MARKET VALUE</th>
<th>INDICATE:</th>
<th>JOIN/TENANT</th>
<th>TEN. IN COMMON</th>
<th>COM. PROPERTY</th>
<th>SEP. PROPERTY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calif. 1st Bank</td>
<td>55,000</td>
<td>jt</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home Federal Savings</td>
<td>136,000</td>
<td>jt</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Life Insurance Net Cash Value:**

| Face Amount ($) | $500,000.00 | 4,000 | jt | See attached schedule | 4300 | 79,900 |

**Net Worth of Business Owned:**

**(Attach Financial Statement)**

<table>
<thead>
<tr>
<th>Type of Property</th>
<th>Amount</th>
<th>See attached schedule</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>AUTOMOBILE LOANS</td>
<td>$782</td>
<td>30,200</td>
<td>$1,495,000</td>
</tr>
<tr>
<td>REAL ESTATE LOANS</td>
<td>$73,000</td>
<td>See attached schedule</td>
<td>$747,000</td>
</tr>
</tbody>
</table>

**Other Assets (Describe):**

| Notes/Deeds of Trust (see attached schedule) | 747,000 | jt | OTHER DEBTS INCLUDING STOCK PLEDGES |

**Details Relative to Other Important Assets and Liabilities:**

**Assets:**

- Are you a Guarantor, Co-maker or Endorse on anyone’s debt? [ ] Yes [ ] No
- Have you ever gone through bankruptcy? [ ] Yes [ ] No
- Are there any suits or judgements against you? [ ] Yes [ ] No
- Are any of your assets pledged or in any other manner unavailable for payment of your debt? [ ] Yes [ ] No

**Liabilities:**

- Do you have any other business connection? [ ] Yes [ ] No
- Have you previously borrowed from other banks? [ ] Yes [ ] No
- Any pending? [ ] Yes [ ] No
- If the answer is yes to any of the above questions explain on a separate sheet, attach, date, and sign the explanation.

**Total Assets:** $4,215,000.00

**Schedule of Real Estate Owned (If Additional Properties Owned Attached Separate Schedule):**

<table>
<thead>
<tr>
<th>ADDRESS OF PROPERTY</th>
<th>TYPE OF PROPERTY</th>
<th>JOINT TENANCY (Ten. in Common CoM. Property</th>
<th>SEp. Property</th>
<th>PRESENT MARKET VALUE</th>
<th>AMOUNT OF MORTGAGES &amp; LIENS</th>
<th>CROSS RENTAL INCOME</th>
<th>MORTGAGE PAYMENTS</th>
<th>TAXES, INS. MAINTENANCE AND MISC.</th>
<th>NET RENTAL INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Totals:**

| TOTAL LIABILITIES | $1,755,900 |
| NET WORTH (ASSETS MINUS LIABILITIES) | $2,459,100 |
| TOTAL LIABILITIES & NET WORTH | $4,215,000 |

**Signature of Applicant:**

[I.O. I hereby certify that all statements in this application are true and complete and are made for the purpose of obtaining credit. I (We) authorize the Bank to obtain whatever credit information is necessary and I (We) authorize the Bank to provide such information arising out of this transaction to others. I (We) agree that this application shall remain the property of the Bank whether or not the credit is granted.]

**Date:**

[Signature of Applicant]

[Co-Applicant/Spouse’s Signature]
**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.

<table>
<thead>
<tr>
<th>TYPE OF CREDIT DESIRED:</th>
</tr>
</thead>
<tbody>
<tr>
<td>☑ LINE OF CREDIT ☑ OVERDRAFT PROTECTION ☑ COMMERCIAL LOAN ☑ OTHER</td>
</tr>
</tbody>
</table>

| ☑ INDIVIDUAL REQUEST ☑ WE ARE APPLYING FOR A UNSECURED LINE |
| ☑ JOINT REQUEST ☑ WE ARE APPLYING FOR A SECURED LINE |

I (WE) ARE ☑ NOT PRESENTLY CUSTOMERS OF COMMERCE SAVINGS BANK

<table>
<thead>
<tr>
<th>LAST NAME OF APPLICANT (PLEASE PRINT)</th>
<th>FIRST</th>
<th>MIDDLE</th>
<th>AGE</th>
<th>☑ MARRIED</th>
<th>☑ SEPARATED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brown</td>
<td>Sylvia</td>
<td>C.</td>
<td>49</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MAILING ADDRESS</th>
<th>CITY, STATE</th>
<th>ZIP CODE</th>
<th>HOW LONG AT ADDRESS</th>
<th>HOME TELEPHONE</th>
</tr>
</thead>
<tbody>
<tr>
<td>13780 Saratoga Avenue</td>
<td>Saratoga, CA.</td>
<td>95070</td>
<td>11, 11/11</td>
<td>408, 741-0384</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>RESIDENCE ADDRESS</th>
<th>CITY, STATE</th>
<th>ZIP CODE</th>
<th>HOW LONG IN AREA</th>
<th>DRIVER'S LICENSE NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>13780 Saratoga Avenue</td>
<td>Saratoga, CA.</td>
<td>95070</td>
<td>26, 12/12</td>
<td>02/186 CA.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PREVIOUS ADDRESS (IF AT ABOVE RESIDENCE ADDRESS LESS THAN 5 YEARS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1171 Johnson Avenue</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EMPLOYER</th>
<th>ADDRESS/CITY</th>
<th>BUSINESS TELEPHONE</th>
<th>TYPE OF BUSINESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Nirvana Foundation</td>
<td>3190 S. Bascom #200 San Jose</td>
<td>408, 559-9001</td>
<td>Research/Service</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OCCUPATION</th>
<th>YEARS EMPLOYED IN THIS LINE OF WORK OR PROFESSION</th>
<th>CONTINUOUS YEARS ON THIS JOB</th>
<th>☑ YES</th>
<th>☑ NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>V. Pres./Counselor</td>
<td>12, 12/12</td>
<td>12</td>
<td>☑</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MONTHLY EMPLOYMENT INCOME (SHOW ONLY NORMAL BASE SALARY, WAGES OR RETIREMENT INCOME)</th>
<th>MONTHLY TAKE-HOME PAY</th>
<th>MONTHLY SELF-EMPLOYMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>$26,000.00</td>
<td>$18,000.00</td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PREVIOUS EMPLOYER (IF AT ABOVE EMPLOYMENT LESS THAN 4 YEARS)</th>
<th>PREVIOUS EMPLOYER'S ADDRESS</th>
</tr>
</thead>
</table>

| 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. |

<table>
<thead>
<tr>
<th>SOURCE OF OTHER INCOME</th>
<th>AMOUNT OF OTHER INCOME</th>
<th>☑ MONTHLY</th>
<th>☑ YEARLY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Various - TV/Real Estate/Interest</td>
<td>$10,000.00</td>
<td>☑</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>NAME OF BANK WHERE APPLICANT HAS</th>
<th>CHECKING ACCOUNT</th>
<th>SAVINGS ACCOUNT</th>
<th>BRANCH AND ACCOUNT NUMBER</th>
<th>PRESENT BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>California First Bank</td>
<td></td>
<td></td>
<td>Westgate Br. - 056992</td>
<td>55,000.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SPOUSE'S LAST NAME</th>
<th>FIRST</th>
<th>MIDDLE</th>
<th>SOCIAL SECURITY NUMBER</th>
<th>AGE</th>
<th>OCCUPATION</th>
<th>☑ MARRIED</th>
<th>☑ SEPARATED</th>
<th>NO. OF DEPENDENTS (EXCLUDE APPLICANT)</th>
<th>SOCIAL SECURITY NUMBER</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>SPOUSE'S EMPLOYER</th>
<th>ADDRESS/CITY</th>
<th>BUSINESS TELEPHONE</th>
<th>TYPE OF BUSINESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Nirvana Foundation</td>
<td>3190 S. Bascom #200 San Jose</td>
<td>408, 559-9001</td>
<td>Research/Service</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>YEARS EMPLOYED IN THIS LINE OF WORK OR PROFESSION</th>
<th>CONTINUOUS YEARS ON THIS JOB</th>
<th>SELF EMPLOYED</th>
<th>IF SELF-EMPLOYED, CONTINUOUS YEARS ON THIS JOB</th>
<th>MONTHLY SELF-EMPLOYMENT INCOME</th>
<th>MONTHLY TAKE-HOME PAY</th>
<th>Monthly SELF-EMPLOYMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>12, 12/12</td>
<td>12</td>
<td>☑</td>
<td>☑</td>
<td>$8,000.00</td>
<td>$6,000.00</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PREVIOUS EMPLOYER (IF AT ABOVE EMPLOYMENT LESS THAN 4 YEARS)</th>
<th>PREVIOUS EMPLOYER'S ADDRESS</th>
</tr>
</thead>
</table>

| 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. |

<table>
<thead>
<tr>
<th>SOURCE OF OTHER INCOME</th>
<th>AMOUNT OF OTHER INCOME</th>
<th>☑ MONTHLY</th>
<th>☑ YEARLY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real Estate/Interest</td>
<td>$ see above</td>
<td>☑</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>NAME OF BANK WHERE SPOUSE HAS</th>
<th>CHECKING ACCOUNT</th>
<th>SAVINGS ACCOUNT</th>
<th>BRANCH AND ACCOUNT NUMBER</th>
<th>PRESENT BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Federal</td>
<td></td>
<td></td>
<td>Camden Ave. Br. - 02940021161</td>
<td>136,000.00</td>
</tr>
</tbody>
</table>

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

[Signature]

Sylvia C. Brown

SCB/1r

The Nirvana Foundation for Psychic Research
3190 South Bascom Avenue, Suite 200, San Jose, California 95124  Telephone (408) 559-9001
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 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,

[Signature]

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
internal Revenue Service Center
Fresno, CA  93888
10. Puerto Rico Water Resources Authority Electric Revenue Bond (Series 1962) 
No. 273923

Net Income: $93,474.00

Net Income: $105,553.00

Dated this 2 day of **April**, 1985.

By: ____________________________

By: ____________________________
Sylvia C. Brown

(Notary Public)

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 and Sylvia C. Brown.

______________________________, known to me to be the person whose names are subscribed to the within instrument and acknowledged that they executed the same.

WITNESS my hand and official seal.

Signature: _______________________

TO 1944 CA (6-74) (Individual)
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.

1. 1171 Johnson Avenue
   Cupertino, California

2. 1483 41st Avenue
   Capitola, California

3. 512 Jefferson Avenue
   Stockton, California

4. 3101 Senter 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