

## PERSONAL FINANCIAL STATEMENT AS OF

PI	EKSONAL FINANC	IAL SIA	LEMEN	1 AS OF			
				Da	te		
	SUBMITTED T	O:					
		PERS	SONAL IN	NFORMATION			
APPLICANT (NAME)				CO-APPLICANT (NAME)			
Employer				Employer			
Address of Employer				Address of Employer			
Business Phone No.	No. of Years with Employer	Title/Position		Business Phone No.	No. of Years with Employer	Title/Position	
Name of previous employer &	& position (if with current employer less	s than 3 yrs)	No. of Yrs	Name of previous employer	& position (if with current employer less	than 3 yrs)	No. of Yrs
Home Address			•	Home Address			•
Date of Birth	Home Phone No.	Social Security N	0.	Date of Birth	Home Phone No.	Social Security N	No.
Name, Phone No. of your Ac	countant	1		Name, Phone No. of your Ac	ccountant	•	
Name, Phone No. of your Att	orney			Name, Phone No. of your At	ttorney		
Name, Phone No. of your Inv				Name, Phone No. of your In			
Name, Phone No. of your Ins	urance Advisor			Name, Phone No. of your Ins	surance Advisor		

Cash Income & Expenditures Statement for Year	(Omit Cents)
---	--------------

ANNUAL INCOME	AMOUNT
Salary (applicant)	\$
Salary (co-applicant)	\$
Bonuses & Commissions (applicant)	\$
Bonuses & Commissions (co-applicant)	\$
Rental Income	\$
Interest Income	\$
Dividend Income	\$
Capital Gains	\$
Partnership Income	\$
Other Investment Income	\$
Other Income (List)**	
	\$
	\$
	\$
TOTAL INCOME	\$

ANNUAL EXPENDIT	AMOUNT	
Federal Income and Other Taxes	\$	
State Income and Other Taxes		\$
Rental Payments, Co-op, or Condo	Maintenance	\$
Residential Mortgage Payments		\$
Mortgage Payments	Investment	\$
Duon outry Toylog	Residential	\$
Property Taxes	Investment	\$
Interest & Principal Payments of L	oans	\$
Investments (including tax shelters	s)	\$
Alimony/Child Support		\$
Tuition		\$
Other Living Expense		\$
Medical Expenses		\$
Other Expense (List)		\$
TOTAL EXPENI	DITURES -	\$

Any significant changes expected in the next 12 months? YES NO (if yes, attach information)

<sup>\*\*</sup> Income from alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.

ASSETS	AMOUNT (\$)	\$) LIABILITIES			AMOUNT (\$)		
Cash in this Bank		Notes Payable to this Bank	X	K	X		
(including money market savings, CDs)		Secured	\$				
Cash in Other Financial Institutions (List)		Unsecured					
(including money market savings, CDs)		Notes Payable to Others (Schedule E)	X	K	X		
		Secured					
		Unsecured					
		Accts. Payable (including credit cards)					
		Margin Accounts					
Readily Marketable Securities (Schedule A)		Notes Due: Partnership (Schedule D)					
Non-Readily Marketable Securities (Schedule A)		Taxes Payable					
Accounts and Notes Receivable		Mortgage Debt (Schedule C)					
Net Cash Surrender Value of Life Insurance (Schedule B)		Life Insurance Loans (Schedule B)					
Residential Real Estate (Schedule C)		Other Liabilities (List):					
Real Estate Investments (Schedule C)							
Partnerships / PC Interest (Schedule D)							
IRA, Keogh, Profit Sharing & Other Vested Retirement Accts							
Deferred Income (number of years deferred)							
Personal Property (including automobiles)							
Other Assets (List):							
		TOTAL LIABILITIES					
		NET WORTH					
	\$		\$				

If any asset is subject to a prior lien, security interest or encumbrance, please explain:

CONTINGENT LIABILITIES	YES	NO	AMOUNT
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership?			\$
Do you have any outstanding letters of credit or surety bonds?			
Are there any suits or legal actions pending against you?			
Are you contingently liable on any lease or contract?			
Have you ever been in default of any obligations, direct or indirect, disclosed or undisclosed?			
Are any of your tax obligations past due?			
What would be your total estimated tax liability if you were to sell your major assets?			
If yes for any of the above, give details:			

Schedule A – All Securities (Including non-money market mutual funds) (Attach the most current Brokerage Statement)										
No. of Shares: Stock or Face	DESCRIPTION	OWNER(S)	WHERE HELD	COST	CURRENT	PLEDGED				
Value (Bonds)	DESCRI HON	OWIVER(B)	WIEKETIEED	COST	MARKET VALUE	YES	NO			
READILY MARKE	TABLE SECURITIES (	(Including U.S. Governments and Municipals)								
NON-READILY M.	ARKETABLE SECURI	TIES								
		_	_							
		_								

Schedule B – Insurance										
Life Insurance (use add	Life Insurance (use additional sheet if necessary)									
Insurance Company	Face Amount of Policy	Type of Policy	Beneficiary	Cash Surrender Value	Amount Borrowed	Ownership				
1 7		J1 J	<del>,</del>			1				
Disability Insu		Annlicant		Co-Applicant						

Disability Insurance	Applicant	Co-Applicant
Monthly Distribution if Disabled		
Number of Years Covered		

Schedule C – Personal Residence & Real Estate, Investments, Mortgage Debt (majority ownership only)									
Personal Residence Property/Address	Legal Owner							Monthly Payment	Lender
Investment		Purc	hase	Market	Present Loan	Interest	Loan Maturity	Monthly	
Property/Address	Legal Owner	Year	Price	Value	Balance	Rate	Date	Payment	Lender

Schedule D – Partnerships (less than majority ownership for real estate partnerships)*							
Type of Investment	Date of Initial Investment	Cost	Percent Owned	Current Market Value	Balance Due on Partnerships, Notes, Cash Call	Final Distribution Date	
Business/Professional (indicate name):							
Investments (including Tax Shelters):							

<sup>\*</sup> Note: For investments which represent a material portion of your total assets, please include the relevant financial statements or tax returns, or in the case of partnership investments or S-corporations, schedule K-1s.

Schedule E – Notes Payable								
Due To	Type of Facility	Amount of Line	Secured Yes No		Collateral	Interest Rate	Maturity	Unpaid Balance

Ple	ase Answer The Following Questions:					
1	Income tax returns filed through (date) Are any returns currently being audited or contested YES NO					
	If yes, what year(s)?					
2	Have (either of) you or any firm in which you were a major owner ever declared bankruptcy? YES NO					
	If yes, please provide details:					
3	Have drawn a will? YES NO					
	If yes, please furnish the name of the executor(s) and year will was drawn:					
4	Number of dependents (excluding self) and relationship to applicant:					
5	Have you ever had a financial plan prepare for you? YES NO					
6	Did you include two years federal and state tax returns? YES NO					
7	Do (either of) you have a line of credit or unsecured credit facility at any other institution(s)? YES NO					
	If so, please indicate where, how much, and name of banker:					
8	Have you ever been convicted of a criminal offense (felony or misdemeanor)? YES NO					
	If yes, when, where, and nature of offense? (checking yes does not automatically preclude granting of credit)					
Representatives and Warranties						
	The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that you are					
relying on the information provided herein deciding to grant or continue credit or to accept a guarantee thereof. Each of the						
undersigned represents warrants and certifies that the information provided herein is true, correct and complete as of the date of						
	my/our signature. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial					
con	condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In					
the	absence of such notice or a new and full written statement, this should be considered as a continuing statement and					

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents warrants and certifies that the information provided herein is true, correct and complete as of the date of my/our signature. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify you as required above, or if any of the information herein should prove to be false, inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. You are authorized to make all inquires you deem necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer-reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned give you shall be your proper