FINANCIAL STATEMENT

You may apply for an extension of credit individually or jointly with another applicant. This statement and any applicable supporting schedules may be completed jointly by co-applicants if their assets and liabilities can be meaningfully and fairly presented on a combined basis, otherwise separate statements and schedules must be provided. If you are applying for an unsecured individual loan, you do not need to complete any information concerning a co-applicant unless another person will be permitted to use the account or you wish the co-applicant's or other person's income to be relied upon as the basis for repayment. For the purpose of obtaining credit from time to time with the bank, the following statement and information are furnished as complete, true, and accurate statement of the financial condition of the undersigned as of the financial statement date.

Statement of financial condition as of: All amounts rounded to nearest $100

APPLICANT			CO-APPLICANT		
Full Name			Full Name		
Street Address			Street Address		
City/State/Zip			City/State/Zip		
County			County		
Since	Own	Rent $	Since	Own	Rent $
Previous Address			Previous Address		
City/State/Zip			City/State/Zip		
Since	Owned	Rent $	Since	Owned	Rent $
Social Security #		Date of Birth	Social Security #		Date of Birth
Phone: Residence		Work	Phone: Residence		Work
Employer			Employer		
Address			Address		
Position/Title			Position/Title		
Previous Employer			Previous Employer		
Position/Title			Position/Title		
Dependents (Ages)			Dependents (Ages)		
Marital Status*	Unmarried	Married	Marital Status*	Unmarried	Married
	Separated			Separated	
*Do not provide this information if your application is for individual, unsecured credit.					

ASSETS		LIABILITIES	
Cash (Schedule 1)		Short Term Notes Due Fin. Institutions (Schedule 7)	
Securities (Schedule 2)		Short Term Notes Due to Others (Schedule 7)	
Life Insurance Cash Value (Schedule 3)		Credit Accounts and Bills Due (Schedule 8)	
Mortgages and Contracts Held by You (Schedule 4)		Insurance Loans (Schedule 3)	
Homestead (Schedule 5)		Installment Loans and Contracts (Schedule 7)	
Other Real Estate (Schedule 5)		Mortgages on Home (Schedule 5)	
Net Profit Sharing & Pension (Schedule 6)		Mortgages on Other Real Estate (Schedule 5)	
Retirement and IRA Accounts (Schedule 1)		Taxes	
Automobiles (Describe)		Other Liabilities (Describe)	
Personal Property			
Other Assets (Describe)			
		Total $	
PINFINSTMT Total $		(Total Assets Less Total Liabilities) Net Worth $	

CONFIDENTIAL

Initial _____

Contact your Banker if you need assistance with completing these schedules. Round all amounts to the nearest $100

ANNUAL INCOME	APPLICANT	CO-APP.	PLEASE ANSWER (YES OR NO)	APPLICANT	CO-APP.
Salary			Are you a Co-Maker, Endorser, or Guarantor of any other person's debt?		
Bonuses/Commissions			Are you a defendant in any suit or legal		
Dividends/Interest					
Net Real Estate Income					
Income from alimony, child support, or maintenance payments need not be entered unless you want it considered as a basis for repayment.			Have you ever gone through bankruptcy or had a judgement against you?		
Other (List)			Do you have a will?		
Total					

SCHEDULE 1 / CASH, SAVINGS, CERTIFICATES AND IRA ACCOUNTS

Name of Bank or Financial Institution	Cash, Checking, Savings, CD's	Balance
	Total	
Name of Bank or Financial Institution	Retirement Account, IRA, ROTH	
	Total	

SCHEDULE 2 / SECURITIES OWNED

Par Value or No. of	Description	Registered in Name(s) of	Listed or Unlisted	Current Value
			Total	

SCHEDULE 3 / LIFE INSURANCE

Insurance Company	Insured	Beneficiary	Face Value of Policy	Cash Value of Policy	Loans
			Total $		

Initial _____

SCHEDULE 4 / RECEIVABLES DUE TO ME ON MORTGAGES AND CONTRACTS I OWN

Name of Debtor	Property Description	First or Second Lien	Date of Maturity	Repayment Terms	Balance Due
				Total	

SCHEDULE 5 / REAL ESTATE OWNED

Property Description (Home)	Name of Creditor	Year Acquired	Purchase Price	Mortgage Balance	Date of Maturity	Repayment Terms	Current Value
Other Property							
		Total Other Property				Total Other Property	

SCHEDULE 6 / PROFIT SHARING AND PENSION

Name of Institution	Type of Account	Account Balance	Amount Vested	Loans
	Totals			

SCHEDULE 7 / INSTALLMENTS, CREDIT LINES AND NOTES

Short Term Notes Due Financial Institutions	Collateral	Repayment Terms	Balance Due
		Total	
Short Term Notes Due Others	Collateral		
		Total	
Installment Loans And Contracts	Collateral		
		Total	

SCHEDULE 8 / CREDIT ACCOUNTS, BILLS DUE, ALIMONY/CHILD SUPPORT, DAYCARE, etc.

Name of Company or Description	Repayment Terms	Balance Due

You certify that the information provided in this statement is true and correct. So long as you owe any sums to the bank, you agree to give the bank prompt written notice of any material change in your financial condition and upon request, you agree to provide the bank with an updated personal financial statemen The bank is authorized to retain this personal financial statement whether or not credit is approved and is further authorized to verify your credit and employment history or any other information in this statement. This application does not obligate the bank to make any loan even if you meet the normal standards the bank considers in determining whether to approve or deny the application.

Applicant's Signature Date

Co-Applicant's Signature Date