

Personal Financial Statement

Name _____

Address _____

Social Security No. _____

Date of Birth _____

Home Phone _____

Work Phone _____

Present Employer _____

Position _____

Address of Employer _____

Regardless of your marital status, you may apply for credit in your name alone.

If you are married or are separated and applying for credit in your name alone, complete and sign this financial statement on the reverse.

If you are unmarried or are separated and applying for credit in your name alone, complete and sign this financial statement on the reverse.

If you are applying for credit jointly with another person who is not your spouse, complete and sign this financial statement and have the other person complete a separate financial statement. If you are married, not separated and are a resident of California or another community property state, follow the personal financial statement instructions for married applicants.

Married applicants: If you are married, not separated and are a resident of California or another community property state, include in your personal financial statement all information about yourself and your spouse. Unless you indicate otherwise, all income and assets will be presumed to be community property and all debts will be presumed to be community liabilities.

Then:

- If you are applying in your name alone, complete and sign this financial statement on the reverse.
- If you are applying jointly with your spouse, complete this financial statement and both sign on the reverse.

APPLICANT'S MARITAL STATUS: Married Unmarried Separated

In connection with this Personal Financial Statement, I am applying for a loan/line of
\$ _____, for the purpose of _____

- in my name alone
- jointly with my spouse, whose name is _____
- jointly with another person whose Personal Financial Statement is attached.

Spousal Information: Social Security No. _____ Date of Birth _____

Employer _____

Address of Employer _____

SCHEDULE 3 Securities Owned

NO. SHARES OR BOND AMOUNT	DESCRIPTION	TITLE IN NAME OF	HOW HELD CODE*	AMOUNT AT WHICH CARRIED ON THIS STATEMENT			PRESENT MARKET VALUE			L=Listed U=Unlisted
TOTAL										

SCHEDULE 4 Life Insurance

INSURED	FACE AMOUNT OF POLICY			INSURANCE COMPANY	BENEFICIARY	CASH VALUE			LOANS			
TOTAL												

SCHEDULE 5 Real Estate

ADDRESS AND TYPE OF PROPERTY	TITLE IN NAME OF	HOW HELD CODE*	MONTHLY INCOME	COST		PRESENT MARKET VALUE	TOTAL BALANCE OWED (DETAIL IN SCHEDULE 6)				
				YEAR ACQUIRED							
					\$						
					per						
					\$						
					per						
					\$						
					per						
					\$						
					per						
					\$						
					per						
TOTAL											

SCHEDULE 6 Mortgages or Liens on Real Estate

TO WHOM PAYABLE	INDICATE 1ST OR 2ND MORTGAGE	HOW PAYABLE	INTEREST RATE	MATURITY DATE	BALANCE OWING		
		\$ per					
		\$ per					
		\$ per					
		\$ per					
		\$ per					

SCHEDULE 7 Notes Payable

TO WHOM	ADDRESS	COLLATERAL	INTEREST RATE	UNPAID BALANCE		

* HOW HELD CODES	COMMUNITY PROPERTY	SEPARATE PROPERTY (indicate applicable abbreviation)		
	ALWAYS INDICATE "CP"	"SO" = SINGLE OWNERSHIP	"JT" = JOINT TENANTS	"TIC" = TENANTS IN COMMON

Have you any contingent liabilities and/or have you guaranteed or co-signed any other loans not shown on this statement?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you ever gone through bankruptcy?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are any assets pledged or debts secured except as shown?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you made a will?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are your tax returns being audited by the I.R.S.?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are any assets held in trust?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If yes, what is the name of the trust? _____		
Is the trust revocable?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Please provide us the following items necessary to process your loan request.

- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

YOUR REPRESENTATIONS AND WARRANTIES

I understand that the Bank is relying on the information in this financial statement (including the designation of my property as separate or community property) in deciding to give or continue the financial accomodation or extension of credit I have requested or received. I promise that this is a true statement of my financial condition as of the date of valuations. You may rely on it as being true and correct until I otherwise notify you in writing. If this statement is not true in any material respect, or I should die, file for bankruptcy, if any other creditor tries to seize my property, or if any adverse change occurs in my financial condition, at your election any or all of my indebtedness and obligations to you, direct or contingent, shall become immediately due and payable without demand or notice. Should I place my property into a trust, I will not exercise any trust powers against the bank's rights and if I should default, I irrevocably authorize the bank to direct the trustee in my name to pay all amounts due to the bank. You may retain and verify this statement and may seek credit information about me, by obtaining a consumer credit report or otherwise. I understand that from time to time you may receive information about me from others, and may answer questions and requests from others seeking credit and experience information about me and my relationships with you, but that you will try to protect our confidential relationship in handling other requests, like those from governmental agencies. If this is a joint financial statement, these representations and warranties are from each of us.

I HAVE READ, UNDERSTAND AND AGREE TO MAKE THESE REPRESENTATIONS AND WARRANTIES.

Date

Your Signature

Date

Your Spouse's Signature (if you are requesting the financial accommodation jointly.)