

INSTRUCTIONS FOR COMPLETING THE PERSONAL FINANCIAL STATEMENT

If you prefer to use the computer to fill out the form:

- 1) Fill in all the yellow-highlighted areas. Using the tab key will automatically move the cursor to those cells which require your input. Cells which aren't highlighted will automatically populate as necessary using the information you input into the schedules on the second page and third page if required of the form.
- 2) Print out the worksheet.
- 3) Sign and date the second page of the statement. (An e mail copy will not suffice; your signature is required.)
- 4) Mail it to your loan officer.

If you prefer to fill out the form by hand:

- 1) Print out the worksheet.
- 2) Fill out every area of the worksheet. (Ignore highlights)
- 3) Sign and date the second page of the statement.
- 4) Mail it to your loan officer.

Thank you!

SCHEDULE A - U.S. GOVERNMENT & MARKETABLE SECURITIES

Number of Shares Or Face Value (Bonds)	Description	In Name Of	Are These Pledged?	Market Value

SCHEDULE B - NON-MARKETABLE SECURITIES

Number of Shares	Description	In Name Of	Are These Pledged?	Source of Value	Value
					=

SCHEDULE C - PARTIAL INTERESTS IN REAL ESTATE EQUITIES

Address & Type Of Property	Title In Name Of	% Of Ownership	Date Acquired	Cost	Market Value	Mortgage Holder	Mortgage Payment	Mortgage Balance

SCHEDULE D - REAL ESTATE OWNED

Address & Type Of Property	Title In Name Of	Date Acquired	Cost	Market Value	Mortgage Holder	Mortgage Payment	Mortgage Balance

SCHEDULE E - LIFE INSURANCE CARRIED, INCLUDING N.S.L.I. AND GROUP INSURANCE

Name Of Insurance Company	Owner of Policy	Beneficiary	Face Amount	Policy Loans	Cash Surrender Value
				\$ -	
				\$ -	

SCHEDULE F - ALL BANKS OR FINANCE COMPANIES WHERE CREDIT IS OUTSTANDING

Name & Address Of Lender	Credit In The Name Of	Collateral	Original Date	Payment Amount	Current Balance	Original Balance

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with you on behalf of the undersigned, or persons, firms, or corporations in whose behalf the undersigned may either severally or jointly with others, execute a guaranty in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary and to obtain a consumer credit report from any credit reporting agency to verify the accuracy of the statements made herein, in connection with Bank's preliminary evaluation of undersigned, or during any periodic review of undersigned deemed necessary by Bank. You are authorized to answer questions about your credit experience with me/us.

Signature (Individual) _____
 S. S. No. _____ Date of Birth _____

Date Signed _____
 Signature (Individual) _____
 S. S. No. _____ Date of Birth _____

SCHEDULE A - U.S. GOVERNMENT & MARKETABLE SECURITIES (CONTINUED)

Number of Shares Or Face Value (Bonds)	Description	In Name Of	Are These Pledged?	Market Value

SCHEDULE B - NON-MARKETABLE SECURITIES (CONTINUED)

Number of Shares	Description	In Name Of	Are These Pledged?	Source of Value	Value

SCHEDULE C - PARTIAL INTERESTS IN REAL ESTATE EQUITIES (CONTINUED)

Address & Type Of Property	Title In Name Of	% Of Ownership	Date Acquired	Cost	Market Value	Mortgage Holder	Mortgage Payment	Mortgage Balance

SCHEDULE D - REAL ESTATE OWNED (CONTINUED)

Address & Type Of Property	Title In Name Of	Date Acquired	Cost	Market Value	Mortgage Holder	Mortgage Payment	Mortgage Balance
							\$ -

SCHEDULE E - LIFE INSURANCE CARRIED, INCLUDING N.S.L.I. AND GROUP INSURANCE (CONTINUED)

Name Of Insurance Company	Owner of Policy	Beneficiary	Face Amount	Policy Loans	Cash Surrender Value

SCHEDULE F - ALL BANKS OR FINANCE COMPANIES WHERE CREDIT IS OUTSTANDING (CONTINUED)

Name & Address Of Lender	Credit In The Name Of	Collateral	Original Date	Payment Amount	Current Balance	Original Balance