



PERSONAL FINANCIAL STATEMENT

| | | | |
|------------------------------|---------------|----------------------|---|
| Name | Date of Birth | Social Security # | Driver's License # <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated |
| Address | | Phone # | How long? <input type="checkbox"/> Own <input type="checkbox"/> Rent \$ _____ <input type="checkbox"/> Other per month |
| Name and Address of Employer | Position | Length of Employment | Business Phone |
| Co-applicant / Spouse's Name | Date of Birth | Social Security # | Drivers License # <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated |
| Address | | Phone # | How long? _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent \$ _____ <input type="checkbox"/> Other per month |
| Name and Address of Employer | Position | Length of Employment | Business Phone |

If married, you may apply for a separate account. 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. **Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying your obligation.**

Financial information as of _____

| ASSETS | AMOUNT | LIABILITIES | AMOUNT | MONTHLY PAYMENT |
|--|--------|--|--------|-----------------|
| Cash on Hand and in Banks | | Income taxes payable | | |
| Savings Accounts | | Other taxes payable | | |
| Securities owned (Schedule 1) | | Revolving Credit (Schedule 4) | | |
| IRA/Keogh/Pension | | Installment contracts and notes payable to banks and others (Schedule 5) | | |
| Notes Receivable including mortgages & Deeds of Trust Owned (Schedule 2) | | Loans on Life Insurance | | |
| Cash Surrender Value of Life Insurance | | Mortgages or Liens on Real Estate (Schedule 3) | | |
| Real Estate Market Value (Schedule 3) | | Other Liabilities (Detail) | | |
| Other investments (Partnerships, etc.) | | | | |
| Automobiles | | | | |
| Personal property | | | | |
| Other Assets (Detail) | | Total Liabilities / Payments | | |
| | | NET WORTH | | |
| TOTAL ASSETS | | TOTAL LIABILITIES & NET WORTH | | |

| ANNUAL INCOME | AMOUNT | ANNUAL EXPENDITURES | AMOUNT | CONTINGENT LIABILITIES | AMOUNT |
|--|--------|--------------------------------|--------|---|--------|
| Applicant Salary | | Interest | | As Endorser | |
| Co-Applicant/Spouse salary | | Property Tax/Assessments | | As Guarantor | |
| Dividends/Bonds | | Income and other tax | | On Damage Claims | |
| Interest | | Mortgage Payments | | Letters of Credit | |
| Rentals | | Other Contract Payments | | Other (Detail) | |
| Other (Detail) | | Rent | | | |
| If you are married and live in a community property state, your earnings, your spouses earnings and all "other income" are presumed to be community property unless you indicate otherwise | | Insurance | | <input type="checkbox"/> Check here if "none" | |
| | | Alimony, Child Support, Maint. | | | |
| | | Personal Expenses | | | |
| | | Other (Detail) | | | |
| | | | | | |
| TOTAL ▶ | | TOTAL ▶ | | TOTAL ▶ | |

GENERAL INFORMATION – If married these questions apply to both you and your spouse

Are any assets held in Trust? Yes No

Are any assets pledged or debts secured except as shown? Yes No

Are you party to any claim or suits? Yes No

Have you ever had a repossession? Yes No

Has there been an IRS audit in the past 3 years? Yes No

Have you ever had a bankruptcy or had a judgment against you? Yes No

If yes, has the audit been settled? Yes No

Have you ever been a principal or guarantor of a firm that declared Bankruptcy? Yes No

Have you ever been convicted of a felony? Yes No

If yes to any of the above, please explain below or on a separate sheet.

SCHEDULE 1: MARKETABLE SECURITIES:

| Are any of your securities restricted? <input type="checkbox"/> Yes <input type="checkbox"/> No | | | Do you own 10% or more of the outstanding shares of any company? <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |
|---|---------------------------|-------------|---|-------------------|--------------|----------------------|
| HOW HELD | NO. SHARES OR BOND AMOUNT | DESCRIPTION | TITLE IN THE NAME OF | PLEGDED YES OR NO | WHERE TRADED | PRESENT MARKET VALUE |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| Total: | | | | | | \$ |

↑ _____ Indicate: J – Jointly with spouse; O – Jointly with other than spouse; A – Applicant's separate property; S – Spouse's separate property

SCHEDULE 2: NOTES RECEIVABLE-MORTGAGE & DEED OF TRUST OWNED

| HOW HELD | NAME OF DEBTOR | COLLATERAL/TYPE OF PROPERTY | DATE OF NOTE | ANNUAL P&I PAYMENT | DUE DATE | 1 ST OR 2 ND LIEN | UNPAID BALANCE |
|---------------|----------------|-----------------------------|--------------|--------------------|----------|---|----------------|
| | | | | | | | |
| | | | | | | | |
| Total: | | | | | | | \$ |

↑ Indicate: J – Jointly with spouse; O – Jointly with other than spouse; A – Applicant’s separate property; S – Spouse’s separate property

SCHEDULE 3: REAL ESTATE HOLDINGS – MORTGAGES OR LIENS

↑ Indicate: SD = Single Dwelling; MD = Multiple Dwelling; or C = Commercial/Industrial.

| HOW HELD | PROPERTY ADDRESS | A. MKT. VALUE | DATE | NAME OF LENDERS | A. 1 ST T.D.BAL | MO. PAYMENT |
|----------|------------------|---------------|--------------|-----------------|----------------------------|-------------|
| | | B. COST | PURCH %OWNED | | B. 2 ND T.D.BAL | MO. PAYMENT |
| | | A. | | | A. | |
| | | B. | | | B. | |
| | | A. | | | A. | |
| | | B. | | | B. | |
| | | A. | | | A. | |
| | | B. | | | B. | |

↑ Indicate: J – Jointly with spouse; O – Jointly with other than spouse; A – Applicant’s separate property; S – Spouse’s separate property

SCHEDULE 4: REVOLVING CREDIT

SCHEDULE 5: NOTES PAYABLE

| CREDITORS NAME | ACCOUNT NO. | MONTHLY PAYMENT | PRESENT BALANCE | CREDITORS NAME | ACCOUNT NO. | MONTHLY PAYMENT | PRESENT BALANCE |
|----------------|-------------|-----------------|-----------------|----------------|-------------|-----------------|-----------------|
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | TOTAL | TOTAL | | | TOTAL | TOTAL |
| | | \$ | \$ | | | \$ | \$ |

I will immediately notify you in writing if there is a material change in my financial condition. In the absence of such notice, this shall constitute both a new and continuing statement of my financial condition each time I become obligated to you or you rely, to any extent whatsoever, on this statement of my financial condition.

I agree that my present and future obligations to you may become immediately due and payable at your sole discretion and without damage or notice, if: (a) I, or any endorser or guarantor of any of my obligations, at any time fail in business, become insolvent, commit an act of bankruptcy, or die; (b) a writ of attachment, garnishment, execution or other legal process is issued against a material portion of my property; (c) any act for the collection of delinquent taxes is taken against me; (d) any representation to you by me or a guarantor or endorser of my obligations proves to be misleading or untrue; (e) I fail to notify you of any material change in my financial condition or there is a material adverse change in my condition; or (f) I sell or transfer any interest in my current business.

I agree that any of my property in your possession shall be subject to your lien and right to offset for my obligations to you.

You may verify the information contained in this statement with any third party. You may also release any information to others regarding my financial condition and your credit and deposit experience with me in conjunction with all applicable State and Federal laws. By signing below, I hereby waive my rights under Vehicle Code Section 1808.21, so that, when you deem it necessary, you may obtain my residence address from the Department of Motor Vehicles.

I represent and declare under penalty of perjury under the laws of the state of Virginia that the foregoing is a true and correct statement of my financial condition. Any existing or threatened litigation, claim or circumstance which might reasonably be expected to affect my condition in the future is fully described below or in an attached statement.

X _____ Date _____
Applicant’s Signature

X _____ Date _____
Co-Applicant’s Signature

If this is to be a joint account (Your spouse does not have to sign as a co-applicant if this is to be your separate account).

X _____ Date _____
(Optional) Signature of Spouse/Former Spouse

To authorize verification of income and of credit history only (Your spouse or former spouse’s authorization may be needed if you are relying on his or her income or other community property).