

Personal Financial Statement

Lender:	son Valley Bank		Financial Condition as of:		
	Applicant	Co-Applicant		Applicant	Co-Applicant
Name:			# Depend:		
Address:			Employer:		
City, St, Zip:			Occupation:		
Soc Sec #:			Hm Phone:		
DOB:			Wk Phone:		
Email:			Email:		

CHECK AS APPLICABLE - Applicant is applying for this loan:

- ALONE, without a co-borrower, co-signor, guaranty or other person(s) or entity.
 WITH A PERSON OR PERSONS who will be contractually liable.

Names of other person(s): _____

Has any of your property been transferred to a trust? _____

Explain trust and Trustee(s): _____

*If any of the assets listed on this statement are property of a trust identify and attach listing sheet.

ASSETS			LIABILITIES			\$ Total Liabilities	\$ Mo. PMT Amount
Cash	On Hand:		Notes Payable To Banks	Schedule D			
	Deposits w/ Lender:			Payable to this Lender:			
	Other Banks:			Other Lenders:			
	Schedule B		Other Notes & Accts Pay	Schedule D			
Stocks,	Listed:			Contract Purchases:			
Bonds &	Unlisted:			Open & Revolving Accts:			
Investments	Vested Retirement:			Other:			
Notes, Contracts & Accts Rec.	Schedule C		Taxes Payable	Income Taxes:			
				Real Estate Taxes:			
Life Ins.	Cash Value:		Real Estate Notes & Contracts Payable	Schedule D			
Real Estate	Schedule A			Residences:			
	Residence:			Bare Land:			
	Bare Land:			Income Property:			
	Income Property:		Other:				
	Other:		Other Liabilities	Schedule D			
Other Personal Property	Schedule E			Life Insurance Loans:			
Autos & Trucks:		Retirement Acct Loans:					
Furniture & Fixtures:		Business:					
	Other:						
Other Assets	Schedule E						
	Business:						
Total Assets				Total Liabilities		Total Liabilities	
				Net Worth		Net Worth	
				Total Assets & Liab.		Total Assets & Liab.	

RECAP OF INCOME AND EXPENSES

ANNUAL INCOME FOR YEAR _____		ANNUAL EXPENSES FOR YR _____		CONTINGENT LIABILITIES	
Salary / Wages		Property Taxes/Asse		Endorser - Notes/Contracts	
Bonuses		R/Estate Loan Pay		Guarantor-Notes/Contracts	
Dividends / Int.		Payments on Notes		Taxes	
Rents (Gross)		Est. Living Expenses		Other (describe)	
Business (Net)					
Other Inc:		Other Exp:			
TOTAL INCOME		TOTAL EXPENSES	\$0	TOTAL	

*Alimony, child support or separate maintenance payment income need not be revealed if not considered as a basis for repaying this obligation.

LIFE INSURANCE

Owner	Insured	Beneficiary	Amount	Company

APPLICANT(S)' SIGNATURE(S)

I/ we affirm that the information contained in this application is true, complete and correct and that the lender is relying on this information if it makes the requested loan. Lender is authorized to make any investigation of my/our credit and/or employment status either directly or through any agency employed by Lender. Lender may disclose to any other interested parties Lender's experience with my/our loan account. Lender may keep this application even if it decides not to make the loan to me/us.

Applicant

Co-Applicant

X _____ Date: _____

X _____ Date: _____

CONSENT (If you are relying on income from a person not on the above application, have person complete this section for credit verification.)

I authorize Lender to make any investigation of my credit either directly or through an agency employed by Lender for the purpose connected to this credit application.

Date: _____ Signature: _____

Social Security # _____

With each list below indicate co-ownership, if any, and the extent.

SCHEDULE A - LIST OF REAL ESTATE AND IMPROVE. (show mortgage info in SchedD)

Type and Location of Property	Date Aquired	Title in Name of	Lien Holder	% You Own	Annual Taxes	Monthly Rent	Original Cost	Present Market Val.
Total Real Estate Owned:								

SCHEDULE B - STOCKS, BONDS & INVESTMENTS

Number of Shares	Description-Rate-Maturity If Pledged, To Whom	How Registered	Book Value	Market Value
Total Stocks, Bonds, Inv. Owned:				

SCHEDULE C - NOTES, CONTRACTS AND ACCOUNTS RECEIVABLES

Due From (names)	Date of Obligation	Original Balance	Current Balance	Payment Terms	Due Date	Description of Collateral (if any)
Total Accounts Receivable:						

SCHEDULE D - NOTES, CONTRACTS AND ACCTS PAY (include property listed on Sched A)

Due to (names)	Date Occurred	Original Balance	Current Balance	Payment Terms	Due Date	Description of Collateral (if any)
Total Accounts Payable:						

SCHEDULE E - DETAIL LIST OF IMPORTANT ASSETS

Items	Estimated Curr. Value	Items	Estimated Curr. Value	Items	Estimated Curr. Value
Sub total of Assets:		Sub Total of Assets:		Grand Total of Assets:	

EQUAL CREDIT OPPORTUNITY ACT NOTICE
 The Federal Equal Credit Opportunity Act prohibits Creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is: FDIC Consumer Response Center, Federal Deposit Insurance Corporation, 1100 Walnut Street, Box #11, Kansas City MO 64106, Toll-free: (877)275-3342 or TDD: (800)925-4618.