

PERSONAL FINANCIAL STATEMENT

Submitted to: CENTURY BANK AND TRUST

Date: _____

IMPORTANT: Read these directions before completing this Statement

- If you are applying for individual credit in your own name and are relying on your own income, or assets and not the income or assets of another person as the basis for repayment of the credit requested, or if this statement relates to your guaranty of the indebtedness of other person(s), firm(s), or corporation(s), complete only Sections 1, 3, and 4.
- If you are applying for individual credit but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, complete all Sections. Provide information in Section 2 about the person whose alimony, support, or maintenance payments or income or assets you are relying on. 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 this obligation.

| Section 1 - Individual Information (type or print) | Section 2 - Other Party Information (type or print) |
|---|---|
| Name _____ | Name _____ |
| Address _____ | Address _____ |
| City, State & Zip _____ | City, State & Zip _____ |
| E-mail Work _____ | E-mail Work _____ |
| E-mail Home _____ | E-mail Home _____ |
| Social Security # _____ | Social Security # _____ |
| Date of Birth _____ | Date of Birth _____ |
| Position or occupation _____ | Position or occupation _____ |
| Business name _____ | Business name _____ |
| Business address _____ | Business address _____ |
| City, State & Zip _____ | City, State & Zip _____ |
| Length at present address _____ | Length at present address _____ |
| Length of employment _____ | Length of employment _____ |
| Res. phone _____ Bus. phone _____ | Res. phone _____ Bus. phone _____ |
| Have (either of) you or any firm in which you were a major owner ever declared bankruptcy, or settled any debts for less than the amounts owed? If yes, please provide details on a separate sheet. <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| Are (either of) you a defendant in any suit or legal action? <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| Are (either of) you presently subject to any unsatisfied judgements to tax liens? <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| When, if ever, have (either of) you been audited by IRS? | |

| Section 3 - Statement of Financial Condition as of _____ | | | | | | | |
|--|--|---------|------------------------|---|--|---------|------------------------|
| Assets <small>(Do not include assets of doubtful value)</small> | In dollars (omit cents) [Individual] | [Joint] | If joint, with whom | Liabilities | In dollars (omit cents) [Individual] | [Joint] | If joint, with whom |
| Cash, Checking & Savings, CD's - see Schedule A | | | | Notes payable to banks & others - see Schedule H | | | |
| U.S. Gov't. & marketable securities - see Schedule B | | | | Due to brokers | | | |
| Non-marketable securities - see Schedule C | | | | Amounts payable to others-secured | | | |
| Securities held by broker in margin accounts | | | | Amounts payable to others-unsecured | | | |
| Restricted, control or margin account stocks | | | | Accounts & bills due | | | |
| Real estate owned - see Schedule D | | | | Unpaid income tax | | | |
| Accounts, loans, & notes receivable | | | | Other unpaid taxes & interest | | | |
| Automobiles | | | | Real estate mortgages payable - see Schedules D & H | | | |
| Cash surrender value-life insurance - see Schedule E | | | | | | | |
| Vested interest in deferred compensation/profit-sharing plans - see Schedule F | | | | | | | |
| Business ventures - see Schedule G | | | | | | | |
| Other assets/personal property itemize - see Schedule G if applicable | | | | | | | |
| | | | | Total Liabilities | | | |
| | | | | Net Worth | | | |
| Total Assets | | | | Total Liabilities and Net Worth | | | |

| Section 4 - Annual Income For Year Ended _____ | | | | | | | | | |
|--|--------------|---------|--|--------------|---------|---|--------------------------|--------------------------|--|
| Annual Income | [Individual] | [Joint] | Annual Expenditures | [Individual] | [Joint] | Contingent Liabilities Estimated Amounts | [Individual] | [Joint] | |
| Salary, bonuses & commissions | \$ | | Mortgage/rental payments | \$ | | Do you have any... Contingent liabilities (as endorser, co-maker or guarantor?)... | | | |
| Dividends & interest | | | Real estate taxes & assessments | | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |
| Real estate income | | | Taxes-federal, state & local | | | (On leases? on contracts?) | <input type="checkbox"/> | <input type="checkbox"/> | |
| Other income <small>(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 this obligation.)</small> | | | Insurance payments | | | Involvement in pending legal actions? | <input type="checkbox"/> | <input type="checkbox"/> | |
| | | | Other contract payments <small>(car payments, charge cards, etc.)</small> | | | Contested income tax liens? | <input type="checkbox"/> | <input type="checkbox"/> | |
| | | | Alimony, child support, maintenance | | | Any estimated capital gains tax on the unrealized asset appreciation? | <input type="checkbox"/> | <input type="checkbox"/> | |
| | | | Other expenses | | | Other special debt or circumstances? | <input type="checkbox"/> | <input type="checkbox"/> | |
| Total Income | \$ | | Total Expenditures | \$ | | If "yes" to any question(s) describe: | | | |
| | | | | | | | | | |
| | | | | | | Total Contingent Liabilities | \$ | | |

SCHEDULE A - CASH, CHECKING AND SAVINGS ACCOUNTS, CERTIFICATES OF DEPOSIT, MONEY MARKET FUNDS, ETC.

| Name of Financial Institution | Type of Account | Owner | (J) | If Pledged, to Whom? | Balance |
|-------------------------------|-----------------|-------|-----|----------------------|---------|
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SCHEDULE B - U.S. GOVERNMENT & MARKETABLE SECURITIES (Use additional sheet if necessary)

| Number of Shares or Face Value of Bonds | Description | In Name of | Are these Registered, Pledged, or Held by Others? | Market Value | Exchanges Where Traded |
|---|-------------|------------|---|--------------|------------------------|
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SCHEDULE C - NON-MARKETABLE SECURITIES (Use additional sheet if necessary)

| Number of Shares | Description | In Name of | Are these Registered, Pledged, or Held by Others? | Value | Method of Valuation |
|------------------|-------------|------------|---|-------|---------------------|
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SCHEDULE D - INVESTMENTS IN REAL ESTATE (Use additional sheet if necessary)

| Description/Location of Real Estate Investment | (J) | Date of Original Investment/Amount | % Owned By You | Market Value of Your % of Investment | Present Balance | Monthly Payment | Mortgage Maturity Date | Mortgage Owed To |
|--|-----|------------------------------------|----------------|--------------------------------------|-----------------|-----------------|------------------------|------------------|
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SCHEDULE E - LIFE INSURANCE CARRIED, INCLUDING GROUP INSURANCE

| Name of Insurance Company | Owner of Policy | Beneficiary and Relationship | Face Amount | Policy Loans | Cash Surrender Value |
|---------------------------|-----------------|------------------------------|-------------|--------------|----------------------|
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SCHEDULE F - VESTED INTEREST IN DEFERRED COMPENSATION/PROFIT-SHARING PLANS

| % Vested | Company Name | Account Number | Manner of Payout (Annuity, Lump Sum, etc.) | Distribution Date | Beneficiary | Amount |
|----------|--------------|----------------|--|-------------------|-------------|--------|
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SCHEDULE G - BUSINESS VENTURES (Use additional sheets if necessary)

| List Name and Address of Any Business Venture In Which You Are a Principal or Partner | Your Position/ Title in the Business | Line of Business | Years in Business | Total Assets Listed in Section 3 | Your % of Ownership | Net Worth of Business | Present Net Value of Your Investment |
|---|--------------------------------------|------------------|-------------------|----------------------------------|---------------------|-----------------------|--------------------------------------|
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SCHEDULE H - LOANS OWING BANKS, BROKERS, FINANCE COMPANIES, AND OTHERS (MASTERCARD, VISA, ETC.)

| Owing to (Acct. No.) | (J) | Date of Original Borrowing/Amount | Present Balance | Due | Monthly Payment | Date of Final Pay't | Secured by |
|----------------------|-----|-----------------------------------|-----------------|-----|-----------------|---------------------|------------|
| | | | | | | | |
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The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. The undersigned acknowledges and understands that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty thereof. Each of the undersigned represents, warrants, and certifies that (1) the information provided herein is true, correct and complete and gives a correct and complete showing of the financial condition of the undersigned, (2) the undersigned has no liabilities direct, indirect or contingent except as set forth in this statement, and (3) legal and equitable title to all assets listed herein is in the undersigned's sole name, except as may be herein otherwise noted. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein, and to determine the credit-worthiness of the undersigned and the undersigned hereby authorizes all persons of whom you make such inquiries to respond thereto in full. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned.

Date signed _____, _____ Signature (individual) _____

Date signed _____, _____ Signature (other party) _____