

PERSONAL INCOME & EXPENSE STATEMENT

OFAC REVIEWED _____

Borrower _____

Co-Borrower _____

Address _____

Address _____

City,State,Zip _____

Birthdate _____ Soc Sec# _____

Birthdate _____ Soc Sec# _____

Status:Married _____ Separated _____ Unmarried _____

Status: Married _____ Separated _____ Unmarried _____

Drivers License # _____

Drivers License # _____

Home Phone _____ Work Phone _____

Home Phone _____ Work Phone _____

MOBILE PHONE _____

MOBILE PHONE _____

Employer _____

Employer _____

E-MAIL ADDRESS _____

E-MAIL ADDRESS _____

*****INCOME & EXPENSE SECTION*****

INCOME

Income Verification _____

MONTHLY

Salary/Commissions	\$ _____
Co-Borrower (Gross) Income	\$ _____
Business Income	\$ _____
Social Security	\$ _____
Rental Income	\$ _____
Interest/Dividends	\$ _____
Other Income _____	\$ _____

Total Income \$ _____

DEBT SERVICE

House Payment/Rent	\$ _____
Car Payment	\$ _____
Car Payment	\$ _____
Credit Card Payments	\$ _____
Other _____	\$ _____
Other _____	\$ _____
Other _____	\$ _____
Other _____	\$ _____
New Debt	\$ _____

Total Debt Service \$ _____

Income Net of Debt Service \$ _____

(Difference between income & expenses)

TOTAL DEBT TO INCOME RATIO _____ %

I certify that everything I have stated in this statement for loan application is correct and I have received a copy of the Bank's privacy policy. You may keep it whether or not the loan is approved. By signing below, I authorize you to check my credit and employment history, and to answer questions others may ask about my credit record with you. I understand that as a borrower I must update credit information at your request if my financial condition changes.

Borrower _____

Co-Borrower _____

Date _____

GNB Loan Officer _____