

Personal Financial Statement

| 1. Personal Profile | | | | | | | |
|--|--------------------|--|-----|--|--------------------|--|-----|
| You may apply for credit in your name alone, regardless of marital status. Check your marital status below only if you live in a community property state, such as Washington. You must answer the questions about your spouse only if you're married and you live in a community property state. If you are married and live in a community property state, BECU will assume that all assets, income, and debts are community property unless you indicate otherwise. Check one of the following: Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated <input type="checkbox"/> | | | | | | | |
| INDIVIDUAL INFORMATION | | | | JOINT INFORMATION | | | |
| NAME | | SOCIAL SECURITY NUMBER | | NAME | | SOCIAL SECURITY NUMBER | |
| ADDRESS | | | | ADDRESS | | | |
| CITY | | STATE | ZIP | CITY | | STATE | ZIP |
| PHONE | EMAIL ADDRESS | | | PHONE | EMAIL ADDRESS | | |
| EMPLOYER NAME | | EMPLOYMENT START DATE | | EMPLOYER NAME | | EMPLOYMENT START DATE | |
| JOB TITLE | | DATE OF BIRTH | | JOB TITLE | | DATE OF BIRTH | |
| ASSETS | | Note: Complete SCHEDULES first | | | | LIABILITIES | |
| Cash in BECU | Details Schedule A | \$ | | Credit Cards Payable | Details Schedule H | \$ | |
| Cash on Hand, in Banks, & Credit Unions | Details Schedule A | \$ | | Notes, Loans, and Accounts Payable | Details Schedule H | \$ | |
| Marketable Securities / Stocks and Bonds | Details Schedule B | \$ | | Notes Due to Relatives and Friends | Details Schedule H | \$ | |
| IRA and Tax Deferred Accounts | Details Schedule A | \$ | | Taxes Due | Details Schedule H | \$ | |
| Cash Value of Life Insurance | Details Schedule C | \$ | | Loans on Life Insurance Policies | Details Schedule C | \$ | |
| Real Estate Owned | Details Schedule D | \$ | | Real Estate Mortgages Payable | Details Schedule E | \$ | |
| Notes and Accounts Receivable | Details Schedule F | \$ | | Contract Accounts Payable | Details Schedule H | \$ | |
| Personal Property | Details Schedule G | \$ | | Other Liabilities Due | Details Schedule H | \$ | |
| Other Assets | Details Schedule F | \$ | | TOTAL LIABILITIES | | \$ | |
| Ownership Interest in Business | Details Schedule F | \$ | | Net Worth (Total Assets Minus Total Liabilities) | | \$ | |
| TOTAL ASSETS | | \$ | | TOTAL LIABILITIES AND NET WORTH | | \$ | |
| ANNUAL INCOME | | | | ESTIMATE OF ANNUAL EXPENSES | | | |
| Salary, Bonus, and Commissions | | \$ | | Income Taxes | | \$ | |
| Net Investment Income | | \$ | | Other Taxes | | \$ | |
| Rental and Lease Income (Net) | | \$ | | Insurance Premiums | | \$ | |
| Alimony, child support, or separate maintenance income need not be revealed if you do not wish BECU to consider it as a basis for repaying this obligation. | | | | Mortgage Payments | | \$ | |
| Other Income – (Itemize) | | \$ | | Rent Payable | | \$ | |
| Provide the following only if Joint account: | | | | Other Expenses | | \$ | |
| Joint Applicant Salary, Bonus, and Commissions | | \$ | | | | \$ | |
| Alimony, child support, or separate maintenance income need not be revealed if you do not wish BECU to consider it as a basis for repaying this obligation. | | | | | | \$ | |
| Joint Application Other Income – (Itemize) | | \$ | | | | \$ | |
| TOTAL | | \$ | | TOTAL | | \$ | |
| GENERAL INFORMATION | | | | CONTINGENT LIABILITIES | | | |
| Are any assets pledged other than described in the SCHEDULES below? | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | Are you an endorser, co-signer, or guarantor on additional loans or liabilities? | | <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| Are you a defendant in any suits or legal actions? | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | Do you have any liability to repay any other leases or contracts? | | <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| Date of most recent Income Tax return filed | | Year: | | Do you have any contingent liabilities arising from legal claims? | | <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| Have you ever been declared bankrupt in the last 10 years? | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | Do you have any Federal or State past due income taxes? | | <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| Are you partner or officer in any other venture | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | Other | | <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| SCHEDULE A. CASH, SAVINGS ACCOUNTS, CDs, AND IRA ACCOUNTS | | | | | | | |
| Name of Bank, Credit Union, or Brokerage | | Account Balance | | Type of Account | | Type of Ownership | |
| | | \$ | | | | | |
| | | \$ | | | | | |
| | | \$ | | | | | |
| | | \$ | | | | | |
| <input type="checkbox"/> Attach Bank or Credit Union Statements | | TOTALS | | | | \$ | |

B. SECURITIES OWNED (Including U.S. Government Bonds and all other Stocks and Bonds)

| Face Value Bonds Or # of Shares/Stocks | Description (indicate those not registered in your name) | Type of Ownership | Cost | Market Value U.S. Gov. Sec. | Market Value Marketable Sec. | Market Value Not Readily Marketable | Amount Pledged To Secured Loan |
|--|--|-------------------|------|-----------------------------|------------------------------|-------------------------------------|--------------------------------|
| | | | \$ | \$ | \$ | \$ | \$ |
| | | | \$ | \$ | \$ | \$ | \$ |
| | | | \$ | \$ | \$ | \$ | \$ |
| <input type="checkbox"/> Attach Brokerage Statements | | | | TOTALS | \$ | \$ | \$ |

C. LIFE INSURANCE (List only those Policies that you own)

| Company | Face Amount | Cash Surrender Value | Loans | Policy Pledged as Collateral | Beneficiary |
|---|-------------|----------------------|-------|------------------------------|-------------|
| | \$ | \$ | \$ | | |
| | \$ | \$ | \$ | | |
| <input type="checkbox"/> See Attached Itemization | | TOTALS | \$ | | |

D. REAL ESTATE OWNED (Indicate % of your Ownership Interest)

| Title in Name Of | % Owned | Date Acquired | Original Cost | Present Value of Real Estate |
|---|---------|---------------|---------------|------------------------------|
| | | | \$ | \$ |
| | | | \$ | \$ |
| | | | \$ | \$ |
| | | | \$ | \$ |
| <input type="checkbox"/> See Attached Itemization | | | TOTALS | \$ |

E. MORTGAGE OR CONTRACTS PAYABLE

| Name of Lender | Payment | Rent Income | Net Cash Flow | Balance Due |
|---|---------|-------------|---------------|-------------|
| | \$ | \$ | \$ | \$ |
| | \$ | \$ | \$ | \$ |
| | \$ | \$ | \$ | \$ |
| <input type="checkbox"/> See Attached Itemization | | TOTALS | \$ | \$ |

D. OTHER ASSETS

| Asset Description | Value |
|---|-------|
| | \$ |
| | \$ |
| | \$ |
| <input type="checkbox"/> See Attached Itemization | |
| TOTAL | \$ |

G. PERSONAL PROPERTY (Indicate % of your Ownership Interest)

| Description | % | Date When New | Cost When New | Value Today | Loans on Property | |
|---|---|---------------|---------------|-------------|-------------------|-----------------|
| | | | | | Balance Due | To Whom Payable |
| | | | \$ | \$ | \$ | |
| | | | \$ | \$ | \$ | |
| | | | \$ | \$ | \$ | |
| <input type="checkbox"/> See Attached Itemization | | | | TOTAL | \$ | |

H. LOANS, INSTALLMENT LOANS, CREDIT LINES, AND NOTES PAYABLE

| Payable to | Joint on account | Due Date | Balance | Monthly Payment | Collateral (if any) |
|---|------------------|----------|---------|-----------------|---------------------|
| | | | \$ | \$ | |
| | | | \$ | \$ | |
| | | | \$ | \$ | |
| | | | \$ | \$ | |
| <input type="checkbox"/> See Attached Itemization | | | TOTAL | \$ | |

This information and the information provided on all accompanying financial statements and schedules are provided for the purpose of obtaining credit. You acknowledge that representations made in this Statement will be relied on by BECU in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents your financial condition on the date given below. BECU is authorized to make all inquiries necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. You will promptly notify BECU of any subsequent changes, which would affect the accuracy of this Statement. BECU is further authorized to answer any questions about Creditors experience with you. You are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditors can be a violation of federal law 18 U.S.C., section 1014 and may result in fine, imprisonment or both. You also, authorize BECU to investigate your personal credit history as part of the above referenced Business Loan Application. Oral agreements or oral commitments to loan money, extend credit, or to forbear from enforcing repayment of a debt are not enforceable under Washington law.

By signing below, you declare that you have read and understand the above statement.

| | | | | |
|-----------|------|--|--------------------|--------------------|
| SIGNATURE | DATE | If you are guaranteeing this credit jointly, both guarantors must initial the box below. | | |
| SIGNATURE | DATE | | | |
| | | We intend to jointly guarantee this credit | GUARANTOR INITIALS | GUARANTOR INITIALS |