

Personal Financial Statement for NBKC Bank

IMPORTANT: FILL OUT THE FRONT AND BACK OF THIS FORM COMPLETELY, SIGN AND DATE APPROPRIATELY.

Mark Choice for Use of Statement: Individual Credit Individual Credit relying on other Non-Applicant Income As Guarantor
 Joint Credit We intend to apply for joint credit (initial here) _____

APPLICANT A				APPLICANT B or OTHER PARTY							
Last Name		First Name		MI	Last Name		First Name		MI		
Address			Since		Address			Since			
City		State		Zip		City		State		Zip	
Social Security No.		Birthdate		Home Phone		Social Security No.		Birthdate		Home Phone	
Previous Address		City, St., Zip		Years There		Previous Address		City, St., Zip		Years There	
Present Employer		Position		Work Phone		Present Employer		Position		Work Phone	
Employer's Address		City, St., Zip		Years There		Employer's Address		City, St., Zip		Years There	
Previous Employer		Position		Years There		Previous Employer		Position		Years There	
Accountant		Attorney				Accountant		Attorney			

This PERSONAL BALANCE SHEET is effective as of _____

ASSETS	Section	Individual Amount	Joint Amount	If Joint, With Whom	LIABILITIES	Section	Amount
Cash, CD's, Savings	A				Revolving Accounts	E	
Marketable Securities	B				Car, Boat, RV Loans	E	
Cash Value - Life Insurance	C				Other Notes Payable to Banks	E	
Non-Marketable Securities	D				Student Loans	E	
IRA's, 401k's, Retirement Accts.	E				Margin Stock/Policy Loans	E	
Automobiles, Boats, RV's	E				Loans Against Retirement Acct.	E	
Real Estate - Primary Residence	F				Mortgage(s) - Prim. Res.	F	
Real Estate - All Other	G				Mortgage(s) - All Other	G	
Partnership Interests	H				Loans Owed to Business	H	
Business Ventures	H				Unpaid Taxes	I	
Accounts / Notes Receivable	I				Other Liabilities	I	
Personal Property	I				Total Liabilities		
Other Assets	I				Net Worth		
Total Assets					Total Liabilities & Net Worth		

Yes No Have (either of) you ever declared bankruptcy? Yes No Are (either of) you a defendant in any suit or legal action?
 Yes No Are (either of) you subject to any unsatisfied judgements? Yes No Do (either of) you guarantee any debt?
 Yes No Are (either of) you liable on any lease or contract? Yes No Any significant financial change in the next 12 months?
 If (either of) you answered "Yes" to any of the questions above, please provide details on a separate sheet.

This PERSONAL INCOME SHEET is effective as of _____

ANNUAL INCOME	Applicant A	Applicant B	Total Amount	ANNUAL EXPENDITURES	Amount
Gross Salary				Mortgage Payment(s) or Rent	
Bonus and/or Commissions				Real Estate Taxes and Assessments	
Interest and Dividend Income				Income, FICA, Other Taxes	
Retirement Income				All Insurance Payments	
Trust Income				Alimony and/or Child Support Payments	
NET Real Estate Income or Loss				Tuition Expense	
Other Investment Income or Loss				Medical Expenses	
Partnership Income or Loss				Credit Card and/or Installment Loans	
Other Income				Other Expenses	
Total Income				Total Expenditures	

Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for this obligation.

Complete Schedules and Sign on Reverse Side - Use Additional Sheets if Necessary

SECTION A: Cash, Checking and Savings Accounts, Certificates of Deposit, Money Market Accounts, Etc.

Financial Institution	Type of Account	Owner	If Pledged, To Whom?	Balance

SECTION B: U.S. Government and Marketable Securities

Description Including Maturity	Owner	Registered, Pledged, or Held by Others	Face Amt. or No. of Shares	Market Value

SECTION C: Life Insurance Carried, Including Group Insurance

Insurance Company	Owner	Beneficiary and Relationship	Face Amount	Policy Loans	Cash Value

SECTION D: Non-Marketable Securities

Description Including Maturity	Owner	Registered, Pledged, or Held by Others	Face Amt. or No. of Shares	Market Value

SECTION E: Retirement Accounts, Autos, Boats, RV's; Loans Owing Banks, Brokers, Finance Companies and Others

Description of Account / Asset	Owner	Company or Lender	Date of Orig. Loan	Amount of Orig. Loan	Balance Owed	Monthly Payment	Date of Final Pmt.	Market Value

SECTION F: Real Estate - Primary Residence

Description and Location of Property	Lender	Date of Purchase	Purchase Price	Balance Owed	Monthly Payment	Date of Final Pmt.	Market Value

SECTION G: Real Estate - All Other

Description and Location of Property	Lender	Date of Purchase	Purchase Price	Balance Owed	Monthly Payment	% Owned By You	Market Value Of Your Ownership

SECTION H: Partnerships and/or Business Ventures

Description of Business You are a Principal or Partner	Position or Title	Year Started	% Owned By You	Value Shown on Front Page	Net Worth of Business	Present Net Value of Investment

SECTION I: Describe Accts./Notes Receivable, Personal Property, Other Assets; and/or Unpaid Taxes and Other Liabilities

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.

X		X	
Applicant A Signature	Date	Applicant B Signature	Date