TOWN & COUNTRY BANK

PERSONAL FINANCIAL STATEMENT (Do not use for business statements)

PLEASE COMPLETE FULLY (Describe any unusual assets or liabilities)

NOTICE: Nevada is a "Community Property" state, which generally means that all property, goods, salaries and debts acquired, earned or contracted after marriage belong, by law, to the marital community. "Sole and Separate Property" is generally defined as those goods, property, income and debts acquired prior to marriage or by gift or inheritance after marriage.

PLEASE READ CAREFULLY:

This Financial Statement, unless otherwise marked below, is to be considered as the assets, liabilities and income of both spouses (marital community) to be relied upon in connection with credit extended by Bank to that marital community. Credit may be extended on one signature, unless, under applicable State law, or Bank reasonably believes, both signatures are required. Supply all information below.

☐ This Financial Statement is to be considered as my sole and separate assets and income therefrom and all debts for which I am obligated by my signed promise to pay and does not contain information on assets, income or creditworthiness of spouse or marital community.

FINANCIAL CONDITION AS OF ___________________, _______

PERSONAL INFORMATION					
APPLICANT			**CO-APPLICANT**		
Name			**Name**		
Home Address			**Home Address**		
City, State, Zip			**City, State, Zip**		
Home Phone No.	**Social Security No.**	**Date of Birth**	**Home Phone No.**	**Social Security No.**	**Date of Birth**
Employer			**Employer**		
Address of Employer			**Address of Employer**		
Business Phone No.	**No. of Years with Employer**	**Title/Position**	**Business Phone No.**	**No. of Years with Employer**	**Title/Position**

Cash Income & Expenditures Statement For Year Ended ______________________ (Omit cents)

ANNUAL INCOME	AMOUNT ($)		ANNUAL EXPENDITURES		AMOUNT ($)	
Salary (Applicant)	$		Federal Income and Other Taxes		$	
Salary (Co-Applicant)			State Income and Other Taxes			
Bonuses & Commissions (Applicant)			Rental Payments. Co-op or Condo Maintenance			
Bonuses & Commissions (Co-Applicant)			Mortgage Payments	Residential		
Rental Income				Investment		
Interest Income			Property Taxes	Residential		
Dividend Income				Investment		
Capital Gains			Interest & Principal Payments on Loans			
Partnership Income			Insurance			
Other Investment Income			Investments &/or Partnership Contributions			
Other Income (List)**			Alimony/Child Support			
			Tuition			
			Other Expense (List)			
TOTAL INCOME →	**$**		**TOTAL EXPENDITURES →**		**$**	

** Income from alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.

Except as specifically disclosed, all assets listed in this financial statement are held in Applicant's personal name, and none have been placed in trust.

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ASSETS	AMOUNT ($)		LIABILITIES	AMOUNT ($)	
Cash in Town & Country Bank	$		Notes Payable to Town & Country Bank	$	
Cash in Other Institutions			Notes Payable to Others (Schedule E)		
(including money market accounts, CDs)			Secured		
Readily Marketable Securities (Schedule A)			Unsecured		
Non-Readily Marketable Securities (Schedule A)			Accounts Payable (including credit cards)		
Accounts and Notes Receivable			Margin Accounts		
Net Cash Surrender Value of Life Insurance (Schedule B)			Notes Due: Partnership (Schedule D)		
Residential Real Estate (Schedule C)			Taxes Payable		
Real Estate Investments (Schedule C)			Mortgage Debt (Schedule C)		
Partnership / PC Interests (Schedule D)			Life Insurance Loans (Schedule B)		
IRA, Keogh, Profit-Sharing & Other Vested Retirement Accts.			Other Liabilities (List):		
Deferred Income (number of years deferred _____________)					
Personal Property (including automobiles)					
Other Assets (List):					
			TOTAL LIABILITIES	$	
			NET WORTH	$	
	$			$	

CONTINGENT LIABILITIES (If yes for any of the following, please give details)			AMOUNT ($)
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership?	☐ YES	☐ NO	$
Do you have any outstanding letters of credit or surety bonds?	☐ YES	☐ NO	
Are there any suits or legal actions pending against you?	☐ YES	☐ NO	
Do you have any past or present judgments against you?	☐ YES	☐ NO	
Are you contingently liable on any lease or contract?	☐ YES	☐ NO	
Are any of your tax obligations past due?	☐ YES	☐ NO	

SCHEDULE A - ALL SECURITIES (Including Non-Money Market Mutual Funds)

NO. OF SHARES (STOCK) OR FACE VALUE (BONDS)	DESCRIPTION	OWNER(S)	WHERE HELD	COST	CURRENT MARKET VALUE	PLEDGED ?	
						YES	NO
READILY MARKETABLE SECURITIES (Including U.S. Governments and Municipals)*							
NON-READILY MARKETABLE SECURITIES (Closely Held, Thinly Traded, or Restricted Stock)							

* If not enough space, attach a separate schedule or brokerage statement and enter totals only.

SCHEDULE B - INSURANCE

LIFE INSURANCE (Use additional sheet if necessary)

INSURANCE COMPANY	FACE AMOUNT OF POLICY	TYPE OF POLICY	BENEFICIARY	CASH SURRENDER VALUE	AMOUNT BORROWED	OWNERSHIP

SCHEDULE C - PERSONAL RESIDENCE & REAL ESTATE INVESTMENTS, MORTGAGE DEBT (majority ownership only)

PERSONALRESIDENCE	LEGAL OWNER	PURCHASE		MARKET VALUE	PRESENT LOAN BALANCE	INTER EST RATE	FIXED OR ADJ.	LOAN MATURITY DATE	MONTHLY PAYMENT	LENDER
PROPERTY ADDRESS		YEAR	PRICE							

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INVESTMENT PROPERTY ADDRESS	**LEGAL OWNER**	**PURCHASE** **YEAR**	**PRICE**	**MARKET VALUE**	**PRESENT LOAN BALANCE**	**INTER EST RATE**	**FIXED OR ADJ.**	**LOAN MATURITY DATE**	**MONTHLY PAYMENT**	**LENDER**

TYPE OF INVESTMENT	LIMITED OR GENERAL PARTNER	DATE OF INITIAL INVESTMENT	COST	PERCENT OWNED	CURRENT MARKET VALUE	BALANCE DUE ON PARTNERSHIPS: NOTES, CASH CALL	FINAL CONTRIBUTION DATE
Business Professional (Indicate Name):							
Investments (Including Tax Shelters):							

* **NOTE:** For investments which represent a material portion of your total assets, please include the relevant financial statements or tax returns, or in the case of partnership investments or S-corporations, Schedule K-1's.

SCHEDULE E - NOTES PAYABLE

DUE TO	TYPE OF LOAN	AMOUNT OF LOAN	SECURED ? YES	NO	COLLATERAL	INTEREST RATE	MATURITY	MONTHLY PAYMENT	UNPAID BALANCE

PLEASE ANSWER THE FOLLOWING QUESTIONS:

Are any significant changes expected in your financial situation in the next twelve months?	☐ YES	☐ NO
Have you, co-applicant, or a firm in which you were a major owner ever declared bankruptcy?	☐ YES	☐ NO
Do you have a will?	☐ YES	☐ NO
Do you anticipate any substantial inheritances?	☐ YES	☐ NO
Are all taxes current?	☐ YES	☐ NO
Are any taxes returns currently being audited?	☐ YES	☐ NO
Are there any assets held in trust?	☐ YES	☐ NO

REPRESENTATIONS AND WARRANTIES

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 guarantee of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify you in writing of any change in name, address, or employment and of any material change (1) in the undersigned's capacity to perform its (or their) obligations to you or (2) in the financial condition of any of the undersigned. 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 creditworthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned give you shall be your property.

______________________________ Date

______________________________ Your Signature

______________________________ Date

______________________________ Co-Applicant's Signature (if you are requesting joint credit)

Please initial other side

AUTHORIZATION TO RELEASE INFORMATION AND CERTIFICATION OF INFORMATION PROVIDED

I/We hereby authorize the release to Town & Country Bank any and all information that may be requested from time to time for the purposes related to our credit request/transaction with them. I/we hereby authorize Town & Country Bank to release such information, as they deem necessary, to any entity for purposes related to our credit request/transaction with them. I/We further authorize Town & Country Bank to make inquiries necessary to verify the accuracy of the statements made and to determine my creditworthiness.

I/We hereby certify that the statements and all supporting documents provided on behalf of the Town & Country Bank Business Credit Application are valid and correct to the best of my/our knowledge.

I/We acknowledge that all loan commitments must be in writing and nothing that has been or may be stated verbally in the future shall be construed as a commitment.

Initials _________________

Initials _________________