



Personal Financial Statement

If you are applying for credit or if this statement relates to your guaranty of the indebtedness of other person(s), firm(s) or corporations(s) complete all except Section 2. If you 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, provide information in Section 2 about the person whose alimony, support, or maintenance payments or income or assets you are relying on. You do not need to reveal alimony, child support, or separate maintenance income if you do not wish to have it considered as basis for repaying this obligation.

I intend to apply for individual credit _____
Applicant (signature)

If you are applying for joint credit, or if this statement relates to your guaranty of the indebtedness of other person(s) firm(s) or corporation(s), complete all sections.

We intend to apply for joint credit _____
Applicant (signature) Co-Applicant (signature)

Note: You must also sign the signature line at the end of this document.

SECTION 1 – Individual Information				SECTION 2 – Joint or Other Party Information			
Legal Name				Legal Name			
Home Address				Home Address			
City, State, Zip Code				City, State, Zip Code			
U.S. Citizen		DOB -		U.S. Citizen		DOB -	
Social Security #				Social Security #			
Occupation/ Title				Occupation/ Title			
Business Name				Business Name			
Business Address				Business Address			
Yrs. in line of work		Home Phone -		Yrs. in line of work		Home Phone -	
Business Phone		Cell -		Business Phone		Cell -	
Do you have a Trust?				Do you have a Trust?			
SECTION 3 – Income	Individual	Joint		Annual Expenditures	Individual	Joint	
Salary, Bonuses, and Commissions				Mortgage/ Rental Payments			
Dividends				Real Estate Taxes & Assessments			
Real Estate Income				Taxes-Federal, State, Local			
Other Income				Insurance Payments			
(You do not need to reveal alimony, child support, or separate maintenance income if you do not wish to have it considered as a basis for repaying this obligation.)				Other Contract Payments (car, boat, MC, Visa, etc.)			
				Alimony, Child Support			
				Other Expenses			
TOTAL				TOTAL			
SECTION 4 - State of Financial Condition							
Assets	Individual	Joint		Liabilities & Net Worth	Individual	Joint	
Cash on hand and in Banks (Schedule A)				Notes Payable (Schedule H)			
U.S. Government Securities (Schedule B)				Due to Brokers			
Non Marketable Securities (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 (Schedule D)				Real Estate Mortgages Payable (Schedules D & H)			
Accounts, Loans & Notes Receivable				Unpaid Income Tax			
Automobiles				Other Unpaid Taxes & Interest			
Cash Surrender Value Life Insurance (Schedule E)				Other Liabilities: Itemize			
Vested interest in Deferred Compensation/Profit Sharing Plans/401K (Schedule F)							
Business Ventures (Schedule G)							
Other Assets: Itemize Schedule G if applicable							
				TOTAL LIABILITIES			
				NET WORTH			
				TOTAL LIABILITIES & NET WORTH			
TOTAL ASSETS							

CONSENT

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 direct, indirect or contingent liabilities except as set forth in the 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 MAINSTREET BANK 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) financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligation to MAINSTREET BANK.

I hereby authorize MAINSTREET BANK ("The Bank") to obtain a consumer report or a credit report on me personally with respect to any loan in which I am the borrower, or a principal of the borrower, or a guarantor of the loan. Such reports may include personal financial, employment and credit information. "The Bank" may obtain new reports if "The Bank" renews or modifies a loan, or makes a new loan, without being required to get further approval from me. "The Bank" may disclose any report to any other person or institution who obtains any interest in any loan. "The Bank" may use the following consent with respect to any new applications for credit that I may make to "The Bank" without getting additional approval from me.

I hereby agree that MAINSTREET BANK ("The Bank"), or any employee, agent or representative of "The Bank", may verify all of the information given or credit references. I hereby authorize any person or company in possession of any such record(s) or information to rely on a photocopy or fax of this consent and to release such records to "The Bank".

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact the Senior Lender at MAINSTREET BANK at the address below, within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is FDIC, 1100 Walnut St, Suite 2100, Kansas City, MO 64106, Toll-free: (800) 209-7459

APPRAISAL NOTICE: If the collateral, which will secure this loan, is a 1-4 family residence, you have the right to a copy of the appraisal used in connection with your application for credit. If you wish to have a copy, please write to us at the address listed below. We must hear from you no later than ninety (90) days after we notify you about the action taken on your credit application or no later than ninety (90) days after you withdraw your application. Your written request must contain Applicant's Name, Property Address, Application Date, and mailing instructions for the copy. We will mail or deliver a copy of the appraisal report to you within 30 days after we receive your request, the report, or reimbursement for the report, whichever is last to occur.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Signature (Individual)	Date	Signature (Joint Party)	Date
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ONCE SIGNED AND COMPLETED, TO EXPEDITE YOUR REQUEST, PLEASE WRITE THE NAME OF YOUR LENDER ON THE ATTENTION LINE BELOW AND THEN FAX TO THE LOAN DEPARTMENT AT 573-657-0202 OR MAIL TO THE ADDRESS BELOW.

Attention: _____
Loan Department
P.O. Box 228
Ashland, MO 65010