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 signatu	re line at the end	a or this	aocument	i.	
					2

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	<u>.</u>	Cell -		
Do you have a Trust?		1	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 &				
Deal Estata Incomo			Assessments Taxes-Federal, State, Local				
Real Estate Income Other Income							
			Insurance Payments Other Contract Payments				
(You do not need to reveal alimony, child support, or			(car, boat, MC, Visa, etc.)				
separate maintenance income if you do not wish to have it			Alimony, Child Support				
considered as a basis for			Other Expenses				
repaying this obligation.)							
TOTAL			TOTAL				
SECTION 4 - State of Finar	ncial Condition						
Assets	ncial Condition	Joint	Liabilities & Net Worth	Individual	Joint		
Assets Cash on hand and in Banks		Joint	Notes Payable	Individual	Joint		
Assets Cash on hand and in Banks (Schedule A) U.S. Government Securities		Joint		Individual	Joint		
Assets Cash on hand and in Banks (Schedule A) U.S. Government Securities (Schedule B)		Joint	Notes Payable (Schedule H) Due to Brokers	Individual	Joint		
Assets Cash on hand and in Banks (Schedule A) U.S. Government Securities (Schedule B) Non Marketable Securities (Schedule C)		Joint	Notes Payable (Schedule H) Due to Brokers Amounts Payable to Others - Secured	Individual	Joint		
Assets Cash on hand and in Banks (Schedule A) U.S. Government Securities (Schedule B) Non Marketable Securities (Schedule C) Securities held by broker in		Joint	Notes Payable (Schedule H) Due to Brokers Amounts Payable to Others - Secured Amounts Payable to Others	Individual	Joint		
Assets Cash on hand and in Banks (Schedule A) U.S. Government Securities (Schedule B) Non Marketable Securities (Schedule C) Securities held by broker in Margin Accounts Restricted, Control or Margin		Joint	Notes Payable (Schedule H) Due to Brokers Amounts Payable to Others - Secured	Individual	Joint		
Assets Cash on hand and in Banks (Schedule A) U.S. Government Securities (Schedule B) Non Marketable Securities (Schedule C) Securities held by broker in Margin Accounts Restricted, Control or Margin Account Stocks		Joint	Notes Payable (Schedule H) Due to Brokers Amounts Payable to Others - Secured Amounts Payable to Others - Unsecured Accounts & Bills Due	Individual	Joint		
Assets Cash on hand and in Banks (Schedule A) U.S. Government Securities (Schedule B) Non Marketable Securities (Schedule C) Securities held by broker in Margin Accounts Restricted, Control or Margin Account Stocks Real Estate owned (Schedule D)		Joint	Notes Payable (Schedule H) Due to Brokers Amounts Payable to Others - Secured Amounts Payable to Others - Unsecured Accounts & Bills Due Real Estate Mortgages Payable (Schedules D & H)	Individual	Joint		
Assets Cash on hand and in Banks (Schedule A) U.S. Government Securities (Schedule B) Non Marketable Securities (Schedule C) Securities held by broker in Margin Accounts Restricted, Control or Margin Account Stocks Real Estate owned (Schedule		Joint	Notes Payable (Schedule H) Due to Brokers Amounts Payable to Others - Secured Amounts Payable to Others - Unsecured Accounts & Bills Due Real Estate Mortgages	Individual	Joint		
Assets Cash on hand and in Banks (Schedule A) U.S. Government Securities (Schedule B) Non Marketable Securities (Schedule C) Securities held by broker in Margin Accounts Restricted, Control or Margin Account Stocks Real Estate owned (Schedule D) Accounts, Loans & Notes		Joint	Notes Payable (Schedule H) Due to Brokers Amounts Payable to Others - Secured Amounts Payable to Others - Unsecured Accounts & Bills Due Real Estate Mortgages Payable (Schedules D & H) Unpaid Income Tax Other Unpaid Taxes &	Individual	Joint		
Assets Cash on hand and in Banks (Schedule A) U.S. Government Securities (Schedule B) Non Marketable Securities (Schedule C) Securities held by broker in Margin Accounts Restricted, Control or Margin Account Stocks Real Estate owned (Schedule D) Accounts, Loans & Notes Receivable Automobiles Cash Surrender Value Life		Joint	Notes Payable (Schedule H) Due to Brokers Amounts Payable to Others - Secured Amounts Payable to Others - Unsecured Accounts & Bills Due Real Estate Mortgages Payable (Schedules D & H) Unpaid Income Tax	Individual	Joint		
Assets Cash on hand and in Banks (Schedule A) U.S. Government Securities (Schedule B) Non Marketable Securities (Schedule C) Securities held by broker in Margin Accounts Restricted, Control or Margin Account Stocks Real Estate owned (Schedule D) Accounts, Loans & Notes Receivable Automobiles Cash Surrender Value Life Insurance (Schedule E) Vested interest in Deferred		Joint	Notes Payable (Schedule H) Due to Brokers Amounts Payable to Others - Secured Amounts Payable to Others - Unsecured Accounts & Bills Due Real Estate Mortgages Payable (Schedules D & H) Unpaid Income Tax Other Unpaid Taxes & Interest	Individual	Joint		
Assets Cash on hand and in Banks (Schedule A) U.S. Government Securities (Schedule B) Non Marketable Securities (Schedule C) Securities held by broker in Margin Accounts Restricted, Control or Margin Account Stocks Real Estate owned (Schedule D) Accounts, Loans & Notes Receivable Automobiles Cash Surrender Value Life Insurance (Schedule E) Vested interest in Deferred Compensation/Profit Sharing Plans/401K (Schedule F)		Joint	Notes Payable (Schedule H) Due to Brokers Amounts Payable to Others - Secured Amounts Payable to Others - Unsecured Accounts & Bills Due Real Estate Mortgages Payable (Schedules D & H) Unpaid Income Tax Other Unpaid Taxes & Interest	Individual	Joint		
Assets Cash on hand and in Banks (Schedule A) U.S. Government Securities (Schedule B) Non Marketable Securities (Schedule C) Securities held by broker in Margin Accounts Restricted, Control or Margin Account Stocks Real Estate owned (Schedule D) Accounts, Loans & Notes Receivable Automobiles Cash Surrender Value Life Insurance (Schedule E) Vested interest in Deferred Compensation/Profit Sharing		Joint	Notes Payable (Schedule H) Due to Brokers Amounts Payable to Others - Secured Amounts Payable to Others - Unsecured Accounts & Bills Due Real Estate Mortgages Payable (Schedules D & H) Unpaid Income Tax Other Unpaid Taxes & Interest	Individual	Joint		
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Assets Cash on hand and in Banks (Schedule A) U.S. Government Securities (Schedule B) Non Marketable Securities (Schedule C) Securities held by broker in Margin Accounts Restricted, Control or Margin Account Stocks Real Estate owned (Schedule D) Accounts, Loans & Notes Receivable Automobiles Cash Surrender Value Life Insurance (Schedule E) Vested interest in Deferred Compensation/Profit Sharing Plans/401K (Schedule F) Business Ventures (Schedule G) Other Assets: Itemize		Joint	Notes Payable (Schedule H) Due to Brokers Amounts Payable to Others - Secured Amounts Payable to Others - Unsecured Accounts & Bills Due Real Estate Mortgages Payable (Schedules D & H) Unpaid Income Tax Other Unpaid Taxes & Interest Other Liabilities: Itemize	Individual	Joint		
Assets Cash on hand and in Banks (Schedule A) U.S. Government Securities (Schedule B) Non Marketable Securities (Schedule C) Securities held by broker in Margin Accounts Restricted, Control or Margin Account Stocks Real Estate owned (Schedule D) Accounts, Loans & Notes Receivable Automobiles Cash Surrender Value Life Insurance (Schedule E) Vested interest in Deferred Compensation/Profit Sharing Plans/401K (Schedule F) Business Ventures (Schedule G) Other Assets: Itemize		Joint	Notes Payable (Schedule H) Due to Brokers Amounts Payable to Others - Secured Amounts Payable to Others - Unsecured Accounts & Bills Due Real Estate Mortgages Payable (Schedules D & H) Unpaid Income Tax Other Unpaid Taxes & Interest Other Liabilities: Itemize	Individual	Joint		

Contingent Liabilities	Individual	Joint	SECTION 5	 Declarations 		
As endorser, co-maker or guarantor On leases, contracts			Have (either of bankruptcy, or) you or any firm in which you settled any debts for less than	were a major owner e the amounts owed?	ver declared
Legal claims			Are (either of)	Are (either of) you a defendant in any suit or legal action?		
Provision for federal income				Are (either of) you presently subject to any unsatisfied		
taxes Other special debt				Judgments or tax liens? Have (either of) you been audited by IRS? Date of audit:		
TOTAL CONTINGENT						
LIABILITIES SECTION 6 – Schedules :						
	cking and Savings Accoun	ts Certificates	of Deposit Money Ma	arket Funds Etc		
Name of Institution	Type of Account		Owner	Balance	If Pledged, to Whom?	Joint
			TOTAL			
SCHEDULE B – Stocks, B Please indicate number of S	onds (Gov't & Comm.), Mut shares, Face Value (Bonds) c	ual Funds, Ann or % of Ownershi	uities, and Partnershi p	p Interests (General & Lt	d.)	
Number of Shares	Description		Held in Name of	Market Value*	Pledged Yes (X)	Pledged No (X)
			TOTAL			
*If unlisted security or partnersh Schedule C – Non-Marketa	ip interest, provide current financi	al statements to su	upport basis for valuation.			
Number of Shares	Description		In Name of	Value	Pledge to	Traded Where
					others	
			TOTAL			
Schedule D – Real Estate: Description of Property or	Mortgages & Land Contra Date of Original Investm		(and related debt, if a ket Value of Your % of		Monthly	
Address	Amount		Investment	Present Balance	Payment	Maturity Date
тот	AL					
Schedule E – Life Insuran	ce Carried					[
Name of Company	Owner of Policy	Ca	ash Surrender Value	Loans	Beneficiary	Face Amount
		TOTAL				
Schedule F - Vested Intere	est In Deferred Compensati	on/Profit-Sharir	ng Plans/401K	·	•	
Account Number	Company Name		Amount	Beneficiary	% Vested	Distribution Date
Schedule G - Business Ve		TOTAL				
	ntures	TOTAL				
List Name and Address of Ar Business Venture in Which Y are a Principal or Partner	Vour Position/Title in		otal Assets Listed in Section 3	Net Worth of Business	Your % of Ownership	Present Value of Your Investment
List Name and Address of Ar Business Venture in Which Y	Your Position/Title in			Net Worth of Business		
List Name and Address of Ar Business Venture in Which Y	Y Your Position/Title in Business	The To		Net Worth of Business		
List Name and Address of Ar Business Venture in Which Yo are a Principal or Partner	Y Your Position/Title in Business	The To TOTAL	Section 3			
List Name and Address of Ar Business Venture in Which Yo are a Principal or Partner SCHEDULE H - Loans Ow	Your Position/Title in Business	The To TOTAL e Companies, a	Section 3 Ind Other (MasterCarc	I, Visa, Etc.)	Ownership Monthly	
List Name and Address of Ar Business Venture in Which Yo are a Principal or Partner	Your Position/Title in Business	The To TOTAL e Companies, a	Section 3		Ownership	Your Investment
List Name and Address of Ar Business Venture in Which Yo are a Principal or Partner SCHEDULE H - Loans Ow	Your Position/Title in Business	The To TOTAL e Companies, a	Section 3 Ind Other (MasterCarc	I, Visa, Etc.)	Ownership Monthly	Your Investment
List Name and Address of Ar Business Venture in Which Yo are a Principal or Partner SCHEDULE H - Loans Ow	Your Position/Title in Business	The To TOTAL e Companies, a	Section 3 Ind Other (MasterCarc	I, Visa, Etc.)	Ownership Monthly	Your Investment

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 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

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