



PERSONAL FINANCIAL STATEMENT

Section A Applicant Information					
Name	Date of Birth	Social Security #	Driver's License #	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	
Street Address	City & State	ZIP	Phone	Work Phone	E-Mail Address
Employer	# of years	Occupation	Business Address		Dependents (Ages)

Section B Spouse Information					
Name	Date of Birth	Social Security #	Driver's License #		
Street Address	City & State	ZIP	Phone	Work Phone	E-Mail Address
Employer	# of years	Occupation	Business Address		

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.

PLEASE CHECK ONE: You may apply for a loan in your name alone, regardless of your marital status. If you are married, complete the information on your spouse even if you are applying for separate credit.

<b>I am applying for credit:</b>  <b>(check one)</b>	<input type="checkbox"/> <b>Individually.</b> Please complete Section A regarding yourself and complete Section B regarding your spouse, if you are married. Only you are required to sign this statement. Your spouse should not sign this statement.
	<input type="checkbox"/> <b>Jointly with my spouse.</b> Please complete Section A and B regarding you and your spouse. Both of you must sign this statement. We intend to apply for joint credit. _____ (both applicants initial)
	<input type="checkbox"/> <b>Jointly with someone other than my spouse.</b> Please complete Section A regarding yourself and Section B regarding your spouse, if you are married. Only you are required to sign this statement. Your spouse should not sign this. The co-applicant must complete a separate financial statement. Please give us a separate financial statement for each applicant.
	<input type="checkbox"/> <b>I am submitting this personal financial statement in connection with a guaranty of another person's (or entity's) application for credit.</b> Please complete Section A regarding yourself and Section B regarding your spouse, if you are married. Only you are required to sign this statement. Your spouse should not sign this statement. The applicant must complete a separate statement.

INSTRUCTIONS: Please complete all sections of the personal financial statement. You may attach your financial statement in another format as long as it includes all of the information requested on this form. If you attach your financial statement in another format, you must still complete the Sections A, B, and C of this form, then sign and date this form on the reverse side.

Additionally, please provide the following (where applicable):

- Personal Income Tax Return (including all schedules and K1's)
- Bank and Brokerage Statements
- Real Estate Schedule (if you own income producing real estate, please complete the attached Real Estate Schedule)

FINANCIAL CONDITION as of (if different than date signed)

ASSETS		AMOUNT	LIABILITIES		AMOUNT
Cash (Sch. 1)			Notes Payable – Banks (Sch. 8)		
Marketable Securities (Sch. 2)			Margin Account (Sch. 2)		
Receivables (Sch. 3)			Income taxes Payable		
Residence(s) (Sch. 4)			Home Loans (Sch. 4)		
Other Real Estate (Sch.5)			Other Real Estate Loans (Sch. 5)		
Businesses Owned (Sch.6)			Revolving & Credit Card Debts (Sch. 8)		
Retirement Accounts			Installment Loans (Sch. 8)		
Other Assets (Sch. 7)			Other Liabilities (Sch. 8)		
			<b>TOTAL LIABILITIES</b>		
			<b>NET WORTH</b>		
<b>TOTAL</b>			<b>TOTAL</b>		

**SCHEDULES**

**INSTRUCTIONS: Please attach a separate sheet if you need more space. On all schedules, please indicate ownership as follows:  
 C = Community Property JT = Joint Tenancy S= Separate Property TC = Tenants in Common TR = Trust**

**SCHEDULE 1: Cash** (Checking, Savings, Money Market, Certificate of Deposit)

Type	Financial Institution	Name on Account	Ownership	Balance

**SCHEDULE 2: Marketable Securities** (Stocks, Bonds, Mutual Funds)

Type	Financial Institution	Name on Account	Pledged?	Ownership	Balance

**SCHEDULE 3: Receivables** (Account / Trust Deed)

Due From	Payment Terms	Collateral	Ownership	Balance

**SCHEDULE 4: Residence(s) and Home Loans**

Property Address	Monthly Payment	Market Value	Ownership	Lender	Balance

**SCHEDULE 5: Other Real Estate and Other Real Estate Loans** (Please complete separate real estate schedule)

**SCHEDULE 6: Businesses Owned**

Business Name	Ownership	% Owned	Guarantor?	Market Value

**SCHEDULE 7: Other Assets**

Description	Ownership	Market Value

**SCHEDULE 8: Loans, Leases and Other Obligations**

Lender	Purpose	Collateral	Monthly Payment	Balance

**LIFE INSURANCE SCHEDULE**

Face Amount	Beneficiary	Company	Annual Premium	Present Cash Value	Amount Encumbered

ANNUAL INCOME AND EXPENDITURES					
Income and Expenditures for Year 20		Note: You do not need to list income from alimony, child support, or separate maintenance unless you want it considered in determining credit worthiness.			
Annual Income	Amount	Annual Expenditures	Amount	Contingent Liabilities	Amount
Applicant Salary		Interest		As Guarantor	
Co-Applicant / Spouse		Property Tax		As Endorser	
Salary Dividends / Bonds		Income & Other Tax		On Damage Claims	
Interest		Mortgage Payments		Letters of Credit	
Rentals		Other Contract Payments		Other (Details)	
*Other (Details)		Insurance			
		Rent			
		Alimony, Child Support			
		Personal Expenses			
		Other (Details)			
<b>Total</b>		<b>Total</b>		<b>Total</b>	
* If you are married and live in a community property state, your earnings, your spouse's earnings, and all "other income" are presumed to be community property unless you indicate otherwise.					
<b>SECTION C Please complete the following questions (Please attach a separate sheet if you need more space)</b>				<b>Yes</b>	<b>No</b>
Is any of the income listed above likely to be reduced or interrupted before the requested credit is repaid					
Do you have credit of any type with another financial institution including approved lines not presently utilized, or are any applications pending?					
Are you leasing any real or personal property?					
Do you endorse or guaranty any loans?					
Are any judgments outstanding, or is litigation pending against you?					
Have you ever filed for bankruptcy, or had a judgment against you?					
Do you have a will?					
Do you hold any assets in a personal trust?					
Are any of the securities owned pledged, or are you aware of any restrictions on their sale?					
Do you have a marital property or prenuptial agreement regarding your property or income?					
<b>If you answered yes to any of the above, please provide details:</b>					

**Under Title 18 U.S. Code Section 1014, any false oral or written statement in connection with a loan or credit application made knowingly for the purpose of influencing any bank whose deposit are federally insured, is a federal crime punishable by fine or imprisonment or both.**

For the purpose of procuring and establishing credit from time to time and to induce you to extend credit, I am furnishing the above, along with any schedules which I warrant is a true and complete statement of my financial condition to the best of my knowledge. I agree to notify you immediately of any material adverse change in financial condition. I understand that any material misstatement or omission shall be a cause of default of any credit you have extended to me, or which is guaranteed by me, and you may, at your option, accelerate the payment of that credit and/or terminate our credit arrangement. I authorize 1<sup>st</sup> Enterprise Bank to make an employment and credit check, and to obtain any information you may require concerning the statements made in this application and to re-verify the information from time to time. I agree that this application shall remain your property whether or not the credit is granted. You are also authorized to share with others concerned with my credit standing, information about my transactions with you. If this is a Joint Application, this statement applies to each of us.

Signatures (Spouse's signature required only if you and your spouse are, or will be, jointly obligated on credit extended by Bank.)			
<b>Applicant's Signature</b>	<b>Date</b>	<b>Co-Applicant's Signature</b>	<b>Date</b>

**REAL ESTATE SCHEDULE**

*This real estate schedule is presented as an attachment to my (our) Personal Financial Statement provided to*

<b>NAME:</b>	<b>DATE:</b>
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**INSTRUCTIONS: Please complete all information for each real property owned.**

<b>REAL ESTATE OWNED</b>	TYPE: SFR=Single Family Residence MF=Multi Family C&I=Commercial & Industrial A=Agricultural U=Unimproved OWNERSHIP CODES: C=Community Property JT=Joint Tenancy S=Separate Property TC=Tenants in Common TR=Trust							
#	PROPERTY ADDRESS	TITLE HELD IN NAME(S) OF	Ownership Code	% Owned	TYPE	DATE ACQUIRED	COST	MARKET VALUE
1								
2								
3								
4								
5								
6								

REAL ESTATE LOANS		Please reference the respective property listed above.								
#	LENDER	CURRENT UNPAID BALANCE	% RATE	DATE MADE	MATURITY DATE	MONTHLY GROSS RENTS	MONTHLY OPERATING EXPENSES	NET OPERATING INCOME	MONTHLY LOAN PAYMENTS	MONTHLY NET CASH FLOW
1										
2										
3										
4										
5										
6										

Under Title 18 U.S. Code Section 1014, any false oral or written statement in connection with a loan or credit application made knowingly for the purpose of influencing any bank whose deposits are federally insured, is a federal crime punishable by fine or imprisonment or both.

<b>SIGNATURES</b> (Spouse signature required only if you and your spouse are, or will be, jointly obligated on credit extended by Bank).			
Applicant's Signature	Date	Co-Applicant's Signature	Date