

AUTHORIZATION TO RELEASE INFORMATION

I/We hereby authorize the release to _____ Bank any and all information they may require at any time for any purpose related to our credit transaction with them. I/We further authorize _____ Bank to release such information to any entity they deem necessary for any purpose related to our credit transaction with them.

I/We hereby certify that the enclosed information (plus any attachments or exhibits) is valid and correct to the best of my/our knowledge.

I/We hereby acknowledge that all loan approvals will be in writing and subject to the terms and conditions set forth in a commitment letter signed by an officer of _____ Bank.

1. Signature _____ Date _____
Print Name _____ Social Security number _____
Home address _____ Date of Birth _____

2. Signature _____ Date _____
Print Name _____ Social Security number _____
Home address _____ Date of Birth _____

3. Signature _____ Date _____
Print Name _____ Social Security number _____
Home address _____ Date of Birth _____

4. Signature _____ Date _____
Print Name _____ Social Security number _____
Home address _____ Date of Birth _____

USA PATRIOT ACT NOTICE

IMPORTANT INFORMATION ABOUT PROCEDURES:

In accordance with Section 326 of the USA Patriot Act, _____ Bank is required to obtain a copy of documents in identifying our loan customers to help the government fight the funding of terrorism and money laundering activities. Bank is required to obtain, verify, and record information that identifies each customer.

What this means for you: When you open an account or apply for a loan, we will ask for the name, address, Tax Identification Number, and other information that will allow _____ Bank to identify the business. To verify this information, we may obtain reports from third parties, such as credit reporting agencies. We will also ask to see organization documents for your business.

PERSONAL FINANCIAL STATEMENT

As of _____

PERSONAL INFORMATION			
APPLICANT (NAME)		CO-APPLICANT (NAME)	
Employer	Employer		
Address of Employer		Address of Employer	
Business Phone No.	No. of Years with Employer	Title/Position	
Name of previous employer & position (if with current employer less than 3 yrs.)		No. of Yrs.	
Home Address		Home Address	
Home Phone No.	Social Security No.	Date of Birth	
Name of your Accountant		Phone No.	
Name of your Attorney		Phone No.	
Name of your Investment Advisor/Broker		Phone No.	
Name of your Insurance Advisor		Phone No.	

Cash Income & Expenditures Statement For Year Ended _____

ANNUAL INCOME	AMOUNT(S) (Omit Cents)	ANNUAL EXPENDITURES	AMOUNT(S) (Omit Cents)
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 Investment _____
Rental Income		Property Taxes	Residential Investment _____
Interest Income		Interest & Principal Payments on Loans	Investment _____
Dividend Income		Insurance	
Capital Gains		Investments (including tax shelters)	
Partnership Income		Alimony/Child Support	
Other Investment Income		Tuition	
Other Income (list)**		Other Living Expenses	
		Medical Expenses	
		Other Expense (list)	
TOTAL INCOME = \$		TOTAL EXPENDITURES = \$	
0		0	

Any significant changes expected in the next 12 months? Yes No. (If YES, attach information.)
 * 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.

Please Answer The Following Questions:

1. Income tax returns filed through (date): _____ Are there any returns being audited or contested? Yes No
If yes, what year(s)? _____
2. Have (either of) you or any firm in which you were a major owner ever declare bankruptcy? Yes No
If yes, please provide details: _____
3. Have you drawn a will? Yes No
If yes, please furnish the name of the executor(s) and the year will was drawn: _____
4. Number of dependents (excluding self) and relationship to applicant: _____
5. Have you ever had a financial plan prepared for you? _____
6. Did you include two years federal and state tax returns? _____
7. Do (either of) you have a line of credit or unused credit facility at any other institution(s)? Yes No
If so, please indicate where, how much, and name of banker: _____

8. Do you anticipate any substantial inheritances? Yes No
If yes, please explain: _____

Representations and Warranties

The information contained in this statement is provided to induce you to extend or 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 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. If the undersigned fail to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as case may be, immediately due and payable. 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. 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 the financial accommodation jointly)