



CONFIDENTIAL

PERSONAL FINANCIAL STATEMENT

As of: _____

TO: Cardinal Bank

| | |
|-------------------------------|---------------------------|
| Name: _____ | Date of Birth: _____ |
| Address: _____ | Social Security No: _____ |
| City / State / Zip: _____ | Residence Phone: _____ |
| Position or Occupation: _____ | Business Phone: _____ |
| Business Name: _____ | How Long?: _____ |
| Business Address: _____ | |
| City / State / Zip: _____ | |

This is a(n) (check one): *Individual financial statement.* *Joint financial statement with spouse. If joint, complete the following:*

| | |
|-------------------------------|---------------------------|
| Spouse: _____ | Date of Birth: _____ |
| Address: _____ | Social Security No: _____ |
| Position or Occupation: _____ | |
| Business Name: _____ | |
| Business Address: _____ | Business Phone: _____ |
| City / State / Zip _____ | |

YOU MAY APPLY FOR CREDIT INDIVIDUALLY OR JOINTLY WITH ANOTHER PARTY

If you are applying for joint credit with another party (other than your spouse), the joint applicant must complete a separate financial statement.

Reflect in this statement your personal financial condition including the financial condition of your spouse if:

1. You are applying for credit jointly with your spouse, or
2. You are relying on your spouse's income or assets in requesting credit, or
3. You are providing this statement to support previously extended joint credit with your spouse.

*** List Amounts in Whole Dollars**

| ASSETS | AMOUNT |
|--|--------|
| Deposits in Banks & Other Financial Inst. (From Sch 1, pg 2) | |
| Cash Value of Life Insurance (From Sch 2, pg 2) | |
| Notes and Accounts Receivable | |
| Marketable Stocks & Bonds (Sch 3, pg 2) | |
| Stocks in Closely Held Corporations (Sch 4, pg 2) | |
| Assets of Proprietorships | |
| Assets in Partnerships & Joint Ventures | |
| Vehicles, Boats, Machinery, & Equipment (Sch 5, pg 2) | |
| Wholly Owned Real Estate (Sch 6, pg 3) | |
| Partially Owned Real Estate (Sch 7, pg 3) | |
| Vested Interest in Pension/Retirement Accts (Sch 8, pg 3) | |
| Personal Property Furniture etc. | |
| | |

| | |
|---------------------|-------------|
| TOTAL ASSETS | \$ - |
|---------------------|-------------|

| LIABILITIES AND NET WORTH | AMOUNT |
|--|-------------|
| Other Loans Payable (Sch 9, pg 3) | |
| Loans on Life Insurance (Sch 2, pg 2) | |
| Taxes Due - Income | |
| Credit Card or Accounts Payable | |
| Liabilities of Proprietorships | |
| Liabilities of Partnerships/Joint Ventures | |
| Loans on Vehicle, Boats, Mach, & Equip (Sch 5, pg 2) | |
| Loans on Wholly Owned Real Estate (Sch 6, pg 3) | |
| | |
| | |
| | |
| Total Liabilities | \$ - |
| | |
| Net Worth | \$ - |

| | |
|--|-------------|
| TOTAL LIABILITIES & NET WORTH | \$ - |
|--|-------------|

Please complete all appropriate schedules. If more space is needed, attach an additional sheet.

Name: _____ Date: _____

Schedule 6 - WHOLLY OWNED REAL ESTATE

| LOCATION OR ADDRESS / DESCRIPTION OF PROPERTY | TITLE IN THE NAME OF | COST / YR ACQUIRED | MARKET VALUE | MORTGAGE BALANCE | MORTGAGE PAYABLE TO / PAYMENT AMOUNT (per month) |
|---|----------------------|--------------------|--------------|------------------|--|
| | | | | | \$ per month |
| | | | | | \$ per month |
| | | | | | \$ per month |
| | | | | | \$ per month |
| | | | | | \$ per month |
| | | | | | \$ per month |
| | | | | | \$ per month |
| | | | | | \$ per month |
| | | | | | \$ per month |
| | | | | | \$ per month |
| TOTAL | | | \$ - | \$ - | |

Schedule 7 - PARTIALLY OWNED REAL ESTATE

| LOCATION OR ADDRESS / DESCRIPTION OF PROPERTY | TITLE IN THE NAME OF | COST / YR ACQUIRED | MARKET VALUE | MORTGAGE BALANCE | % of Ownership | Ownership Amount |
|---|----------------------|--------------------|--------------|------------------|----------------|------------------|
| | | | | | | - |
| | | | | | | - |
| | | | | | | - |
| | | | | | | - |
| | | | | | | - |
| | | | | | | - |
| | | | | | | - |
| | | | | | | - |
| | | | | | | - |
| | | | | | | - |
| | | | | | | - |
| TOTAL | | | | | | \$ - |

Schedule 8 - VESTED INTEREST IN PENSION/RETIREMENT ACCOUNTS

| ACCOUNT TYPE | IN NAME OF | INVESTED WITH | MARKET VALUE |
|--------------|------------|---------------|--------------|
| | | | |
| | | | |
| | | | |
| | | | |
| TOTAL | | | \$ - |

Schedule 9 - OTHER LOAN PAYABLES

| NAME OF LENDER | ORIGINAL DATE | ORIGINAL AMOUNT | LOAN BALANCE | REPAYMENT TERMS | PAYMENT AMOUNT | COLLATERAL PLEDGED | OTHER COMAKERS ENDORSERS |
|----------------|---------------|-----------------|--------------|-----------------|----------------|--------------------|--------------------------|
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| TOTAL | | | \$ - | | | | |

Name: _____ Date: _____

| SOURCE OF INCOME | |
|--|-------------|
| FOR YEAR ENDED: _____ | |
| (Attach a copy of your most recent Income Tax Return and K-1's) | |
| Salaries - Yours | |
| Salaries - Your spouses, if applicable | |
| Bonuses & Commissions | |
| Dividends | |
| Interest | |
| Net Profits from: | |
| Rental Property | |
| Proprietorships | |
| Partnerships | |
| Joint Ventures | |
| Other Income: (Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repayment of this debt.) | |
| | |
| | |
| TOTAL INCOME | \$ - |

| CONTINGENT LIABILITIES | |
|---|-------------|
| Are you indirectly liable for obligations of others? <input type="checkbox"/> NO <input type="checkbox"/> YES | |
| If yes, list and describe. If the obligation is for a business or if you need additional space, list and describe on an attachment. | |
| Name of Borrower | _____ |
| Total Amount Owed | _____ |
| Lender: | _____ |
| Description | _____ |
| Name of Borrower | _____ |
| Total Amount Owed | _____ |
| Lender: | _____ |
| Description | _____ |
| Total Amount as endorser, comaker, or guarantor: _____ | |
| PERSONAL INFORMATION | |
| Number of Dependents: | Ages: _____ |
| Are you obligated to pay alimony, child support, or separate maintenance payments? If so, provide details: _____ | |
| Are you a defendant in any suits or legal actions? If so, describe: _____ | |
| Have you ever declared bankruptcy or had any judgments recorded against you? If so, explain circumstances. (Please include dates, location, amounts). _____ | |
| Do you have a will? <input type="checkbox"/> NO <input type="checkbox"/> YES | |
| If so, who is the executor? _____ | |
| Do you have disability insurance? <input type="checkbox"/> NO <input type="checkbox"/> YES | |
| If so, what is the monthly amount? _____ | |
| What years are covered? _____ | |

REPRESENTATIONS AND WARRANTIES

The information contained in this statement is provided to induce Cardinal Bank to extend or to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. The undersigned acknowledge and understand that Cardinal Bank is relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty 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 Cardinal 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) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its obligations to Cardinal Bank. In the absence of such notice or a new full written statement, this should be considered a continuing statement and substantially correct.

If the undersigned fail to notify Cardinal Bank as required above, or if any information herein should prove to be inaccurate or incomplete in any material respect, Cardinal Bank may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. Cardinal Bank is authorized to make all inquiries it deems 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 Cardinal Bank any information they may have on the undersigned. Each of the undersigned authorizes Cardinal Bank to answer questions about Cardinal Bank's credit experience with the undersigned. As long as any obligation or guaranty of the undersigned to Cardinal Bank is outstanding, the undersigned shall supply an updated financial statement annually. This personal financial statement and any other financial or other information that the undersigned gives to Cardinal Bank shall be Cardinal Bank's property.

THE UNDERSIGNED HAVE READ AND FULLY UNDERSTAND THE FOREGOING REPRESENTATIONS AND WARRANTIES

DATE

SIGNATURE

DATE

SIGNATURE