

PERSONAL FINANCIAL STATEMENT			
Creditor Name and Address EVB 307 Church Lane PO Box 1005 Tappahannock, VA 22560		Applicant Name and Address <div style="border-bottom: 1px solid black; padding-bottom: 2px;">Applicant</div> <div style="border-bottom: 1px solid black; padding-bottom: 2px;">Co-Applicant</div> <div style="border-bottom: 1px solid black; padding-bottom: 2px;">Home Address</div> <div style="border-bottom: 1px solid black; padding-bottom: 2px;">City, State, Zip</div>	
<i>Note: Please fill in shaded areas as appropriate - unshaded areas will fill in automatically from Schedules A through H</i>			
Personal Financial Statement as of (date) _____		Type of Application: Individual <input type="checkbox"/> or Joint <input type="checkbox"/>	
Applicant Personal Information		Co-Applicant Personal Information	
	Business/Employer		BusinessEmployer
	Bus. Address		Business Address
	Home Phone		Home Phone
	Bus. Phone		Business Phone
	Date of Birth		Date of Birth
	SS/Taxpayer ID		SS/Taxpayer ID
Assets		Liabilities	
Cash On Hand	\$	Notes Due To Banks (Schedule A)	\$
Bank Deposits (Schedule A)	\$	Notes Due To Relatives & Friends (Schedule H)	\$
Cash Value Life Insurance (Schedule B)	\$	Notes Due To Others (Schedule H)	\$
US Government Securities (Schedule C)	\$	Accounts & Bills Payable (Schedule H)	\$
Other Marketable Securities (Schedule C)	\$	Contract Accounts Payable (Schedule H)	\$
		Loans On Life Policies (Schedule B)	\$
		Notes Due for Personal Property (Schedule G)	\$
		Other Liabilities Due Within 1 Year (list)	\$
Total Liquid Assets	\$		
		Total Short Term Liabilities	\$
Non-Marketable Securities (Schedule C)	\$		
Accts & Notes Receivable-Current (Schedule D)	\$	Real Estate Mortgages Payable (Schedule E)	\$
Accts & Notes Receivable+90 Days (Schedule D)	\$	Liens and Assessments Payable	\$
Accts & Notes Rec-Friends & Relatives (Schedule D)	\$		\$
Real Estate Owned (Schedule E)	\$		\$
Mortgages & Contracts Owned (Schedule F)	\$		\$
Personal Property (Schedule G)	\$		\$
IRA, 401K, and Other Retirement Accounts	\$		\$
	\$		\$
	\$	Total Long-Term Liabilities	\$
Total Non-Current Assets	\$	Total Liabilities	\$
Total Assets	\$	Net Worth	\$
Applicant's Annual Income		Co-Applicant's Annual Income	
Salary Bonuses and Commissions	\$	Salary Bonuses and Commissions	\$
Dividends and Interest	\$	Dividends and Interest	\$
Rental and Leases (Net of Expenses)	\$	Rental and Leases (Net of Expenses)	\$
Alimony or Other Similar Obligations*	\$	Alimony or Other Similar Obligations*	\$
	\$		\$
Total	\$	Total	\$
* Income from alimony, child support or separate maintenance payments need not be revealed if you do not wish to have it considered as a basis for repaying credit to be extended by Lender			
General Information		Contingent Liabilities	
Are any assets pledged other than shown?	Yes/No	As endorser, co-maker, or guarantor	Yes/No
Are you a defendant in any legal action?		On leases or contracts	
Income taxes filed through (date)		Legal Claims	
Have you been declared bankrupt?		Federal or State income taxes	
Are you a partner/officer in any other venture?		Other	

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this Statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law 18 U.S.C. sec. 1014 and may result in a fine or imprisonment or both.

By signing below, each representative of the Applicant declares that he/she has read and understands the statement above

Applicant	Co-Applicant
Date Signed	Date Signed

Schedule A - Cash In Bank and Notes Due Banks and Credit Cards

<u>Name of Bank or Credit Card</u>	<u>Type of Account</u>	<u>Ownership</u>	<u>On Deposit</u>	<u>Notes Due Banks</u>	<u>Payment Amount</u>	<u>Collateral</u>
Totals			\$	\$	\$	

Schedule B - Life Insurance That You Own

<u>Insurance Company</u>	<u>Name of Insured</u>	<u>Amount of Insurance</u>	<u>Cash Surrender Value</u>	<u>Policy Loan From Ins. Company</u>	<u>Beneficiary</u>
Totals		\$	\$	\$	

Schedule C - Securities Owned (Non-Retirement Accounts)

<u>Description</u>	<u>Face Value Bonds OR # Shares of Stock</u>	<u>Type of Ownership (Individual/Joint)</u>	<u>Market Value US Government Securities</u>	<u>Market Value of Other Marketable Securities</u>	<u>Market Value of Other Non -Marketable Securities</u>	<u>Amount Pledged to Secured Loans?</u>
Totals			\$	\$	\$	

Schedule D - Notes and Accounts Receivable (indicate % ownership)

<u>Maker(s)/ Debtor(s)</u>	<u>%</u>	<u>When Due</u>	<u>Original Amount</u>	<u>Balance Due Current Accounts</u>	<u>Balance Due Accounts Due Over 90 Days</u>	<u>Balance Due Friends & Relatives</u>	<u>Collateral (if any)</u>
Totals			\$	\$	\$	\$	

Schedule E - Real Estate Owned (indicate % ownership)								
Titled In Name(s) Of	Own. %	Type Property	Date Acquired	Original Cost	Present Value of Real Estate	Balance Due Mortgage	Payment	Maturity
Totals					\$	\$	\$	

Schedule F - Mortgages and Contracts <u>Owned</u> (Indicate % Ownership)						
<u>Borrower(s)</u>	Ownership %	Type Property Covered	Starting Date	Balance Due	Payment Amount	Maturity
Totals				\$	\$	

Schedule G - Personal Property (Indicate % Ownership)					
<u>Description</u>	Ownership %	Market Value	Loans On Personal Property		
			<u>Lender</u>	<u>Balance</u>	<u>Payment</u>
Totals				\$	\$

Schedule H - Notes and Accounts Payable						
Maker(s)/ <u>Payable To</u>	Payment Amount <u>When Due</u>	Notes Due To Relatives & <u>Friends</u>	Notes Due To "Others" - <u>(Not To Banks)</u>	Accounts <u>and Bills</u>	Contracts <u>Payable</u>	Collateral <u>(if any)</u>
Totals		\$	\$	\$	\$	