



PERSONAL FINANCIAL STATEMENT (Do not use for business statements)
PLEASE COMPLETE FULLY (Describe any unusual assets or liabilities)

NOTICE: Nevada is a "Community Property" state, which generally means that all property, goods, salaries and debt s acquired, earned or contracted after marriage belong, by law, to the marital community. "Sole and Separate Property" is generally defined as those goods, property, income and debts acquired prior to marriage or by gift or inheritance after marriage.

PLEASE READ CAREFULLY:

This Financial Statement, unless otherwise marked below, is to be considered as the assets, liabilities and income of both spouses (marital community) to be relied upon in connection with credit extended by Bank to that marital community. Credit may be extended on one signature, unless, under applicable State law, or Bank reasonably believes, both signatures are required. Supply all information below.

This Financial Statement is to be considered as my sole and separate assets and income therefrom and all debts for which I am obligated by my signed promise to pay and does not contain information on assets, income or creditworthiness of spouse or marital community.

FINANCIAL CONDITION AS OF _____, _____

PERSONAL INFORMATION					
APPLICANT			CO-APPLICANT		
Name			Name		
Home Address			Home Address		
City, State, Zip			City, State, Zip		
Home Phone No.	Social Security No.	Date of Birth	Home Phone No.	Social Security No.	Date of Birth
Employer			Employer		
Address of Employer			Address of Employer		
Business Phone No.	No. of Years with Employer	Title/Position	Business Phone No.	No. of Years with Employer	Title/Position

Cash Income & Expenditures Statement For Year Ended _____ (Omit cents)

ANNUAL INCOME	AMOUNT (\$)	ANNUAL EXPENDITURES	AMOUNT (\$)
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	
Rental Income		Investment	
Interest Income		Property Taxes Residential	
Dividend Income		Investment	
Capital Gains		Interest & Principal Payments on Loans	
Partnership Income		Insurance	
Other Investment Income		Investments &/or Partnership Contributions	
Other Income (List)**		Alimony/Child Support	
		Tuition	
		Other Expense (List)	
TOTAL INCOME →	\$	TOTAL EXPENDITURES →	\$

** 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.

Except as specifically disclosed, all assets listed in this financial statement are held in Applicant's personal name, and none have been placed in trust.

INVESTMENT PROPERTY ADDRESS	LEGAL OWNER	PURCHASE		MARKET VALUE	PRESENT LOAN BALANCE	INTER EST RATE	FIXED OR ADJ.	LOAN MATURITY DATE	MONTHLY PAYMENT	LENDER
		YEAR	PRICE							

TYPE OF INVESTMENT	LIMITED OR GENERAL PARTNER	DATE OF INITIAL INVESTMENT	COST	PERCENT OWNED	CURRENT MARKET VALUE	BALANCE DUE ON PARTNERSHIPS: NOTES, CASH CALL	FINAL CONTRIBUTION DATE
Business Professional (Indicate Name):							
Investments (Including Tax Shelters):							

* **NOTE:** For investments which represent a material portion of your total assets, please include the relevant financial statements or tax returns, or in the case of partnership investments or S-corporations, Schedule K-1's.

SCHEDULE E - NOTES PAYABLE									
DUE TO	TYPE OF LOAN	AMOUNT OF LOAN	SECURED ?		COLLATERAL	INTEREST RATE	MATURITY	MONTHLY PAYMENT	UNPAID BALANCE
			YES	NO					

PLEASE ANSWER THE FOLLOWING QUESTIONS:

- Are any significant changes expected in your financial situation in the next twelve months? YES NO
- Have you, co-applicant, or a firm in which you were a major owner ever declared bankruptcy? YES NO
- Do you have a will? YES NO
- Do you anticipate any substantial inheritances? YES NO
- Are all taxes current? YES NO
- Are any taxes returns currently being audited? YES NO
- Are there any assets held in trust? YES NO

REPRESENTATIONS AND WARRANTIES

The information contained in this statement is provided to induce you to extend or to 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 in writing of any change in name, address, or employment and of any material change (1) in the undersigned's capacity to perform its (or their) obligations to you or (2) in the financial condition of any of the undersigned. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. 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. 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 joint credit)


Please initial other side

**AUTHORIZATION TO RELEASE INFORMATION AND
CERTIFICATION OF INFORMATION PROVIDED**

I/We hereby authorize the release to Town & Country Bank any and all information that may be requested from time to time for the purposes related to our credit request/transaction with them. I/we hereby authorize Town & Country Bank to release such information, as they deem necessary, to any entity for purposes related to our credit request/transaction with them. I/We further authorize Town & Country Bank to make inquiries necessary to verify the accuracy of the statements made and to determine my creditworthiness.

I/We hereby certify that the statements and all supporting documents provided on behalf of the Town & Country Bank Business Credit Application are valid and correct to the best of my/our knowledge.

I/We acknowledge that all loan commitments must be in writing and nothing that has been or may be stated verbally in the future shall be construed as a commitment.

Initials _____

Initials _____

**TOWN & COUNTRY
BANK**