

Please Answer The Following Questions:

1. Income Tax returns filed through (date): _____ Are any returns currently 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 declared bankruptcy?
If yes, please provide details: _____

3. Have you drawn a will?
If yes, please furnish the name of the executor(s) and 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)?
If yes, please indicate where, how much, and name of banker: _____

8. Do you anticipate any substantial inheritances?
If yes, please explain: _____

9. Do you have any trusts, family limited partnerships, and/or any other estate planning entities set up?

10. Are any of your joint assets in your wife's or children's names?

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 undersign 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 immediately and in writing 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 commitment to 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 Signature(if you are requesting
the financial accommodation jointly)