

Type of credit being requested - Check the appropriate box

Date: _____

Individual - If you check this box, provide financial information only about yourself.

Joint, with _____ Relationship _____ If you check this box, provide financial information about yourself and the other person.

PERSONAL FINANCIAL STATEMENT OF

Name _____ Birth Date _____ Soc. Sec. # _____
 Address _____ City _____ State _____ Zip _____
 Home Phone _____ Occupation _____ Bus. Name _____
 Bus. Address _____ City _____ State _____ Zip _____
 Bus. Phone _____ Length of employment _____

IF JOINT

Name _____ Birth Date _____ Soc. Sec. # _____
 Address _____ City _____ State _____ Zip _____
 Home Phone _____ Occupation _____ Bus. Name _____
 Bus. Address _____ City _____ State _____ Zip _____
 Bus. Phone _____ Length of employment _____

Are significant changes in income expected in the next 12 months? No Yes If yes, explain on separate sheet.
 Do you have a will or estate plan? No Yes If yes, explain on separate sheet.
 Do you have any contingent liabilities? No Yes If yes, explain on separate sheet.
 Are you a Defendant in any Suits of Legal Action? No Yes If yes, explain on separate sheet.
 Have you been declared Bankrupt in the last 10 years? No Yes If yes, explain on separate sheet.
 Are you presently subject to any unsatisfied tax liens? No Yes If yes, explain on separate sheet.

A Cash on Hand, Checking & Savings Accounts, Certificates of Deposit, Money Market Funds, Etc.

Name of Bank	Account Type	Owner	Joint?	Balance	If Pledged, to Whom?
Total					

B Vested Interest in Pension, IRA, 401k, 403b, Keogh, Etc. (Include copy of statement)

Company Name	% Vested	Account Type	Type of Payout (Annuity, Lump Sum, etc)	Distribution Year	Beneficiary	Amount
Total						

C Marketable Securities & U.S. Government Bonds (Include copy of statement)

Face Value of Bonds or No. of Shares Stock	Description	Where Traded?	In Name of	Current Value	If Pledged, to Whom?	Amount of Pledge
Total						

D Non-Readily Marketable Securities (Closely held, thinly traded or restricted securities)

Face Value of Bonds or No. of Shares Stock	Description	In Name of	Book Value	Current Value	If Pledged, to Whom?	Amount of Pledge
Totals						

E Real Estate Owned (Personal Residence & Real Estate Investments)

Location/Description	Title in name of	Year Acquired	Original Cost	Market Value	% of ownership	Balance Due	Monthly Payment	Maturity Year
Totals								

(Complete and sign on reverse side)

F Life Insurance (Whole Life, Universal, Term, Etc.)						
Company & Agent	Owner	Beneficiary	Policy Type	Policy Amount	Cash Surrender Value	Policy Loans
Totals						

G Credit Cards (Visa, MasterCard, American Express, Discover, Etc.)						
Description	In name of	Year Opened	Current Balance	Credit Limit		Monthly Payment
Totals						

H Notes Payable to Banks & Others (Other than Real Estate and Credit Cards)							
Owing to	Year Borrowed	Original Balance	Current Balance	Monthly Payment	Maturity Year	Secured by	Joint?
Total							

I Business Ventures						
Name & Address	Type of Business	Your % of Ownership	Year Acquired	Years in Business		Present Net Value of Business
Total						

J Professional Advisors			
Occupation	Name	Company or Firm	Phone Number
CPA			
Attorney			
Investment Advisor			

*It is optional to disclose income from alimony, child support or maintenance payments if you do not wish it to be considered as a basis for repaying this obligation. If disclosed, please indicate if such payments are received under court order, written agreement or oral understanding.

K Annual Income and Expenses for Year Ended, (You may round to the nearest \$100)					
Annual Income	Applicant	Joint Appl.	Annual Expenses	Applicant	Joint Appl.
Salary			Federal Income & Other Taxes		
Bonus			Property Taxes & Assessments		
Commissions			Rental Payments		
Dividends and Interest			Loan Payments (Principal & Interest)		
Business Distributions			Insurance Premiums		
Rental Income			Alimony & Support Payments		
Capital Gains			Tuition/Education Payments		
Other Items*			Other Living Expenses		
Totals			Totals		

L Statement of Financial Condition			
Cash on Hand & in Banks		Real Estate Mortgages Payable	
Marketable Securities		Life Insurance Loans	
Non-Readily Marketable Sec.		Retirement account loans	
Real Estate		Credit Cards	
Cash Value of Life Insurance		Notes Payable to Banks & Others	
Pensions, IRA, 401k, 403b, Keogh, Etc.		Unpaid Income tax	
Business Ventures		Other Unpaid Taxes	
Automobiles		Other Liabilities	
Personal Property			
Other Assets		Total Liabilities	
		Net worth (Total Assets minus Total Liabilities)	
Total Assets		Total Liabilities & Net Worth	

The information contained in this statement is provided for the purpose of obtaining or maintaining credit with CNB. I (we) have examined the information contained herein and hereby certify that it is true, accurate and complete. I (we) agree to immediately notify CNB, in writing, of any significant change in my (our) financial condition. CNB is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein. CNB is authorized to check and verify my (our) credit and employment history and have a consumer reporting agency prepare a consumer credit report on them.

Signature _____ Signature (if Joint) _____ Date _____