



Personal Financial Statement

Office: _____

Please read the following directions before completing this Personal Financial Statement.

1. Complete all sections, except Section 2, if you are applying for individual credit in your own name and are relying solely on your own income or assets for repayment or if this personal financial statement relates to your guaranty of the indebtedness of other person(s), firm(s), or corporation(s).
2. Also, complete Section 2 if any of the following apply:
 - If you are applying for joint credit with another person, provide information about the joint applicant.
 - If you are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person a basis for repayment of the credit requested, provide information about the person on whose alimony, support or maintenance payments or income or assets you are relying.
 - If this is a joint guaranty of the indebtedness of other person(s), firm(s), corporation(s), provide information about the joint guarantor.

SECTION 1 - INDIVIDUAL/APPLICANT INFORMATION (Please Print)	SECTION 2 - OTHER PARTY/CO-APPLICANT INFORMATION
Name	Name
Residence Address	Residence Address
City State Zip	City State Zip
Position or Occupation	Position or Occupation
Business Name	Business Name
Business Address	Business Address
City State Zip	City State Zip
Years with Business	Years with Business
Residence Phone Business Phone () ()	Residence Phone Business Phone () ()

For Bank Use Only: _____
 Statement Received by _____ Date Received _____

- Received by Mail
 Delivered in Person

CONFIDENTIAL

SCHEDULE A: CASH & SHORT-TERM INVESTMENTS (CERTIFICATES OF DEPOSIT, COMMERCIAL PAPER, MONEY MARKET FUNDS, ETC.)						
Name of Institution	Savings Accts (\$ amount)	Checking Accts (\$ amount)	Other Short-term investments (type and \$ amount)	Total	Pledged? (Y) (N)	Owner(s) Code*

SCHEDULE B: STOCKS AND BONDS (INCLUDE U.S. GOVERNMENT AND MARKETABLE SECURITIES)						
Number of Shares or Face Value (Bonds)	Description	Market Value	Margin? (Y)(N)	Restricted? (Y)(N)	Pledged? (Y) (N)	Owner(s) Code*

SCHEDULE C: UNLISTED SECURITIES						
Number of Shares	Description	Source of Value	Value	% of Company Owned	Pledged? (Y) (N)	Owner(s) Code*

SCHEDULE D: LIFE INSURANCE CARRIED (INCLUDE INDIVIDUAL AND GROUP INSURANCE)						
Name of Insurance Co.	Owner of Policy	Beneficiary	Face Value	Policy Loans	Cash Surrender Value	Assigned? (Y)(N)

SCHEDULE E: GENERAL AND/OR LIMITED PARTNERSHIP INTERESTS (PLEASE ATTACH K-1)						
Name of Partnership	Type of Investment	(L)imited (G)eneral	Amount Invested	Annual Contribution Required	Pledged? (Y) (N)	Owner(s) Code*

* Owner(s) A = Applicant C = Co-Applicant
AC = Joint Account of Applicant and Co-Applicant
JC = Joint Account of Co-Applicant and another party
JA = Joint Account of Applicant and another party

SCHEDULE F: REAL ESTATE (PERSONAL RESIDENCE)								
Description/Address of Property	Mortgage Holder	Maturity Date	Title in Name of	Purchase Date	Cost	Present Loan Balance	Monthly Pmt.	Market Value

SCHEDULE G: REAL ESTATE INVESTMENTS										
Description/Address of Property	Mortgage Holder	Maturity Date	% Owned	Title in Name of	Purchase Date	Cost	Market Value	Total Annual Rental Income	Mo. Loan Pmt.	Other Expense

SCHEDULE H: NOTES & ACCOUNTS PAYABLE (ALSO INCLUDE CREDIT LINES AND OTHER COMMITMENTS EVEN IF UNUSED)							
Name of Creditor	Orig. Amt. of Loan	Payment/Repayment Terms	Maturity Date	Interest Rate	Description of Collateral (if any)	Balance Owing	Debtor(s) Code*

PERSONAL INFORMATION			
Do you have a will?		Dependants	
If yes, name of executor		Number:	Ages
Are you a partner or officer in any venture other than described on schedules?			
Are any assets pledged other than as described on schedules?			
Have you ever been declared bankrupt?			
Are there any outstanding judgements against you?	Do you have disability insurance?	Income tax settled through (date)	Alimony, Child Support/Maintenance Expense

This information and the information provided on all accompanying financial statements and schedules in provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) acknowledge that representation made in the 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 Creditors 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.

Date Signed	Signature (individual)	Social Security #	Date of Birth
Date Signed	Signature (other party)	Social Security #	Date of Birth

Representations and Warranties by Borrowers / Guarantors

The information contained in the Financial Statements, Reports, Business Plans, Income and Expenses histories and projections, Schedules, Tax Returns, and any other materials (together referred to as "the Information") provided to Security Bank, N.A., its successors and/or assigns ("the Bank") are being used to inform and induce the Bank to extend or to continue the extension of credit to the undersigned, and/or the undersigned's business, and/or to other persons and/or entities upon the guarantee of the undersigned. The undersigned acknowledges and understands that the Bank is relying on the Information as a material inducement for the Bank to grant or continue credit or to accept a guarantee thereof. The undersigned represents, warrants and certifies that the Information is true, correct and complete as of the date of the undersigned's signature below. The undersigned agrees to notify the 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, (2) in the financial condition of the undersigned, or the undersigned's business enterprise(s) and/or (3) in the ability of the undersigned to perform its (or their) obligations to the Bank. In the absence of such notice and updated, full and complete financial information in a form required by the Bank (together referred to as "the Updated Information"), the Information is represented by the undersigned to be considered accurate. If the undersigned fails to notify the Bank as required above, or if any of the Information and/or Updated Information provided to the Bank should prove to be inaccurate or incomplete in any material respect, the Bank may declare the entire outstanding indebtedness in default, whether such indebtedness be the indebtedness of the undersigned or guaranteed by the undersigned.

The Bank is authorized to make all inquiries the Bank deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. The undersigned authorize(s) and directs any person, investigator, other financial institution, and/or consumer reporting agency to promptly provide and/or produce to the Bank any information it may have regarding the undersigned. The undersigned authorizes the Bank to answer questions about the Bank's credit experience with the undersigned asked by other lenders, other third parties that have extended credit to you, or who are making an inquiry about your credit experience with the Bank. As long as any obligation or guarantee of the undersigned to the Bank is outstanding, the undersigned shall supply at least annually updated detailed, signed, dated financial statement, global cash-flow statement, including copies of Tax returns with all K-1s when filed, individually and for enterprises that the undersigned owns or controls; upon receipt by the Bank, these shall be considered part of the Updated Information. The information and updated Information that the undersigned provides to the Bank shall become property of the Bank and is not returnable.

Signature of Borrower and/or Guarantor_____
Date