

Name: _____

Date: _____

SOURCE OF INCOME	
FOR YEAR ENDED _____	
(Attach a copy of your most recent Income Tax Return and K-1's)	
Salaries - Yours	
Salaries - Joint Applicant, if applicable	
Bonuses & Commissions	
Dividends	
Interest	
Net Profits from:	
Rental Property	
Proprietorships	
Partnerships	
Joint Ventures	
Social Security	
Pensions/Annuities	
Other Income: (Alimony, child support or separate maintenance income need not be revealead if you do not wish to have it considered as a basis for repaying)	
TOTAL INCOME	

CONTINGENT LIABILITIES	
Are you indirectly liable for obligations of others? _____	
If yes, please complete the attached Contingent Debt Schedule	
PERSONAL INFORMATION	
Number of Dependents	Ages _____
Are you obligated to pay alimony, child support, or separate maintenance payments?	
If so, provide details:	

Are you a defendant in any suits or legal actions?	
If so, describe:	

Have you ever declared bankruptcy or had any judgments recorded against you?	
If so, explain circumstances. (Please include dates, location, amounts)	

Do you have a will?	_____
If so, who is the executor?	_____
Do you have disability insurance?	_____
If so, what is the monthly amount?	_____
How many years are covered?	_____

REPRESENTATIONS AND WARRANTIES

The information contained in this statement is provided to induce NB&T to extend or to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. The undersigned acknowledge and understand that NB&T is relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty thereof. Each of the undersigned represents, warrants, and certifies that the information provided herein is true, correct, and complete. The undersigned agree to provide any information or documentation requested by NB&T in order for NB&T to verify the identity in accordance with the USA Patriot Act. Each of the undersigned agrees to notify NB&T immediately in writing of any change in name, address, SSN/TIN 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 fulfill their obligations to NB&T. In the absence of such notice or a new full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify NB&T as required above, or to supply any information requested by NB&T, or if any information herein should prove to be inaccurate or incomplete in any material respect, NB&T may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, immediately due and payable. NB&T is authorized to make all inquiries it deems 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 NB&T any information they may have on the undersigned. The undersigned also consent to NB&T obtaining a consumer credit report(s) for the purpose of reviewing the obligation(s) of the undersigned, extending additional credit, taking collection action on the obligation(s) or for other legitimate purposes associated with the obligation(s). Each of the undersigned authorizes NB&T to answer questions about NB&T's credit experience with the undersigned. **As long as any obligation or guaranty of the undersigned to NB&T is outstanding, the undersigned shall supply annually an updated financial statement.** NB&T MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT. This personal financial statement and any other financial or other information that the undersigned give NB&T shall be NB&T's property.

THE UNDERSIGNED HAVE READ AND FULLY UNDERSTAND THE FOREGOING REPRESENTATIONS AND WARRANTIES. ADDITIONALLY, THE UNDERSIGNED ACKNOWLEDGE THAT THEY HAVE NO ASSETS OR LIABILITIES OTHER THAN AS SHOWN ON THIS FINANCIAL STATEMENT AND THAT ALL ASSETS LISTED ARE FREE OF LIEN ASSIGNMENT EXCEPT AS SHOWN HEREIN AND THAT THERE ARE NO JUDGEMENTS OUTSTANDING OR SUITS PENDING AGAINST THEM.

DATE

YOUR SIGNATURE

DATE

JOINT SIGNATURE (IF APPLICABLE)

This statement received by: _____

Date _____ Branch _____

