



Personal Financial Statement

AS OF: _____

TO: Nantahala Bank & Trust Company (NB&T)

Name _____ Date of Birth _____

Address _____ SSN ITIN _____

Residence Phone _____

Position or Occupation _____

Business Name _____

Business Address _____ Business Phone _____

This is a(n) Individual Financial Statement Joint Financial Statement. If joint, complete the following:

Joint Name _____ Date of Birth _____

SSN ITIN _____

Position or Occupation _____

Business Name _____

Business Address _____ Business Phone _____

YOU MAY APPLY FOR CREDIT INDIVIDUALLY OR JOINTLY WITH ANOTHER PARTY

If you are applying for joint credit with another party, use separate financial statement if borrowers are not joint applicants. Reflect in this statement your personal financial condition as well as the financial condition of your spouse if:

1. You are applying for credit jointly with your spouse, or
2. You are relying on your spouse's income or assets in requesting credit, or
3. You are providing this statement to support previously extended joint credit with your spouse.

* List all amounts in dollars. Omit Cents.

ASSETS	AMOUNT
Cash/Deposit Accounts (Sch.1)	
Cash Value of Life Insurance (Sch. 2)	
Notes and Accounts Receivable (Sch. 10)	
Marketable Stocks & Bonds (Sch. 3)	
Stock in Closely Held Corporations (Sch. 4)	
Assets in Partnerships & Joint Ventures	
Vehicles, Boats, Machinery, & Equipment (Sch. 5)	
Real Estate (Sch. 6)	
Vested Interest in Pension/Retirement Accts. (Sch. 7)	
Other Assets (Sch. 8)	
Total Assets	

LIABILITIES AND NET WORTH	AMOUNT
Accounts Payable	
Loans on Life Insurance (Sch. 2)	
Income Taxes Due	
Loans on Vehicles, Boats, etc.(Sch. 5)	
Loans on Real Estate (Sch. 6)	
Other Loans Payable (Sch. 9)	
Other Liabilities:	
Total Liabilities	
Net Worth	
Total Liabilities & Net Worth	

Name: _____

Date: _____

Schedule 1 CASH / DEPOSIT ACCOUNTS (ATTACH VERIFICATION)

NAME OF BANK, SAVINGS AND LOAN, ETC. AND LOCATION	DEMAND DEPOSITS	TIME DEPOSITS	NAME OF BANK, SAVINGS AND LOAN, ETC. AND LOCATION	DEMAND DEPOSITS	TIME DEPOSITS
TOTAL					

Schedule 2 LIFE INSURANCE

NAME OF PERSON INSURED	BENEFICIARY	POLICY OWNER	FACE AMOUNT (DEATH BENEFIT)	CASH VALUE	LOANS AGAINST POLICY	IS POLICY ASSIGNED? TO WHOM?
TOTAL						

Schedule 3 MARKETABLE STOCKS AND BONDS (NYSE, AMEX, NASDAQ) (ATTACH VERIFICATION)

NUMBER OF SHARES/FACE VALUE (BONDS)	DESCRIPTION	REGISTERED IN NAME OF	TO WHOM PLEDGED	DATE ACQUIRED	CURRENT MKT VALUE/SHARE	MARKET VALUE
TOTAL						

Schedule 4 STOCK IN CLOSELY-HELD CORPORATIONS (Please provide F/S if total value exceeds 10% of your Net Worth)

NAME OF CORPORATION	STOCK IN NAME OF	NUMBER OF SHARES OWNED	VALUE OF SHARES OWNED	ANNUAL STATEMENT DATE	TOTAL SHARES OUTSTANDING	% OWNERSHIP
TOTAL						

Schedule 5 VEHICLES, BOATS, MACHINERY AND EQUIPMENT

DESCRIPTION (INCLUDE YEAR, MAKE AND MODEL)	YEAR ACQUIRED	COST	MARKET VALUE	LOAN BALANCE	LOAN PAYABLE TO	HOW PAYABLE
						per
						per
						per
						per
						per
						per
						per
						per
						per
						per
TOTAL						

Please complete all appropriate schedules. If space is inadequate, attach an additional sheet.

Name: _____

Date: _____

Schedule 6 REAL ESTATE

LOCATION AND DESCRIPTION OF PROPERTY (INCLUDE DIMENSIONS OR ACRES AND % OWNERSHIP)	PROPERTY TYPE**	TITLE IN NAME OF	COST	MARKET VALUE	MORTGAGE BALANCE	MORTGAGE PAYABLE TO
			YR ACQUIRED			HOW PAYABLE
						per
						per
						per
						per
						per
						per
						per
						per
						per
						per
						per
TOTAL						

**P=Primary Residence, S=Secondary Residence, IR=Investment/Rental, RL=Residential Lot, L=Land, C=Commercial, A=Agricultural

Schedule 7 VESTED INTEREST IN PENSION/RETIREMENT ACCOUNTS

ACCOUNT TYPE	IN NAME OF	INVESTED WITH	MARKET VALUE
TOTAL			

Schedule 8 OTHER ASSETS (PERSONAL PROPERTY, FURNITURE, ETC.)

DESCRIPTION	VALUE	TO WHOM PLEDGED
TOTAL		

Schedule 9 OTHER LOANS PAYABLE

NAME AND ADDRESS OF LENDER	COLLATERAL PLEDGED AND NAMES OF COMAKERS OR ENDORSERS	ORIGINAL DATE	ORIGINAL AMOUNT/ CREDIT LIMIT	LOAN BALANCE	HOW PAYABLE
					per
					per
					per
					per
TOTAL					

Schedule 10 NOTES AND ACCOUNTS RECEIVABLE

NAME AND ADDRESS OF Borrower	COLLATERAL PLEDGED AND NAMES OF COMAKERS OR ENDORSERS	ORIGINAL DATE	ORIGINAL AMOUNT/ CREDIT LIMIT	LOAN BALANCE	HOW PAYABLE
					per
					per
					per
					per
TOTAL					

Please complete all appropriate schedules. If space is inadequate, attach an additional sheet.

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: <small>(Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this debt)</small>	
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 _____

NB&T Personal Financial Statement
Debt Schedule

Contingent

This Contingent Debt Schedule should include all loans, leases, notes payable, lines of credit, and other obligations that have been personally guaranteed. If additional space is needed, you may copy this form.

Name: _____

DATE: _____

Name of Borrower & Collateral	Origination Date	Original Amount	Term or Maturity	Present Balance	Interest Rate	Monthly Payment	Lender Guaranty Amount (\$)	**Purpose of Loan
			TOTAL:	\$0		\$0	\$0	** (Equipment, Vehicle, Mortgage, Operating Line of Credit, etc.)

By signing and dating below, I hereby certify to NB&T that the above schedule of contingent liabilities and all accompanying information, if any, is true and correct and that NB&T may consider the information to be true and correct until a written notice of a change thereof is provided to NB&T.

Date: _____

Signature: _____

Date: _____

Signature: _____