

PERSONAL FINANCIAL STATEMENT

AS OF: _____

CONFIDENTIAL

TO: Mountain Valley Community Bank

Name: _____ Date of Birth _____

Address: _____ Social Security No. _____

City, State and Zip code: _____ Residence Phone _____

Position or Occupation _____

Business Name _____

Business Address _____ Business Phone _____

City, State and Zip Code _____

This is a(n) check box Individual financial Statement. Joint financial statement with spouse. If Joint, complete the following:

Spouse _____ Date of Birth _____

Social Security No. _____

Position or Occupation _____

Business Name _____

Business Address _____ Business Phone _____

CSZ _____

YOU MAY APPLY FOR CREDIT INDIVIDUALLY OR JOINTLY WITH ANOTHER PARTY

If you are applying for joint credit with another party (other than your spouse), the joint application must complete a separate financial statement 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
Deposits in Banks & Other Financial Inst (Sch 1 pg 2)	
Cash Value of Life Insurance (Sch 2 pg 2)	
Notes and Accounts Receivable	
Marketable Stocks & Bonds (Sch 3 pg 2)	
Stocks in Closely Held Corporations (Sch 4 pg 2)	
Assets of Proprietorships	
Assets in Partnerships & Joint Ventures	
Vehicles, Boats, Machinery, & Equipment (Sch 5 pg 2)	
Wholly Owned Real Estate (Sch 6 pg 2)	
Partially Owned Real Estate (Sch 7 pg 3)	
Vested Interest in Pension/Retirement Accts (Sch 8 pg 3)	
Personal Property Furniture etc.	

LIABILITIES AND NET WORTH	AMOUNT
Other Loans Payable (Sch 9 pg 3)	
Loans on Life Insurance (Sch 2 pg 3)	
Taxes Due - Income	
Credit Card or Accounts Payable	
Liabilities of Proprietorships	
Liab of Partnerships/Joint Ventures	
Loans on Vehcl, Boats, Mach, & Equip (Sch 5 pg 2)	
Loans on Wholly Owned Real Estate (Sch 6 pg 3)	
Total Liabilities	

Net Worth _____

TOTAL ASSETS _____

TOTAL LIABILITIES & NET WORTH _____

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

Name: _____ Date: _____

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

CONTINGENT LIABILITIES	
Are you indirectly liable for obligations of others? _____ If yes, list and describe. If the obligation is for a business or if you need additional space, list and describe on an attachment.	
Name of Borrower	_____
Total Amount Owed	_____
Lender:	_____
Description	_____
Name of Borrower	_____
Total Amount Owed	_____
Lender:	_____
Description	_____
Total Amount as endorser, comaker, or guarantor.	
PERSONAL INFORMATION	
Number of Depenants: 0	Ages _____
Are you obligated to pay alimony, child support, or separate maintenance payments? If so, provide details: No	
Are you a defendant in any suits or legal actions? If so, describe: No	
Have you ever declared bankruptcy or had any judgements recorded against you? No 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 amounts? _____ What years are covered? _____	

REPRESENTATIONS AND WARRANTIES

The information contained in this statement is provided to induce Mountain Valley Community Bank ("MVCB") 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 MVCB 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. Each of the undersigned agrees to notify MVCB immediately and in writing of 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 obligations to MVCB. In the absence of such notice or a new full written statement, this should be considered a continuing statement and substantially correct. If the undersigned fail to notify MVCB as required above, or if any information herein should prove to be inaccurate or incomplete in any material respect, MVCB may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. MVCB 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 MVCB any information they may have on the undersigned. Each of the undersigned authorizes MVCB to answer questions about MVCB's credit experience with the undersigned. As long as any obligation or guaranty of the undersigned to MVCB 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 MVCB shall be MVCB's property.

THE UNDERSIGNED HAVE READ AND FULLY UNDERSTAND THE FOREGOING REPRESENTATIONS AND WARRANTIES

DATE

YOUR SIGNATURE

DATE

YOUR SIGNATURE

This statement received by: _____

Date _____ Branch _____