



316 Pennsylvania Avenue, S.E.
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 Phone: (202) 546-8000 Fax (202) 546-8392

Personal Financial Statement

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 this is a joint guaranty of the indebtedness of other person(s), firm(s), or corporation(s), provide information about the joint guarantor.
3. If you are relying on income from alimony, Child support, or separate maintenance, please provide a copy of the appropriate pages of the legal separation agreement or divorce decree.
4. **Attach your tax return(s) or other supporting documentation to verify sources of income.**

Section – 1 Individual Applicant Information			Section 2 – Other Party / Co-Applicant Information		
Name			Name		
Residence Address			Residence Address		
City	State	Zip	City	State	Zip
Social Security Number		Date of Birth	Social Security Number		Date of Birth
Position or Occupation			Position or Occupation		
Business or Employer's Name			Business or Employer's 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
Previous Employer & Position (if less than 3 years with current)			Previous Employer & Position (if less than 3 years with current)		

CONFIDENTIAL

Statement of Financial Condition as of _____, _____

Section 3 - Balance Sheet (attach additional schedules as needed)

<i>Assets</i>	<i>Whole Dollars</i>	<i>Jt*</i>	<i>Liabilities</i>	<i>Whole Dollars</i>	<i>Jt*</i>
Cash and Short Term Investments (Schedule A)			Outstanding Credit Card Balances		
Stocks & Bonds (readily marketable -Schedule B)			Taxes Payable		
Unlisted Securities (Schedule C)			Insurance Policy Loans (Schedule D)		
Notes Receivable & Accounts Receivable			Mortgages & Obligations Due (Schedules F&G)		
Cash Surrender Value -Life Insurance (Schedule D)			Notes & Accounts Payable (Schedule H)		
General/Ltd. Partnership Interests (Schedule E)			Other Liabilities (list):		
Retirement Accounts					
Personal Property					
Automobiles					
Real Estate - Personal Residences (Schedule F)					
Real Estate - Investment Property (Schedule G)					
Real Estate - Partial Interests (Schedule I)**					
Other Assets (please list):					
TOTAL ASSETS			TOTAL LIABILITIES		
			NET WORTH (total assets minus total liabilities)		

Section 4 - Income Statement

<i>Annual Income</i>	<i>Applicant</i>	<i>Co-Applicant</i>	<i>Annual Expenses</i>	<i>Applicant</i>	<i>Co-Applicant</i>
Salary			Home Mortgage (P+I+T+I)		
Bonuses and Commissions			Loan Payments (including other R/E)		
Interest and Dividends			Income Tax (state & federal)		
Alimony, Separate Maintenance, Child Support***			Planned or Required Investments/ Partnership Contributions		
Capital Gains			Other Expenses (list):		
Real Estate Income					
Other Income (list):					
GROSS INCOME	\$	\$	TOTAL EXPENSES	\$	\$

Section 5 - Contingent Liabilities (include a brief description)

	<i>Applicant</i>	<i>Co-Applicant</i>
As Endorser or Guarantor on notes / leases / contracts:		
On Letters or Lines of Credit:		
Current or pending Suits or other Litigation:		
Other (Partnership, etc.) explain:		
TOTAL	\$	\$

* Please mark column with a check if jointly held.

** Schedule I - Real Estate Spread Sheet should be used by individuals with extensive real estate investments where additional data may be needed or required by the Bank to properly evaluate the borrower's financial condition. It can be used instead of Schedule G. Because it will not be completed by most borrowers or guarantors, it is a separate schedule not printed on this Personal Financial Statement. If it is appropriate for you and has not been provided, please request it from the Bank.

*** Alimony, separate maintenance, and/or child support income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

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 & 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 of bonds	Description	Market Value	Margin ? (Y) (N)	Pledged (Y) (N)	Restricted (Y) (N)	Owner(s) Code*

Schedule C: Unlisted Securities

Number of Shares	Description	Source of Valuation	Value	% Company Owned	Pledged (Y) (N)	Owner(s) Code*

Schedule D: Life Insurance Carried (include individual and group insurance)

Name of Insurance Company	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	Fair Market Value of	Req. Annual Contribution	Pledged (Y) (N)	Owner(s) Code*

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

Schedule F: Real Estate - Personal Residences

Description/ Address of Property	Mortgage Holder	Maturity Date	% Owned	Title in Name of	Purchase Date	Cost	Present Loan Balance	Monthly PTI	Market Value

Schedule G: Real Estate Investments

Description/ Address of Property	Mortgage Holder	Maturity Date	% Owned	Title in Name of	Purchase Date	Cost	Loan Balance	Market Value	Annual Income	Monthly PTI	Other Expenses

Schedule H: Notes and 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*

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

Personal Information (If your answer to any of the questions below is "yes," please attach a detailed explanation.)

Are you a partner or officer in any ventures other than described in above schedules? <input type="checkbox"/> yes <input type="checkbox"/> no			
Are any assets pledged other than as described in above schedules? <input type="checkbox"/> yes <input type="checkbox"/> no			
Have you ever been declared bankrupt? <input type="checkbox"/> yes <input type="checkbox"/> no			
Are there any outstanding judgements against you? <input type="checkbox"/> yes <input type="checkbox"/> no	Income tax settled through date:	Disability Insurance carried through:	Alimony, Child Support, Maintenance Expense:
Are you a current or former "senior foreign political figure"? <input type="checkbox"/> yes <input type="checkbox"/> no			
Are you a close friend or family member of a "senior foreign political figure"? <input type="checkbox"/> yes <input type="checkbox"/> no			
Do you anticipate on having any foreign transactions? <input type="checkbox"/> yes <input type="checkbox"/> no			

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with the Bank on behalf of the undersigned or persons, firms or corporations in whose behalf the undersigned may, either severally or jointly with others, execute a guaranty in the Bank's favor. Each undersigned understands that the Bank is relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that the Bank may consider this statement as continuing to be true and correct until a written notice of change is given to the Bank by the undersigned. The Bank is authorized to make all inquiries it deems necessary to verify the accuracy of the statements made herein, and to determine the credit worthiness of the undersigned. The Bank is authorized to answer questions about its credit experience with the undersigned.

Date Signed	Signature (Individual)
Date Signed	Signature (Individual)