



PERSONAL FINANCIAL STATEMENT

Instructions for Filling out Personal Financial Statement Form:

Thank you for taking the time to complete this personal financial statement. The totals you enter in the schedules on pages 3-5 will populate the appropriate category line item in the Assets & Liabilities sections of page 1 & 2. For this reason it is easiest to start this form on page 3.

For assets and liabilities that are NOT listed on the schedules on pages 3 and 4, please complete the shaded portions of the summary on page 2.

You will not be able to enter values in some cells because they are associated with a formula. To navigate easily, use your tab key to take you to the next unprotected cell location.

Any response selected may be removed by using the "delete" key for the entry.

You may enter amounts as dollar and cents if you like, however the cell and column entry points are formatted to round all entries to whole dollars. If you are having difficulty completing this form, or have additional questions please contact a lending department representative. If you would prefer to complete a paper copy of this form, you can print this version and hand write your information, or stop by any Hilltop National Bank location and pick up a printed copy. Thank you for allowing Hilltop to consider your financing needs.

In order to quickly analyze your financial statement and make a loan decision, please complete this form thoroughly and in as much detail as possible. In addition, please provide any requested supporting documents with this form including:

- *Completed Business loan application
- *3 years of personal and/or corporate tax returns and associated K-1 statements
- *Business Financial Statements
- *Other documents as specified by your lender

After completing and saving the personal financial statement, please print out all five pages and initial Section 3 (Joint Intent) accordingly and sign page 5.

For Creditor Use	
Date Personal Financial Statement Received:	_____
Completed Application Date:	_____
Date Closing Rate Set:	_____
Action Taken Date:	_____

SECTION 1 - INDIVIDUAL INFORMATION

Name			Date of Birth:	
Residence Address				
City, State & Zip				
Position or Occupation			Length of Time (Yrs):	
Business Name				
Business Address				
City, State & Zip				
Res. Phone		Cell Phone:		Bus. Phone:
Email Address				
Do You Own or Rent?		Monthly Payment:		Estimated Yearly Living Expenses:

SECTION 2 - OTHER PARTY INFORMATION

Name			Date of Birth:	
Residence Address				
City, State & Zip				
Position or Occupation			Length of Time (Yrs):	
Business Name				
Bus. Address				
City, State & Zip				
Res. Phone		Cell Phone:		Bus. Phone:
Email Address				
Do You Own or Rent?		Monthly Payment:		Estimated Yearly Living Expenses:

SECTION 3 - JOINT INTENT

Applicant is applying for this loan:	Individually	Jointly (initial Below)	As a Guarantor
We intend to apply for joint credit (initials).			
Applicant:	Co-applicant:		

SECTION 4 - STATEMENT OF FINANCIAL CONDITION AS OF:

ASSETS	In Dollars
Cash in Banks - See Schedule A	
Stocks, Bonds and Closely Held Businesses - See Schedule B - Attach Brokers Statement	
Non-Marketable Securities - Attach Brokers Statement	
Life Insurance (Cash Value) - See Schedule C	
Accounts And Notes Receivable - Schedule D	
Real Estate Owned Primary Residence - See Schedule E	
Real Estate Owned - Investment - See Schedule E	
Partial interest in Real Estate - See Schedule E	
Automobiles - See Schedule F	
Other Personal Property - See Schedule F	
IRA/Roth IRA/Keogh Accounts (If Not Listed on Schedule B) - Attach Brokers Statement	
Profit Sharing/401K Plans/Pension Plan (If Not Listed on Schedule B) - Attach Brokers Statement	
Business Assets (If Not Listed Elsewhere)	
Other Assets - Attach Separate Itemized Sheet	
TOTAL ASSETS	

SECTION 4 - STATEMENT OF FINANCIAL CONDITION (CONT'D)

LIABILITIES	Monthly Payment	Balance In Dollars
Resl Estate Loans - Primary Residence - See Schedule E		
Resl Estate Loans - Investment Property - See Schedule E		
Resl Estate Loans - Partial Ownership - See Schedule E		
Due to Brokers		
Accrued/Estimated Income Tax		
Installment Loans - Other - See Schedule G		
Accounts Payable/Credit Cards - See Schedule H		
Other Liabilities - See Schedule I		
Business Loans (If Not Listed Elsewhere)		
Other Liabilities - Attached separate itemized sheet		
TOTAL LIABILITIES		
NET WORTH		
TOTAL LIABILITIES AND NET WORTH		

SOURCES OF INCOME FOR YEAR ENDING December 31,	
Salary, bonuses & commissions	
Dividends	
Real estate income - Schedule E Investment Properties on this form	
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 repaying this obligation)	
TOTAL INCOME	

CONTINGENT LIABILITIES
Do you have any contingent liabilities?
If so, describe:
As endorser, co-maker or guarantor?
Amount of contested income tax liens?

PERSONAL INFORMATION
Do you have a trust?
If so, is your trust:
If so, what is the name of your trust?
If so, who are the trustees of your trust?
Do you have a will?
If so, name of executor:
Do you currently have an accountant?
If so, name of accountant/firm:
Do you currently have an attorney?
If so, name of attorney/firm:
Are you a partner or officer in any other venture?
If so, describe:
Are you obligated to pay alimony, child support, or separate maintenance payments?
If so, describe:
Are any assets pledged other than as described on schedules?
If so, describe:
Income tax filed and paid through tax year:
Have you been audited by the IRS? If yes, IRS audited tax years:
Personal bank accounts carried at:
Have you ever been declared bankrupt in the last 14 years?
If so, where? Year
Are you a defendant in any suit or legal action?
If so, describe:
Have you had a foreclosure in the last 7 years?
If so, describe:

PERSONAL FINANCIAL STATEMENT

Schedule A - Cash in Banks

Account Name	Acct. No.	Personal or Business	Checking, Savings, or CD	Financial Institution	Approx. Balance	Pledged or Encumbered (Y or N)
TOTAL						

Schedule B - Stocks And Bonds (Include Interest In Any Closely Held Business)

Number of Shares or Face Value (Bonds)	Description	In Name of	Pledged?	Market Value
Total				

Schedule C - Life Insurance

Named Insured	Primary Beneficiary	Face Amount	Cash Value	Loans on Policy	Name of Company	Agent

Schedule D - Accounts And Notes Recievable

Owners	Due From	Collateral	Maturity Date	Monthly Payments	Balance Due
Total					

Schedule E - Primary Residence

Address & Type of Property	Title in Name of	% of Ownership	Date Acquired	Original Cost	Monthly Payment	Mortgage Balance	Market Value

Additional Liens Against Primary Residence held by:

1							
2							
3							
TOTAL							

NET UNENCUMBERED MARKET VALUE

Schedule E - Real Estate Owned - Investment

Address & Type of Property	Title in Name of	Date Acquired	Original Cost	Monthly Payment	Monthly Income (if Rental)	Mortgage Balance	Market Value
Total							

Schedule E - Partial Interest in Real Estate Equities

Address & Type of Property	Title in Name of	% Owned	Date Acquired	Cost	Monthly Payment	Monthly Income	Mortgage Balance	Market Value
Total								

Schedule F -Other Assets And Personal Property

Automobiles		Estimated Value	Other Vehicles (RV's, Boats, ATV's, etc.)			Estimated Value	Personal Property		Estimated Value
Year:	Make/Model:		Year:	Make/Model:	Length:		Furniture:		
							Jewelry		
							Equipment:		
							Other (list:)		
Total Autos:			Total Other Vehicles:				Total Other Property:		
						Total Personal Property:			

Schedule G - Notes And Loans Payable to Banks and Others (Exclude RE Loans if listed above)					
Name & Address of Lender	Credit in the Name of	Secured or Unsecured?	Collateral Description	Current Balance	Monthly Payment
Total					

Schedule H - Accounts And Bills Payable (Including Credit Cards)				
Payable To	Account Number	Persons Liable	Current Balance	Monthly Payment
Total				

Schedule I - Other Liabilities				
Payable To	Collateral	Persons Liable	Current Balance	Monthly Payment
Total				

By signing or typing below, I (we) hereby affirm that the foregoing information contained in this financial statement is presented for the purpose of obtaining credit as of the date indicated and is true, complete and correct. I understand Hilltop National Bank (Lender) is relying on this statement of my financial condition in making loan(s) to me. Lender is authorized to make any investigation of my credit or employment status either directly or through any agency employed by lender for that purpose. I agree to inform Lender immediately of any matter which will cause any significant change in my/our financial condition. I understand that Lender will retain this financial statement whether or not credit is granted.

Signature (Individual) _____ **Signature (Individual)** _____

SSN: _____ **DOB:** _____ **SSN:** _____ **DOB:** _____

Date Signed: _____ **Date Signed:** _____

Hilltop National Bank does not recommend submitting personal or private data through unsecured, electronic means. Applicant/Co-applicant/Guarantor assumes any and all risk of unauthorized data access or unauthorized use of information submitted electronically or by fax. The bank may, at its discretion, accept or reject any typed signature submitted through electronic means as an acceptable, signed, original document which shall be admissible as evidence of the document and signers execution.