



Personal Financial Statement

If you are applying for credit or if this statement relates to your guaranty of the indebtedness of other person(s), firm(s) or corporations(s) complete all except Section 2. If you are relying on income from alimony, child support or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, provide information in Section 2 about the person whose alimony, support, or maintenance payments or income or assets you are relying on. You do not need to reveal alimony, child support, or separate maintenance income if you do not wish to have it considered as basis for repaying this obligation.

I am providing this financial statement and intend to guarantee a loan to my company, _____.
I hereby state I am an owner, director, partner, officer or principal shareholder (owning more than 25%) of the company _____ Guarantor (signature)

I intend to apply for individual credit _____
Applicant (signature)

If you are applying for joint credit, or if this statement relates to your guaranty of the indebtedness of other person(s) firm(s) or corporation(s), complete all sections.

We intend to apply for joint credit _____
Applicant (signature) _____ Co-Applicant (signature)

Note: You must also sign the signature line at the end of this document.

SECTION 1 – Individual Information	SECTION 2 – Joint or Other Party Information
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Legal Name		Legal Name	
Home Address		Home Address	
City, State, Zip Code		City, State, Zip Code	
U.S. Citizen	DOB -	U.S. Citizen	DOB -
Social Security #		Social Security #	
Occupation/ Title		Occupation/ Title	
Business Name		Business Name	
Business Address		Business Address	
Yrs. in line of work	Home Phone -	Yrs. in line of work	Home Phone -
Business Phone	Cell -	Business Phone	Cell -
Do you have a Trust?		Do you have a Trust?	

SECTION 3 – Income	Individual	Joint	Annual Expenditures	Individual	Joint
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Salary, Bonuses, and Commissions			Mortgage/ Rental Payments		
Dividends			Real Estate Taxes & Assessments		
Real Estate Income			Taxes-Federal, State, Local		
Other Income			Insurance Payments		
(You do not need to reveal alimony, child support, or separate maintenance income if you do not wish to have it considered as a basis for repaying this obligation.)			Other Contract Payments (car, boat, MC, Visa, etc.)		
			Alimony, Child Support		
TOTAL			TOTAL		

SECTION 4 - State of Financial Condition	Individual	Joint	Liabilities & Net Worth	Individual	Joint
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Assets			Liabilities & Net Worth		
Cash on hand and in Banks (Schedule A)			Notes Payable (Schedule H)		
U.S. Government Securities (Schedule B)			Due to Brokers		
Non Marketable Securities (Schedule C)			Amounts Payable to Others - Secured		
Securities held by broker in Margin Accounts			Amounts Payable to Others - Unsecured		
Restricted, Control or Margin Account Stocks			Accounts & Bills Due		
Real Estate owned (Schedule D)			Real Estate Mortgages Payable (Schedules D & H)		
Accounts, Loans & Notes Receivable			Unpaid Income Tax		
Automobiles			Other Unpaid Taxes & Interest		
Cash Surrender Value Life Insurance (Schedule E)			Other Liabilities: Itemize		
Vested interest in Deferred Compensation/Profit Sharing Plans/401K (Schedule F)			TOTAL LIABILITIES		
Business Ventures (Schedule G)			NET WORTH		
Other Assets: Itemize Schedule			TOTAL LIABILITIES &		

Contingent Liabilities	Individual	Joint	SECTION 5 – Declarations
As endorser, co-maker or guarantor			Have (either of) you or any firm in which you were a major owner ever declared bankruptcy, or settled any debts for less than the amounts owed?
On leases, contracts			
Legal claims			Are (either of) you a defendant in any suit or legal action?
Provision for federal income taxes			Are (either of) you presently subject to any unsatisfied judgments or tax liens?
Other special debt			Have (either of) you been audited by IRS? Date of audit:
TOTAL CONTINGENT LIABILITIES			

SECTION 6 – Schedules :

SCHEDULE A – Cash, Checking and Savings Accounts, Certificates of Deposit, Money Market Funds, Etc.

Name of Institution	Type of Account	Owner	Balance	If Pledged, to Whom?	Joint
TOTAL					

SCHEDULE B – Stocks, Bonds (Gov't & Comm.), Mutual Funds, Annuities, and Partnership Interests (General & Ltd.)

Please indicate number of Shares, Face Value (Bonds) or % of Ownership

Number of Shares	Description	Held in Name of	Market Value*	Pledged Yes (X)	Pledged No (X)
TOTAL					

*If unlisted security or partnership interest, provide current financial statements to support basis for valuation.

Schedule C – Non-Marketable Securities

Number of Shares	Description	In Name of	Value	Pledge to others	Traded Where
TOTAL					

Schedule D – Real Estate: Mortgages & Land Contracts Receivable (and related debt, if applicable)

Description of Property or Address	Date of Original Investment and Amount	Market Value of Your % of Investment	Present Balance	Monthly Payment	Maturity Date
TOTAL					

Schedule E – Life Insurance Carried

Name of Company	Owner of Policy	Cash Surrender Value	Loans	Beneficiary	Face Amount
TOTAL					

Schedule F - Vested Interest in Deferred Compensation/Profit-Sharing Plans/401K

Account Number	Company Name	Amount	Beneficiary	% Vested	Distribution Date
TOTAL					

Schedule G - Business Ventures

List Name and Address of Any Business Venture in Which You are a Principal or Partner	Your Position/Title in The Business	Total Assets Listed in Section 3	Net Worth of Business	Your % of Ownership	Present Value of Your Investment
TOTAL					

SCHEDULE H - Loans Owing Banks, Brokers, Finance Companies, and Other (MasterCard, Visa, Etc.)

Owing to	Date of Original Borrowing/Amount	Present Balance	Secured by	Monthly Payment	Due
TOTAL					

CONSENT

Each of the undersigned represents, warrants, and certifies that (1) the information provided herein is true, correct and complete and gives a correct and complete showing of the financial condition of the undersigned, (2) the undersigned has no direct, indirect or contingent liabilities except as set forth in the statement, and (3) legal and equitable title to all assets listed herein is in the undersigned's sole name, except as may be herein otherwise noted. Each of the undersigned agrees to notify 1st Advantage Bank 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) financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligation to 1st Advantage Bank.

I hereby authorize 1st Advantage Bank ("The Bank") to obtain a consumer report or a credit report on me personally with respect to any loan in which I am the borrower, or a principal of the borrower, or a guarantor of the loan. Such reports may include personal financial, employment and credit information. "The Bank" may obtain new reports if "The Bank" renews or modifies a loan, or makes a new loan, without being required to get further approval from me. "The Bank" may disclose any report to any other person or institution who obtains any interest in any loan. "The Bank" may use the following consent with respect to any new applications for credit that I may make to "The Bank" without getting additional approval from me.

I hereby agree that 1st Advantage Bank ("The Bank"), or any employee, agent or representative of "The Bank", may verify all of the information given or credit references. I hereby authorize any person or company in possession of any such record(s) or information to rely on a photocopy or fax of this consent and to release such records to "The Bank".

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact the Senior Lender at 1st Advantage Bank at the address below, within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is FDIC, 1100 Walnut St, Suite 2100, Kansas City, MO 64106, Toll-free: (800) 209-7459

APPRAISAL NOTICE: We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You may order and pay for an additional appraisal of your own use at your own expense. We may ask you to acknowledge receipt of the appraisal.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Signature (Individual)	Date	Signature (Joint Party)	Date
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ONCE SIGNED AND COMPLETED, TO EXPEDITE YOUR REQUEST, PLEASE WRITE THE NAME OF YOUR LENDER ON THE ATTENTION LINE BELOW AND THEN FAX TO THE LOAN DEPARTMENT AT (phone number) OR MAIL TO THE ADDRESS BELOW.

Attention: _____
Loan Department
(address)

