



Personal Financial Statement as of: _____

Please check: Individual Statement Joint Statement

NAME		SOCIAL SECURITY #	DATE OF BIRTH	DRIVER LICENSE # / STATE
HOME STREET ADDRESS		CITY/STATE/ZIP	TELEPHONE NO.	MOBILE NO.
NAME OF EMPLOYER		ADDRESS OF EMPLOYER		CITY/STATE/ZIP
POSITION	YEARS THERE	BUSINESS PHONE	EMAIL ADDRESS	
NAME OF SPOUSE (IF APPLICABLE)		SOCIAL SECURITY #	DATE OF BIRTH	DRIVER LICENSE # / STATE
SPOUSE'S HOME STREET ADDRESS (IF DIFFERENT)		CITY/STATE/ZIP	TELEPHONE NO.	MOBILE NO.
NAME OF SPOUSE'S EMPLOYER		ADDRESS OF EMPLOYER		CITY/STATE/ZIP
POSITION	YEARS THERE	BUSINESS PHONE	EMAIL ADDRESS	

HELPFUL RECOMMENDATION: START WITH THE SCHEDULES ON PAGES 2 & 3 AND BALANCE SHEET BELOW WILL TABULATE

ASSETS		(omit cents)	LIABILITIES		(omit cents)
CASH (SCH. 1 PAGE 2)	This Bank	\$ -	REVOLVING ACCOUNTS/CREDIT CARDS (Sch 6)		\$ -
	In Other Banks	\$ -	NOTES PAYABLE -This Bank (Sch 6)		\$ -
SECURITIES (SCH. 2 & 3 PAGE 2)	Marketable Securities (Sch 2a)	\$ -	NOTES PAYABLE -Other Banks (Sch 6)		\$ -
	Non-Marketable Securities (Sch 2b)	\$ -	MORTGAGES PAYABLE (Sch 4)	Primary	\$ -
	Notes & Receivables (Sch 3)	\$ -		Secondary	\$ -
REAL ESTATE (SCH. 4 PAGE 2)	Homestead	\$ -		Other Owned Real Estate	\$ -
2nd Residence & Real Estate Owned	\$ -	Partially Owned Real Estate		\$ -	
	Partial Real Estate Interest	\$ -	TAXES OWING	Income Tax	\$ -
LIFE INSURANCE (SCH. 5) cash value		\$ -		Real Estate Tax	\$ -
AUTOS		\$ -	PLEDGE ACCOUNTS - Cash and Due to Brokers in Margin Accounts (Sch 1 & 2a-b)		\$ -
		\$ -	OTHER LIABILITIES (Itemize Here)		\$ -
		\$ -			\$ -
		\$ -			\$ -
OTHER ASSETS		\$ -	TOTAL LIABILITIES		\$ -
		\$ -	NET WORTH		\$ -
		\$ -			\$ -
TOTAL ASSETS		\$ -			\$ -
AGGREGATE CONTINGENT LIABILITIES (from Sch 7, pg 3):					\$ 0

STATEMENT OF CASH FLOW

Note: Income from alimony, child support or maintenance payments need not be revealed if you do not choose to have it considered as a basis for repaying your obligations to this bank.

SOURCES OF CASH		FOR YEAR ENDING _____	USES OF CASH	
Salaries, Wages (Gross).....	\$ _____		Rent or Homestead Mortgage Pmt (P&I)....	\$ _____
Bonus.....	\$ _____		Other R/E Non-Homestead Mtg Pmt (P&I)..	\$ _____
Commissions.....	\$ _____		Other Financing (P&I).....	\$ _____
Income from assets			Amount paid on Revolving/Open Accts.....	\$ _____
Dividends and Interest.....	\$ _____		Real Estate - Taxes.....	\$ _____
Real Estate (Rental).....	\$ _____		Real Estate - Insurance.....	\$ _____
Other.....	\$ _____		Living Expenses.....	\$ _____
Spouse's Salary, Wages (Gross).....	\$ _____		Other.....	\$ _____
Other Income - See Note.....	\$ _____		Other.....	\$ _____
Total Cash Received	\$ -		Total Cash Outflow	\$ -
Estimated Federal and State Income Taxes ..	\$ _____		Cash Flow Surplus (Deficit).....	\$ -

Check here if you are providing a current year income tax return complete with all schedules in lieu of completing this section. You hereby certify that the tax return you are providing is complete and accurate.

CONFIDENTIAL

Initials _____ Initials _____



SCHEDULE 1 - CASH AND DEPOSITS

Name of Banks	Account in Name(s) of	Amount	Are these deposits pledged?	If pledged, how much?
CommunityBank of Texas (to pg 1)			<input type="checkbox"/> Yes <input type="checkbox"/> No	
Other Banks (to pg 1)			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	

Total Other Banks \$ - \$ -

SCHEDULE 2a - MARKETABLE SECURITIES (ATTACH COPIES OF BROKERAGE STATEMENTS)

Number of Shares	Issuer or Brokerage Firm	In Name of	Market Value	Pledged Amount or Margin

Total \$ - \$ -

SCHEDULE 2b - NON-MARKETABLE SECURITIES (ATTACH COPIES OF BROKERAGE STATEMENTS)

Number of Shares	Name of Issuer	In Name of	Market Value	Pledged Amount or Margin

Total \$ - \$ -

SCHEDULE 3 - NOTES & RECEIVABLES

Maker	Original Date	Original Amount	Present Balance	Payments	Maturity	Collateral

Total \$ - \$ - \$ -

SCHEDULE 4 - REAL ESTATE

Description & Location	Yr Acquired	Market Value	Cost	Present Balance	Monthly Pmt	Lienholder	Mo. Rental Income
Please list primary residence as #1 and secondary as #2 below							
1.							
2.							
Other Real Estate Owned							
3.							
4.							
5.							
Total of Lines 2 Through 5 To Page 1		\$ -	\$ -	\$ -	\$ -		\$ -

Partial Interest in Real Estate

Property Description	% Owned	Yr Acq.	Market Value	Cost	Present Balance	Monthly Pmt	Lienholder	Mo. Rental Income
8.								
9.								
10.								
Total % Of Mkt Value & Debt To Page 1			\$ -	\$ -	\$ -	\$ -		\$ -

Note: Total of partially owned real estate will automatically calculate based on your percentage for value and present balance.

Comments
Section for
Schedule 4:

SCHEDULE 5 - LIFE INSURANCE CARRIED, INCLUDING GROUP INSURANCE

Issuer	Insured Individual	Owner of Policy	Face Value	Cash Value (net of loan)	Beneficiary
Total			\$ -	\$ -	

CONFIDENTIAL

Initials _____ Initials _____



SCHEDULE 6 - DEBT

Type	Lender	Date Originated	Commitment	Present Balance	Payment	Collateral
Revolving/Credit Cards						
Notes Payable This Bank - other than real estate related debt itemized on schedule 4 (carries to page 1)	CBOTX					
	CBOTX					
	CBOTX					
	CBOTX					
	Total			\$ -	\$ -	\$ -
Notes Payable to Other Banks - other than real estate related debt itemized on Schedule 4 (carries to page 1)						
	Total			\$ -	\$ -	\$ -

SCHEDULE 7 - CONTINGENT LIABILITIES

Name of Company / Individual	Ownership %	Loan Balance	Amount Owed Under Your Contingent Obligation
Total Contingent Liabilities		\$ -	\$ -

As used herein "contingent liability" means any possible obligation arising from past events and depending on future events not under your control (such as, for example, but without limitation, any debt for which you are a guarantor, and for which you are not currently [but could become] the primary obligor).

GENERAL INFORMATION

Please indicate Yes or No to the following questions	Individual (Borrower)		Joint Owner (Co-Borrower)	
1 Have you ever had an asset(s) repossessed by a creditor?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2 Are you a co-signor or guarantor of any other debt?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3 Are you a partner or officer in any other venture?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4 Are you a defendant in any lawsuits or legal actions?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5 Have you ever filed bankruptcy or had a judgement against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6 Have you ever been a principal or guarantor of a firm that declared bankruptcy?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
7 Are any assets held in trust?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
8 Do you have a will? Name of Executor: _____	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
9 Have you ever been convicted of a felony?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
10 Are you a party to any claims or lawsuits?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
11 Are you a citizen of the United States?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
12 Have you been involved in an IRS Audit in the past five (5) years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
13 ATTACH EXPLANATION IN SPACE BELOW OR ON SEPARATE PAGE.				

CONFIDENTIAL

Initials _____ Initials _____



PRIVACY POLICY

The following privacy principles were established to maintain the security, integrity and confidentiality of your personal financial information.

The type of information we collect:

We routinely collect and retain the information we obtain from account applications you provide to us, and from transactions history (deposits, loans, credit cards, etc.) you obtain from us. We also obtain information from credit reporting agencies, credit bureaus or check reporting companies. This information helps us:

- To establish and administer your accounts (e.g.: We ask for personally identifying information to protect your accounts from fraud.)
- To satisfy certain regulatory requirements (e.g.: When you open an account that pays interest, we are required by the IRS to obtain your social security number.)
- To better understand you so that we may provide you with additional or improved products and services (e.g.: We require information concerning your credit history and your assets to determine if you qualify for loan approval.)

We do not share our current or previous customers' nonpublic personal information with any affiliate or with non-affiliated third parties except as permitted or required by law.

How this information is protected:

Access to your personally identifiable financial information is limited to employees with a specific business reason for utilizing this data. Our employees are educated about the importance of maintaining confidentiality and customer privacy. If necessary, we take appropriate disciplinary steps to enforce our employees' responsibility to protect your very personal information. In order to prevent unauthorized access to your information, we maintain security standards and procedures that conform to industry practices.

PRIVACY AT THIS LENDING INSTITUTION

Our goal is to maintain your trust and confidence when handling your personal information. The security of personal information about you is our priority. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive.

Important Notice about Credit Reporting

We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.

Notice of Negative Information (Pre-Sharing)

Federal law requires us to provide the following notice to customers before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" means information concerning delinquencies, late payments, insolvency, or any form of default. This notice does not mean that we will report such information about you, only that we may report such information about customers that have not done what they are required to do under our agreement(s). After providing this notice, additional negative information may be submitted without providing further notice.

AUTHORIZATION

I/We authorize the Lending Institution to make whatever credit inquiries that it deems necessary in connection with this financial statement for the purpose of considering new credit requests or in the course of review or collection of any credit extended in reliance on this financial statement. I/We authorize and instruct any person or consumer reporting agency to compile and furnish to the Lending Institution any information that it may have or obtain in response to such credit inquiries and agree that such information, along with this financial statement, shall remain the Lending Institution's property whether or not credit is extended. You are authorized to verify the information herein, and obtain such additional information as you may require, by contacting my spouse and other third parties. The information contained herein is submitted for the purpose of procuring, establishing and maintaining credit with you in behalf of the undersigned persons, firms or corporations in whose behalf the undersigned may either severally or jointly with others execute a guaranty in your favor.

The undersigned warrants that this completed financial statement has been carefully read and is true, correct and complete and that you may consider this statement as continuing to be true, correct and complete until a written notice is given to you by the undersigned.

Signature _____ Date _____

Spouse's Signature (If Applicable) _____ Date _____

