



**INDIVIDUAL FINANCIAL STATEMENT
TO: NVB (Lender)**

Name: _____

Date of Birth _____

Address _____

Zip Code _____

You may apply for credit in your name alone, regardless of your marital status.

CHECK AS APPLICABLE Applicant is applying for this loan:

- Individually, without a co-signer or guaranty of a relative or other person(s) or entity.
- Jointly, with the co-signature or guaranty of one or more persons or entities (including any existing guarantors).

Names of Other Person(s) and Entity(ies): _____

PLEASE INDICATE OR PROVIDE EXPLANATION RELATING TO ANY ASSETS OWNED JOINTLY OR BY A TRUST OR LIABILITIES OWED WITH OTHERS. (ATTACH SCHEDULES AND EXPLANATORY NOTES IF NECESSARY.)

STATEMENT OF FINANCIAL CONDITION OF _____ AS OF _____, 20____

ASSETS		AMOUNT	LIABILITIES		AMOUNT
CASH	SCHEDULE A In this Institution		NOTES & LOANS PAYABLE (Other Than Real Estate)	SCHEDULE G Notes Payable to Banks	
	Other banks or Savings & Loans			Notes & Loans Payable (Other)	
Stocks & Bonds	SCHEDULE B Marketable Securities		Insurance Loans	SCHEDULE C	
	Others:				
Tax	Tax refund Due		Taxes Owed		
Insurance	SCHEDULE C Cash Value		Accounts & Bills Payable	SCHEDULE H Bankcharge Cards	
				Open & Revolving Accounts	
Accounts & Notes Receivable	SCHEDULE D			Other:	
Real Estate	SCHEDULE E Residence(s)		Real Estate Notes & Contracts Payable	SCHEDULE E Residence(s)	
	Unimproved Land			Unimproved Land	
	Income Property(ies)			Income Property(ies)	
	Other:			Other:	
Other Assets	SCHEDULE F Other Assets & Personal Property		Other Liabilities	SCHEDULE I	
TOTAL ASSETS		\$	TOTAL LIABILITIES		\$
RE-CAP OF INCOME AND EXPENSES		NET WORTH	(DIFFERENCE BETWEEN TOTAL ASSETS & TOTAL LIABILITIES)		\$

* See notice below before completing Other Income.

ANNUAL INCOME FOR YEAR 20____		ANNUAL EXPENSES FOR YEAR 20____		CONTINGENT LIABILITIES	
Salary or Wages		Property Tax & Assessments		As Endorser on Notes/Contracts	
Dividends or Interest		Fed. & State Income Tax		As Guarantor on Notes/Contracts	
Rentals (Gross income)		Real Estate Loan Payments		Fox Taxes	
Business (Net Income)		Payments on Contracts/Notes		Other (Describe)	
Other Income (Describe) *		Estimated Living Expenses			
		Other:			
TOTAL INCOME	\$	TOTAL EXPENSES	\$	TOTAL	\$

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

SCHEDULE A CASH LOCATION AND STATUS OF BANK ACCOUNTS

CHKNG	CD'S	SAVNG	Bank and Branch Where Carried	Balance	Interest Rate Paid to You?	Date CD Matures	Is This Account Pledged for a Loan?	Balance of Loan	Maturity Date of Loan
TOTAL				\$				TOTAL	\$

SCHEDULE B STOCKS AND BONDS (Include Interests In Any Closely Held Business)

Description	No. Shares	Registered in Name of	Source of Valuation	Date	Price Per Share	Total Value	Purchased on Margin or Pledged
TOTAL						\$	

SCHEDULE C LIFE INSURANCE

Insured	Primary Beneficiary	Face Amount	Actual Cash Value	Loans on Policy	Name of Company	Location of Office
TOTAL		\$	\$	\$		

SCHEDULE D ACCOUNTS AND NOTES RECEIVABLE

Owner(s)	Due From	Address	Collateral	Maturity Date	How Payable	Balance Due
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
TOTALS					\$	\$

SCHEDULE E REAL ESTATE (Continued on bottom of next page)

Parcel No.	Description	Address/Location	Owner(s)	Date Acquired
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				

If applicant resides in a community property state, please complete the following concerning marital status:
 Applicant is married separate unmarried (includes single, divorced and widowed).
 Co-Applicant, if any, is married separate unmarried (includes single, divorced and widowed).

APPLICANT INFORMATION	Social Security No.		Driver's License No.		Visa or MasterCard No.		Home Phone		
	Occupation		Name of Employer			No. of Years	Salary \$ per	Business Phone	
	Amount of alimony, child support and maintenance payment income. NOTE: Alimony, child support or maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.							\$	
	Name and address of payor of any alimony, child support or maintenance payment income disclosed above as source of repayment.								
	Alimony, child support, separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral								
	Income (salary, pension, social security, dividends, interest, etc.)								
	Source:							\$ per month	
	Have you ever borrowed from any other branch of this institution?		Name			Location		Date	
	Number of Dependents				Ages				
	Have you established a trust? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable Name(s) of Trustees:								
	Have you made a will? <input type="checkbox"/> Yes <input type="checkbox"/> No				Name of personal representative:				
	Have you guaranteed or endorsed the notes of any other person? <input type="checkbox"/> Yes <input type="checkbox"/> No				Do you have any other contingent liabilities? <input type="checkbox"/> Yes <input type="checkbox"/> No				
	Have any actions or suits been filed against you or are there any unsatisfied judgements or decrees entered against you, or have you been adjudged bankrupt or made any assignments for creditors? <input type="checkbox"/> Yes <input type="checkbox"/> No								
	Names of References				Addresses				

CO-APPLICANT INFORMATION	Co-Applicant's Full Name		Age		Address				
	Social Security No.		Driver's License No.		Visa or MasterCard No.		Home Phone		
	Occupation		Name of Employer			No. of Years	Salary \$ per	Business Phone	
	Amount of alimony, child support and maintenance payment income. NOTE: Alimony, child support or maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.							\$	
	Name and address of payor of any alimony, child support or maintenance payment income disclosed above as source of repayment.								
	Alimony, child support, separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral								
	Income (salary, pension, social security, dividends, interest, etc.)								
	Source:							\$ per month	
	Have you ever borrowed from any other branch of this institution?		Name			Location		Date	
	Number of Dependents (not listed by applicant)				Ages				
	Have you established a trust? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable Name(s) of Trustees:								
	Have you made a will? <input type="checkbox"/> Yes <input type="checkbox"/> No				Name of personal representative:				
	Have you guaranteed or endorsed the notes of any other person? <input type="checkbox"/> Yes <input type="checkbox"/> No				Do you have any other contingent liabilities? <input type="checkbox"/> Yes <input type="checkbox"/> No				
	Have any actions or suits been filed against you or are there any unsatisfied judgements or decrees entered against you, or have you been adjudged bankrupt or made any assignments for creditors? <input type="checkbox"/> Yes <input type="checkbox"/> No								
	Names of References				Addresses				

SIGNATURES	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 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. Lender may disclose to any other interested parties Lender's experience with this account. I agree to inform the Lender immediately of any matter, which will cause any significant change in my financial condition. I understand that Lender will retain this financial statement whether or not credit is granted.							
	_____				_____			
	Applicant's Signature		Date		Co-Applicant's Signature		Date	
	Consent (If you are relying on income from a person who is not an applicant above, please have that person complete this section so that we may verify their credit.)							
	I authorize Lender to make any investigation of my credit either directly or through any agency employed by Lender for that purpose in connection with this credit application.							
_____		_____		_____				
Date		Signature		Social Security Number				