



Personal Financial Statement

mm/dd/yy _____ / _____ / _____

MEMBER FDIC EQUAL HOUSING LENDER Personal Info

Name _____ SS/Tax ID _____ To: VISTA BANK®
 Name _____ SS/Tax ID _____
 Address _____
 Address _____
 Business or Occupation _____ Partner/Officer in any other venture _____
 Date of Birth (mm/dd/yy) _____ / _____ / _____ Marital Status _____ No. of Dependent Children _____
 Are all Taxes, of any nature, paid current? _____ Yes _____ No If not, explain _____
 Are there any unsatisfied Judgements against you? _____ Yes _____ No If so, explain _____
 Have you ever filed for bankruptcy? _____ Yes _____ No If so, explain _____

For the purpose of procuring and maintaining credit from time to time in any form whatsoever with Vista Bank, for claims and demands against the undersigned, the undersigned submits the following as being a true and accurate statement of his/her financial condition on the above date, and agrees that if any change occurs that materially reduces the means or ability of the undersigned to pay all claims or demands against him/her, the undersigned will immediately and without delay notify Vista Bank, and unless the bank is so notified, it may continue to rely upon the statement herein given as a true and accurate statement of the financial condition of the undersigned.

Assets		Liabilities & Net Worth	
Cash on Hand and in Banks (Schedule 1)	\$	Notes Payable to Banks - Secured (Schedule 1)	\$
U.S. Government Securities		Notes Payable to Relatives	
Accounts, Loans and Notes Receivable (Schedule 2)		Accounts and Notes Payable to Others	
Cash Surrender Value Life Insurance (Schedule 3)		Rents and Interest Due	
Other Stocks and Bonds (Schedule 4)		Real Estate Taxes Due (Schedule 5)	
Real Estate - (Schedule 5)		Liens on Real Estate - (Schedule 5)	
Automobiles - Number ()		Income Tax Due	
Other Assets (Itemize below)		Other Liabilities (Itemize below)	
		TOTAL LIABILITIES	
		NET WORTH	
TOTAL ASSETS	\$	TOTAL LIABILITIES AND NET WORTH	\$

Annual Income		Contingent Liabilities	
Salary	\$	As Guarantor or Co-Maker	\$
Bonus and Commissions		On Leases or Contracts	
Dividends and Interest		Legal Claims	
Real Estate Income		Provision for Federal Income Tax	
Social Security / Government Retirement		Other Special Debt	
Other Income, explain*			
TOTAL INCOME	\$	TOTAL CONTINGENT LIABILITIES	\$

* 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.

Insurance Coverage		Comparison of Monthly Income and Expenses	
Fire Insurance - Buildings	\$	Gross Monthly Income	\$
Household Effects and Autos		Mortgage or Rent Payment	\$
Liability Insurance - Automobiles		Food and Utilities	
Personal		Incidentals	
General Public		Avg Amt Paid on Open Accts	
Other Insurance		TOTAL EXPENSES	\$
		DIFFERENCE BETWEEN INCOME AND EXPENSES	\$



Schedule 1 Banking Relations

Name and Location	Cash Balance	Loan Balance	Loan Maturity	How Endorsed, Guaranteed or Secured
TOTAL	\$	\$		

Schedule 2 Accounts, Loans and Notes Receivable

Name and Address of Debtor	Amount Owing	Age of Debt	Nature of Debt	Security Held	Date of Expected Payment
TOTAL	\$				

Schedule 3 Life Insurance

Name of Insured	Beneficiary	Insurance Co.	Type of Policy	Face Amt of Policy	Total Cash Surrender Value	Amt of Yearly Premium	Is Policy Assigned?
TOTAL				\$	\$	\$	

Schedule 4 Other Stock and Bonds

Face Value Bonds No. Stock Shares	Description of Security	Registered in Name of	Cost	Present Mkt Value	Income Rec'd Last Year	If Pledged, To Whom
TOTAL			\$	\$	\$	

The legal and equitable title to all the real estate listed in this statement is solely in the name of the undersigned, except as listed here:

Schedule 5 Real Estate

Description or Street No.	Dimensions or Acreage	Improvements	Mortgages or Liens	Monthly Payment	Assessed Value	Present Mkt Value	Unpaid Taxes Year and Amount
TOTAL			\$		\$	\$	

I understand that Vista Bank will retain this statement whether or not credit is approved. Vista Bank is authorized to check my credit and employment history and to ask questions regarding my credit history. The undersigned certifies that the information inserted on both pages hereof has been carefully read and is true and correct.

Signature	Date
Signature	Date