



Personal Financial Statement As Of: _____

727 Elden Street
Herndon, Virginia 20170



Purpose: _____

Applicant

Name: _____ Residence Phone: _____
 Residence Address: _____ Business Phone: _____
 City, State, Zip _____ Fax: _____
 How long at this address: _____ # of dependents: _____ E-mail: _____
 Date of Birth: _____ Social Security Number: _____
 applicant/borrower: _____
 Name of Employer: _____
 Address of Employer: _____
 Current Title: _____ # of Years: _____
Please complete Previous Employer section if with current employer less than 3 years.
 Previous Employer: _____
 Address of Employer: _____
 Title: _____ # of Years: _____
 Name of Accountant: _____ Phone Number: _____
 Name of Broker: _____ Phone Number: _____
 Name of Agent: _____ Phone Number: _____

Co-Applicant

Name: _____ Residence Phone: _____
 Residence Address: _____ Business Phone: _____
 City, State, Zip _____ Fax: _____
 How long at this address: _____ # of dependents: _____ E-mail: _____
 Date of Birth: _____ Social Security Number: _____
 applicant/borrower: _____
 Name of Employer: _____
 Address of Employer: _____
 Current Title: _____ # of Years: _____
Please complete Previous Employer section if with current employer less than 3 years.
 Previous Employer: _____
 Address of Employer: _____
 Title: _____ # of Years: _____
 Name of Accountant: _____ Phone Number: _____
 Name of Broker: _____ Phone Number: _____
 Name of Agent: _____ Phone Number: _____

Cash Income & Expenditures Statement

Annual Income	Prior Year	Current Year	Annual Expenditures	Prior Year	Current Year
Applicant Salary: (net)			Mortgage Payments:		
Co-Applicant Salary (net)			Car Payments:		
Annual Salaries: (gross)			Credit Cards:		
Bonuses & Commissions:			Rental Payments:		
Interest & Dividend Income			Utilities:		
Rental/ Real Estate Income:			Bank Loans (Prin & Int):		
Business Income:			Other Loans (Prin & Int):		
Cash Distributions:			Taxes:		
Sale of Assets:			Federal & State:		
Other (Specify)*			Property		
			Living Expenses:		
			Other Expenses: (specify)		
Total Income	\$0	\$0	Total Expenditures	\$0	\$0
			Income less Expenditures	\$0	\$0

* Alimony or child support payments need not be disclosed in "other income" unless it is desired to have such payments counted toward total income.

Any significant changes expected in the next 12 months? Yes No (If yes, attach information)

Balance Sheet

ASSETS		LIABILITIES	
Cash on-hand & in banks:	_____	Accounts payable:	_____
Savings Accounts:	_____	Notes payable to banks & others:	_____
Accounts & notes receivable:	_____	(section 4)	_____
_____	_____	Instalment loans:	_____
_____	_____	Margin Accounts:	_____
_____	_____	_____	_____
IRA or other Retirement:	_____	_____	_____
Cash value of Life Insurance: (section 1)	_____	Loan on life insurance:	_____
Stocks & bonds: (section 2)	_____	Loan on real estate: (section 3)	_____
Residential Real estate: (section 3)	_____	Unpaid taxes: (list)	_____
Real Estate Investments: (section 3)	_____	_____	_____
Auto's:	_____	_____	_____
Partnerships/ Business Interests (section 5)	_____	Other liabilities: (list)	_____
Other personal property:	_____	_____	_____
_____	_____	_____	_____
Other assets:	_____	Total Liabilities:	\$0
		Net Worth:	\$0
Total:	\$0	Total:	\$0

Section 1 - Insurance

Insurance Company	Face Amount of Policy	Type of Policy	Beneficiary	Cash Value	Amount Borrowed	Ownership

Section 2 - Stocks & Bonds

Number of Shares	Description & Where held	Cost	Market Value	Pledged	
				Yes	No
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>

Section 3 - Real Estate (please attach additional pages if necessary)

	Property A	Property B
Type of Property:		
Legal Owner:		
Address:		
Date Purchased:		
Original Cost:		
Present Market Value:		
Name & Address of Mortgage Holder:		
Mortgage Account #:		
Mortgage Balance:		
Interest Rate:		
Monthly Payment:		
# of Payment Left:		

Section 4 - Notes Payable to Banks & Others

Name & Address of Noteholder(s):	Current Balance	Interest Rate	Payment Amt & Freq.	Maturity	How secured or endorsed/ type of collateral

Section 5 - Partnerships / Business Interests

Type of Investment	Date of initial investment	Cost	Percent Owned	Current MV	Balance due on notes, cash call requirements, final contribution date

Contingent Liabilities

	YES	NO	Amount
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Do you have any outstanding letters of credit or surety bonds?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Are there any suits or legal actions pending against you?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Are you contingently liable on any lease or contract?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Are any of your tax obligations past due?	<input type="checkbox"/>	<input type="checkbox"/>	_____
What would be your total estimated tax liability if you were to sell your major assets?			_____
If yes for any of the above, give details:			_____

Please Answer the Following Questions:

Income tax returns filed through (date): _____ Are any returns being audited or contested? _____

Have you or any firm in which you were a major owner ever declared bankruptcy? _____

If yes, please provide details: _____

Have you drawn a will: _____

If yes, please furnish the name and executor(s) and year will was drawn: _____

Number of dependents (excluding self): _____

Do you have a line of credit or unused credit facility at any other institution(s): _____

If so, please indicate where, how much, and name of banker: _____

Representations and Warranties:

The information contained in this statement is provided to induce MainStreet Bank to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledges and understands that MainStreet Bank is relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof.

Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify MainStreet 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) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to MainStreet Bank. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct.

If the undersigned fail to notify MainStreet Bank as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, MainStreet Bank may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable.

MainStreet Bank is authorized to make all inquiries deemed necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give MainStreet Bank any information it may have on the undersigned. Each of the undersigned authorizes MainStreet Bank to answer questions about our credit experience with the undersigned.

As long as any obligation or guarantee of the undersigned to MainStreet Bank is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other information that the undersigned gives MainStreet Bank is MainStreet Bank's property.

By checking this box, I am requesting that MainStreet Bank to refrain from sharing this information with any of its affiliates.

◆ **By signing below, the applicant is applying for \$ _____ on (date) _____ with MainStreet Bank.**

- 1. The applicant is applying for a non-consumer commercial credit, and the guarantor(s) is/are offering to personally guaranty the commercial credit of the applicant
- 2. The applicant is applying for joint credit
- 3. The applicant is applying for individual credit and is relying on the applicant's income and assets and not the income or assets of another person
- 4. The applicant is applying for individual credit and is relying on the applicant's income or assets, as well as income or assets from other sources

Signature

Name/Title

Date

Signature

Name/Title

Date