

Thank you for your interest in working with Legacy Bank to satisfy your financing needs! As your potential lender, we will need to gather several items as part of the lending process. The below list provides the foundation for our decision-making. However, we may need to collect additional items, depending on the nature of your financing needs.

- Personal Financial Statement
 - o Less than 12 months old
- Personal Federal Income Tax Returns
 - o Two most-recent years
- Year-to-Date Business Financials
 - o Balance Sheet
 - o Income Statement
- Business Federal Tax Returns
 - o Three most-recent years

Please don't hesitate to contact your loan officer should you have any questions, or if he or she can help in any way! Thanks again!

PERSONAL FINANCIAL. STATEMENT AS OF	
	Date
SUBMITTED TO:	

PERSONAL INFORMATION												
APPLICANT (NAME)					CO-APPLICANT (NAME)							
Employer					Employer							
Address of Employer					Address of Employer							
Business Phone No.	No. of Years with Employer	Title/Position			Business Phone No.	No. of Years with Employer	Title/Position					
Name of previous employer & position (if with current employer less than 3 yrs.) No. of Yrs.					Name of previous employer & position (if with current employer less than 3 yrs.) No of Yrs.							
Home Address					Home Address							
Home Phone No.	Social Security No.		Date of Birth		Home Phone No. Social Security No. Date of Birth							
Name, Phone No. of your Accountant					Name. Phone No. of your Accountant							
Name, Phone No. of your Attorney					Name, Phone No. of your Attorney							
Name, Phone No. of your Investment Advisor/Broker					Name, Phone No. of your Investment Advisor/Broker							
Name, Phone No. of your insurance Advisor					Name, Phone No. of your Insurance Advisor							

Cash Income & Expenditures Statement For Year Ended ______ (Omit cents)

ANNUAL INCOME	AMOUNT (\$)	ANNUAL EXPENDITURES	AMOUNT (\$)
Salary (applicant)	\$	Federal Income and Other Taxes	\$
Salary (co-applicant)		State Income and Other Taxes	
Bonuses & Commissions (applicant)		Rental Payments, Co-op, or Condo Maintenance	
Bonuses & Commissions (co-applicant)		Mortgage Payments Resid	
Rental Income		Property Taxes Resid	
Interest Income		Interest & Principal Payments on Loans	
Dividend Income		Insurance	
Capital Gains		investments (including tax shelters)	
Partnership Income		Alimony/Child Support	
Other Investment Income		Tuition	
Other Income (List)* *		Other Living Expense	
		Medical Expenses	
		other Expense (List)	
TOTAL INCOME	\$	TOTAL EXPENDITURES	\$

Any significant changes expected in the next 1 2 months?

Yes No (If yes, attach information.)

** Income from alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.

Balance	Sheet	as of	
Dalalice	OHEEL	as or	

ASSETS	AMOUNT (\$)	LIABILITIES	AMOUNT (\$)		
Cash in this Bank		Notes Payable to this Bank	X X X		
(including money market accounts, CDs)	\$	Secured	\$		
Cash in Other Financial Institutions (List)		Unsecured			
(including money market accounts, CDs)		Notes Payable to Others (Schedule E)	X X X		
		Secured			
		Unsecured			
		Accounts Payable (including credit cards)			
		Margin Accounts			
Readily Marketable Securities (Schedule A)		Notes Due: Partnership (Schedule D)			
Non-Readily Marketable Securities (Schedule A)		Taxes Payable			
Accounts and Notes Receivable		Mortgage Debt (Schedule C)			
Net Cash Surrender Value of Life Insurance (Schedule B)		Life Insurance Loans (Schedule B)			
Residential Real Estate (Schedule C)		Other Liabilities (List):			
Real Estate Investments (Schedule C)					
Partnerships / PC Interests (Schedule D)					
IRA, Keogh, Profit-Sharing & Other Vested Retirement Accts					
Deferred Income (number of years deferred					
Personal Property (including automobiles)					
Other Assets (List):					
		TOTAL LIABILITIES			
		NET WORTH			
	\$		\$		

CONTINGENT LIABILITIES	YES	NO	AMOUNT
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership?			
Do you have any outstanding letters of credit or surety bonds?			
Are there any suits or legal actions pending against you?			
Are you contingently liable on any lease or contract?			
Are any of your tax obligations past due?			
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:			

Schedule A - All Securities (including non-money market mutual funds)

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No. of Shares	DESCRIPTION	OWNER(S)	WHERE HELD	COST	CURRENT	PLED	GED
(Stock) or Face Value (Bonds)	DESCRIPTION	SCRIPTION OWNER(S)		0001	MARKET VALUE	YES	NO
READILY MARKE	TABLE SECURITIES (including U.S. Governments and	d Municipals)'					
						0	0
						0	0
						0	0
						0	0
						0	0
NON-READILY M	ARKETABLE SECURITIES (closely held, thinly traded	or restricted stock)					
						0	0
							0

^{*} If not enough space, attach a separate schedule or brokerage statement and enter totals only.

Schedule B - Insurance															
Life Insurance (use additional sh	eet if necess	ary)													
	Face Amount of							Cash Surrence		Ame	Amount				
Insurance Company	Policy	Type of P	Policy Beneficiary			'		Value			Borrowed		Ownership		ership
								Ť							
									<u>'</u>						
Disability Insurance Monthly Distribution if Disable		Ар	plicant	i I		o-App	lican	τ							
Number of Years Covered	<u> </u>														
Schedule C - Personal Resi	dence & Re	al Estate Ir	vestm	nents. Mort	gage De	bt (m	aiori	tv c	wners	ship or	ılv)				
Personal Residence				Purchase			<u></u>	Pre	sent	Inter-	Loan	v Mon	thh		
Property Address	Ow	gal ner	Year	Price	Va	rket lue			oan ance	est Rate	Maturit Date	Payr			Lender
													+		
										lata.					
Investment		gal		Purchase		ket		Lo	sent oan	Inter- est	Loan Maturit				
Property Address	Ow	ner	Year	Price	Va	lue		Bala	ance	Rate	Date	Payr	nent		Lender
	41 1 14		,												
Schedule D - Partnerships (less	y ownersnip Date o		i estate parti	nersnips)				Current Market			Balanc	e Due on		Final	
Type of Investment		Initial Investme			Cast		Percent Owned		Value		cet	Partnerships: Notes, Cash Call			Contribution Date
Business/Professional (Indicate name):															
Investments (including Tax Shelters):								+							
investments (including tax oneters).								+							
								+						_	
								+						\dashv	
Note: For investments which re partnership investments or S-c				ur total asse	ts, please	e inclu	de th	e re	levant t	financia	al statem	ents or tax	returns.	or in t	the case of
Schedule E - Notes Payable													1		
Due to	Туре	of Facility		Amount of	Line		ecured 			Collatera	al	Interest Rate	Matu	rity	Unpaid Balance
			+			Yes		10							
			+			ᆂ	╁	╡┤					+		

Please Answer The Following Questions:	
	Are any returns currently being audited or contested? Yes No
If yes, what year(s)?	
2. Have (either of) you or any firm in which you were a major owner e	<u> </u>
If yes, please provide details:	
3. Have you drawn a will? Yes No	
If yes, please furnish the name of the executor(s) and year will was	s drawn:
4. Number of dependents (excluding self) and relationship to applicar	nt:
5. Have you ever had a financial plan prepared for you?	□ No
6. Did you include two years federal and state tax returns? \square Ye	es No
7. Do (either of) you have a line of credit or unused credit facility at ar	ny other institution(s)? Yes No
If so. please indicate where, how much, and name of banker:	
8. Do you anticipate any substantial inheritances?	0
If yes, please explain:	
Representations and Warranties	
The information contained in this statement is provided to induce you the guarantee of the undersigned. The undersigned acknowledge and or continue credit or to accept a guarantee thereof. Each of the unde correct and complete. Each of the undersigned agrees to notify you i material adverse Change (1) in any of the information contained in this of any of the undersigned to perform its (or their) obligations to you considered as a continuing statement and substantially correct. If the should prove to be inaccurate or incomplete in any material respect, you the undersigned as the case may be, immediately due and payable. You information contained herein and to determine the credit-worthiness of to give you any information it may have on the undersigned. Each of the undersigned. As long as any obligation or guarantee of the undersigned.	a to extend or to continue the extension of credit to the undersigned or to others upon a understand that you are relying on the information provided herein in deciding to grant resigned represents, warrants and certifies that the information provided herein is true, mmediately and in writing of any change in name, address, or employment and of any statement or (2) in the financial condition of any of the undersigned or (3) in the ability u. In the absence of such notice or a new and full written statement, this should be e undersigned fail to notify you as required above, or if any of the information herein our may declare the indebtedness of the undersigned or the indebtedness guaranteed by you are authorized to make all inquiries you deem necessary to verify the accuracy of the if the undersigned. The undersigned authorize any person or consumer reporting agency ne undersigned authorizes you to answer questions about your credit experience with the need to you is outstanding, the undersigned shall supply annually an updated financial or other information that the undersigned give you shall be your property.
-	Vaus Circulus
Date	Your Signature
Date	Co-Applicant's Signature (if you are requesting
	the financial accommodation jointly)