

PERSONAL FINANCIAL STATEMENT AS OF:

Applicant Information

Name: _____
 DOB: _____ SSN: _____
 Address: _____
 Home Phone: _____
 Cell Phone: _____
 DL#: _____ DL expiration: _____
 Email Address: _____
 Employer Name: _____
 Employer Address: _____
 Employer Phone: _____

Spouse Information

Name: _____
 DOB: _____ SSN: _____
 Address: _____
 Home Phone: _____
 Cell Phone: _____
 DL#: _____ DL expiration: _____
 Email Address: _____
 Employer Name: _____
 Employer Address: _____
 Employer Phone: _____

ASSETS			LIABILITIES		
CASH (Sch 1)	In This Bank		MORTGAGES PAYABLE (Sch 7)	Homestead	
	In Other Institutions			Other Wholly-Owned R/E	
SECURITIES (Sch 2)	Marketable		NOTES PAYABLE (Sch 6)	Partially Owned R/E	
	Non-Marketable			To This Bank	
ACCOUNTS RECEIVABLE			Other Notes Payable		
NOTES RECEIVABLE (Sch 3)					
NET CASH VALUE OF INS & ANNUITIES (Sch 4)			OIL & GAS RELATED DEBT (Sch 8)		
REAL ESTATE (Sch 7)	Homestead		TAXES OWING	Income Taxes	
	Other Wholly-Owned R/E			Other Taxes	
	Partial Ownership in R/E		ACCOUNTS PAYABLE		
OIL & GAS INTEREST (Sch 8)			ESTIMATED CREDIT CARD BALANCE		
OTHER BUSINESS INTERESTS (Sch 10)			OTHER LIABILITIES (Sch 11)		
DEFERRED COMP & RETIREMENT PLANS (Sch 5)					
PERSONAL PROPERTY & AUTOMOBILES					
OTHER ASSETS (Sch 11)			TOTAL LIABILITIES		
			NET WORTH (Assets Less Liabilities)		
TOTAL ASSETS			TOTAL CONTINGENT LIABILITIES (Sch 9)		

INCOME/EXPENSE INFORMATION

SOURCES OF CASH (See Note 2 on Pg 4)		LAST YEAR	PROJECT THIS YEAR	USES OF CASH		LAST YEAR	PROJECT THIS YEAR
Recurring	SALARY & WAGES			Expenses	PERSONAL EXPENSES		
	COMMISSIONS, BONUS, Etc.				INCOME TAXES & FICA		
	INTEREST & DIVIDENDS				PROPERTY TAXES		
	RENTAL INCOME				BUS & INVEST EXP		
	OIL & GAS REV (after Op Exp)				OTHER		
	OTHER BUSINESS INCOME			Debt Service			
	OTHER: (See Note 1 on Pg 4)						
Non-Recurring					SUBTOTAL		
	SUBTOTAL				MORTGAGE - HOMESTEAD		
	COMMISSIONS, BONUS, Etc.				OTHER R/E P&I PMTS		
	SALE OF ASSETS				OTHER BANK LOANS - P&I		
	TAX REFUND				NOTES PAYABLE - P&I		
	OTHER:				CONTINGENT LIABILITIES		
				TOTAL CASH USES			
TOTAL CASH SOURCES				NET CASH FLOW			

The above financial and supporting schedules, which are submitted to you (Lender) for the purpose of obtaining credit from you, present a true, complete and correct statement of my financial condition as of the date shown. I understand that misrepresenting information on this statement is a criminal offense under federal law punishable by a fine and/or imprisonment. I will notify you in writing of any material unfavorable change in my financial condition. In the absence of such notice, you may consider this a continuing statement and substantially correct. If I apply for further credit, this statement shall have the same force and effect as if delivered as an original statement of my financial condition at the time I request such further credit. You are authorized to contact any appropriate third parties for the purpose of verifying any stated information herein or at any time furnished by me to you, and obtaining credit information at any time from any of my creditors and or credit reporting agencies. This financial statement and any other information furnished to you shall be your property. You are authorized to answer questions about your credit experience with me.

SIGNATURE: _____ SPOUSE SIGNATURE: _____ DATE: _____



The balances on Schedules 1-11 should match the Assets and Liabilities sections on Page 1.

SCHEDULE 1 - DEPOSIT ACCOUNTS (Please list IRA's on Schedule 5)

Any balances in excess of \$200,000 should be accompanied by a supporting statement, if balances not held at SouthWest Bank.

NAME ON ACCOUNT	FINANCIAL INSTITUTION WHERE HELD	BALANCE	TYPE OF ACCOUNT	ACCOUNT #	Restricted?
TOTAL THIS BANK			TOTAL OTHER INSTITUTIONS		

SCHEDULE 2 - STOCKS, BONDS AND MUTUAL FUNDS

Any balances in excess of \$200,000 should be accompanied by a supporting statement, if balances not held at SouthWest Bank.

ISSUER	Where traded?	SHARES OR PAR	MARKET PER SHARE	MARKET VALUE	COST	PLEDGED?	RESTRICTED?	If so, in name of?
Total Publicly Traded					Total Privately Held			

"Restricted" means trading of the security is subject to limitations due to letter, legend or control.

SCHEDULE 3 - NOTES RECEIVABLE

DUE FROM	ORIGINAL AMT	PRESENT BALANCE	RATE	MATURITY	PAYMENT TERMS	COLLECTIBLE?	COLLATERAL
			TOTAL				

SCHEDULE 4 - LIFE INSURANCE AND ANNUITIES (include employer provided)

COMPANY	FACE AMT	BENEFICIARY	CASH VALUE	POLICY LOAN	NET VALUE	INSURED
						TOTAL

SCHEDULE 5 - DEFERRED COMPENSATION & RETIREMENT PLANS

COMPANY	TYPE OF ACCT	BENEFICIARY	BALANCE/VALUE	PLAN LOAN	NET PLAN VALUE	IN NAME OF	ACCESS DATE
						TOTAL	

Included IRA accts, KEOGH, 401(k) fully vested benefit plans, etc.

SCHEDULE 6 - NOTES PAYABLE (Exclude mortgages listed in Schedules 7&8)

DUE TO	ORIGINAL AMT	PRESENT BALANCE	RATE	MATURITY	PAYMENT TERMS	CURRENT?	COLLATERAL**
			TOTAL				

**IF YOU ARE COMAKER, LIST THE LOAN IN THIS SCHEDULE AND STATE THE BORROWER'S NAME IN THIS COLUMN.

[illegible]

SCHEDULE 8 - OIL & GAS INTERESTS

NET OPERATING REVENUE AFTER OP EXPENSES

SCHEDULE 9 - Contingent Liabilities

Instructions: State total amount by type of liability and provide appropriate detail in the space below.

1. AS GUARANTOR OR ENDORSER		5. STANDBY, LETTER OF CREDIT	
2. ON LEASES OR CONTRACTS		6. LIABILITIES IN EXCESS AT % IN PARTIALLY OWNED ASSETS	
3. LEGAL CLAIMS OR JUDGMENTS		7. TAX LIABILITY IF ASSETS SOLD AT STATED VALUES	
4. INCOME TAX CLAIM OR DISPUTED AMOUNT		8. OTHER	

Type #	NAME OF PARTY RECEIVING BENEFIT	OBLIGATION AMOUNT TIMING OF PAYMENTS	EXPLANATION: INCLUDE WHETHER YOU ANTICIPATE HAVING TO HONOR THIS LIABILITY	MATURITY OR EXPIRATION DATE

SCHEDULE 10 - Other Business Interests

BUSINESS NAME	NATURE OF BUSINESS	% OWNERSHIP	VALUE	HOW VALUED	BUSINESS BANK

SCHEDULE 11 - Other Assets, Liabilities, and/or Additional Remarks

In understand that the following questions are addressed to me and I have answered them as appropriate.

- _____ 1. Are any of the Assets held in trust, in an estate or in any other name or capacity?
- _____ 2. Were any of the Assets (I) owned or claimed by your spouse before marriage; or (II) acquired by your spouse during marriage by gift or inheritances; or (III) acquired from the proceeds of liquidation of any of the preceding?
- _____ 3. Are any of your real estate properties used by you in your business?
- _____ 4. Do any of your Assets secure any debts which have not been reported in the preceding schedules?
- _____ 5. Are you a party to any suit or are there any unsatisfied judgements against you?
- _____ 6. Have you been through bankruptcy or made an assignment for benefit of creditors?

I have fully explained under "Additional Remarks" on the page any "Yes" answers to the foregoing questions.

_____ 7. I have made a will; the executor is: _____

NOTES:

1. If you are married and reside in Texas or another community property state, complete this item by stating the income of your spouse.
2. Alimony, child support or separate maintenance income need not be revealed unless you wish to have them considered as a basis for repaying the requested credit.