



Personal Financial Statement

If you are applying for an individual account in your own name or offering only your own personal guaranty, please only include your income and assets and not those of other individuals. If you are applying for joint credit or offering a joint and several guaranty, include all information on both yourself and the joint applicant below and certify to this fact by signing on page 2. If you rely on income from alimony, child support or separate maintenance or on the income or assets of another person as the basis for repayment of the credit request or to support your guaranty, please provide information regarding this person to the extent of which you will be relying on their income or assets.

Individual Information

Name _____

Address _____ Years There: _____

Home Phone _____ Cell Phone _____

Email _____

Business Name _____

Address _____

Business Phone _____

Joint Maker Information

Name _____

Address _____ Years There: _____

Home Phone _____ Cell Phone _____

Email _____

Business Name _____

Address _____

Business Phone _____

ASSETS

EVEN DOLLARS

Cash on Hand in Banks (Schedule A) _____
 US Government Securities (Schedule B) _____
 Listed Securities (Schedule B) _____
 Unlisted Securities (Schedule B) _____
 Other Equity Interests (Schedule B) _____
 Accounts and Notes Receivable _____
 Real Estate Owned (Schedule C) _____
 Mortgage and Land Contracts Rec. (Schedule D) _____
 Cash Value of Life Insurance (Schedule E) _____
 Retirement Accounts _____
 Vehicles _____
 Other Assets (please itemize below) _____

Total Assets \$ _____

LIABILITIES & NET WORTH

EVEN DOLLARS

Notes Payable to OVNB (Schedule A) _____
 Notes Payable to Other Institutions (Schedule A) _____
 Notes Payable to Others _____
 Accounts and Bills Due _____
 Unpaid Taxes _____
 Real Estate Mortgage Payable (Schedule C or D) _____
 Land Contracts Payable (Schedule C or D) _____
 Life Insurance Loans (Schedule E) _____
 Other Liabilities (Please itemize) _____

Total Liabilities _____

Net Worth _____

Total Liabilities & Net Worth \$ _____

450 James Madison Hwy
 Culpeper, VA 22701
 540-825-2570 (Main)
 540-825-4270 (Fax)

128 Broadview Avenue
 Warrenton, Virginia 20186
 540-359-7100 (Main)
 540-359-7150 (Fax)

4174-D Old Stockyard Road
 Marshall, Virginia 20115
 540-364-1187 (Main)
 540-359-7125 (Fax)

SOURCES OF INCOME

**EVEN
DOLLARS**

GENERAL INFORMATION

Salary _____
 Bonus/Commissions _____
 Dividends _____
 Real Estate Income _____
 Other* (please itemize) _____

Total \$ _____

Partner, Owner, or Officer in any other venture, please explain:

 Income taxes settled through: _____
 Have you ever filed Bankruptcy? _____

 Are you a defendant in a legal suit? If yes, please explain:

**Alimony, child support or separate maintenance payments need not be disclosed unless
 relied upon as a basis for extension of credit.*

Contingent Liabilities

On leases _____
 Legal Claims _____
 Provision for Federal Income Taxes _____
 Other _____
Total \$ _____

Do you have a will? If yes, with whom: _____

 Do you have a trust? If yes, with whom: _____

 Number of Dependents: _____
 Ages: _____

You may apply for credit individually or jointly with another party.

The intention is to apply: _____ individually _____ jointly (all parties please initial)

I/We have carefully read and submitted the foregoing information provided on this statement to Oak View National Bank. The information is presented as a true and accurate statement of my/our financial condition on the date indicated. This statement is provided for the purpose of obtaining and maintaining credit with Oak View National Bank. I/We agree that if any material change(s) occur in my/our financial condition that I/We will immediately notify Oak View National Bank of said change(s). Unless Oak View National Bank is so notified, it may continue to rely upon this financial statement and the representations made herein as a true and accurate statement of my/our financial condition. I/We authorize Oak View National Bank to make whatever credit inquiries it deems necessary in connection with this financial statement. I/We authorize and instruct any person or consumer reporting agency to furnish Oak View National Bank with any information that it may have or obtain in response to such credit requests. I/We fully understand that it is a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, pursuant to

18 U.S.C. Section 1014.

Applicant's
Signature: _____ **Social Security #:** _____ **Date:** _____

Co-applicant's
Signature: _____ **Social Security #:** _____ **Date:** _____

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SCHEDULE A

BANKS, BROKERS, SAVINGS & LOAN ASSOCIATIONS, FINANCE COMPANIES OR CREDIT UNIONS

List the names of all institutions at which you maintain a deposit account and/or where you have obtained loans.

Name of Institution	Deposit Balance	High Credit	Amount Owed	Interest Rate	Monthly Payment	Assets Securing The Debt

SCHEDULE B

US GOVERNMENT STOCK(1), BONDS(2) AND PARTNERSHIP INTERESTS(3)

Number of Shares or % of Ownership	Indicate: 1. Agency or Name of Company Issuing Security or Name of Partnership 2. Type of Investment or Equity Classification 3. If Unlisted Security or Partnership, list basis for valuation	Market Value	Pledged Yes/No

1. Unlisted or Listed 2. Government or Commercial 3. General or Limited

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SCHEDULE C

REAL ESTATE OWNED AND RELATED DEBT

Address or Property Description	Titled in the Name of:	Date Acquired	Cost + Improvements	Present Market Value	Mortgage or Land Contract Payable		
					Balance Owing	Monthly Payment	Holder

SCHEDULE D

REAL ESTATE MORTGAGES AND LAND CONTRACTS RECEIVABLE

Address or Property Description	Titled in the Name of:	Date Acquired	Balance Receivable	Monthly Payment	Mortgage or Land Contract Payable		
					Balance Owing	Monthly Payment	Holder

SCHEDULE E

LIFE INSURANCE CARRIED

Name of Company	Face Amount	Cash Surrender Value	Loans Outstanding	Beneficiary

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