

PERSONAL FINANCIAL STATEMENT

As of (date) _____

<i>Applicant:</i>	SSN		<i>B/Date:</i>	
<i>Co-Applicant:</i>	SSN		<i>B/Date:</i>	
<i>Residence Address</i>	<i>Home Phone:</i>			
<i>City, State, & Zip Code</i>	<i>Work Ph:</i>		<i>E-Mail:</i>	

Assets	<i>(Omit Cents)</i>	Liabilities and Net Worth	<i>(Omit Cents)</i>
Cash on hand and in Institutions—See Sch A	\$	Notes Payable: This CU—See Schedule A	\$
U.S. Government Securities—See Schedule B		Notes Payable: Other Institutions—See	
Listed Securities—See Schedule B		Schedule A	
Unlisted Securities—See Schedule B		Notes Payable—Relatives	
Other Equity Interests—See Schedule B		Notes Payable—Others	
Accounts and Notes Receivable		Accounts and Bills Due	
Real Estate Owned—See Schedule C		Unpaid Taxes	
Mortgages and Land Contracts Receivable— See Schedule D		Real Estate Mortgages Payable—See Schedule C or D	
Cash Value Life Insurance—See Schedule E		Land Contracts Payable—See Schedule C or D	
Other Assets: Itemize		Life Insurance Loans—See Schedule E	
		Other Liabilities: Itemize	
		TOTAL LIABILITIES	\$
		NET WORTH	\$
TOTAL ASSETS	\$	TOTAL LIABILITIES AND NET WORTH	\$

Sources of Income	<i>Applicant</i>	<i>Co-applicant</i>	General Information	
Salary	\$	\$	Employer	
Bonus and Commissions			Position or Profession	No. Years
Dividends			Employer's Address	
Real Estate Income				Phone No.
*Other Income: Itemize			Partner, officer or owner in any other venture? <input type="checkbox"/> No <input type="checkbox"/> Yes	
			If so, explain:	
TOTAL	\$	\$		
*Alimony, child support or separate maintenance payments need not be disclosed unless relied upon as a basis for extension of credit. If disclosed, payments received under <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding.			Are any assets pledged? <input type="checkbox"/> No <input type="checkbox"/> Yes	
			If so, explain:	
			Detail Pledged Assets in Schedule A	
			Income taxes settled through (Date)	

Contingent Liabilities	<i>(Omit Cents)</i>	General Information (continued)	
As endorser, co-maker or guarantor	\$	Are you a defendant in any suits or legal action? <input type="checkbox"/> No <input type="checkbox"/> Yes	
On leases		If so, explain:	
Legal claims		Have you ever filed for bankruptcy? <input type="checkbox"/> No <input type="checkbox"/> Yes	
Provision for federal income taxes		If so, explain:	
Other special debt, e.g., recourse or repurchase liab		Do you have a will? <input type="checkbox"/> No <input type="checkbox"/> Yes With whom?	
		Do you have a trust? <input type="checkbox"/> No <input type="checkbox"/> Yes With whom?	
TOTAL	\$	Number of dependents _____ Ages _____	

Schedule A: Credit Unions, Brokers, Savings & Loan Association, Finance Companies or Banks. List here the names of all the institutions at which you maintain a deposit account and/or where you have obtained loans.

<i>Name of Institution</i>	<i>Name on Account</i>	<i>Balance on Deposit</i>	<i>High Credit</i>	<i>Amount Owing</i>	<i>Monthly Payment</i>	<i>Secured by What Assets</i>
TOTAL			TOTAL			

Schedule B U.S. Gov, Stocks (Listed & Unlisted), Bonds (Gov't & Comm.), & Partnership Interests (General & Ltd.)

Description of securities	In Name of	*Market Value	Pledged	
			Yes	No
TOTAL				

*If unlisted security or partnership interest, provide current financial statements to support basis for valuation.

Schedule C: Real Estate Owned (and related debt, if applicable)

Description of Property or Address	Title in Name Of	Date Acquired	Cost + Improvements	Present Mkt. Value	Mortgage or Land Contract Payable		
					Bal. Owing	Mo. Payt.	Holder
TOTAL							

Schedule D: Real Estate: Mortgages & Land Contracts Receivable (and related debt, if applicable)

Description of Property or Address	Title in Name Of	Date Acquired	Balance Receivable	Monthly Payment	Mortgage or Land Contract Payable		
					Bal. Owing	Mo. Payt.	Holder
TOTAL							

Schedule E: Life Insurance Carried

Name of Company	Face Amount	Cash Surrender Value	Loans	Beneficiary
TOTAL				

Each of the undersigned hereby instructs, consents and authorizes the **Virginia Credit Union (VACU)**, and/or its agent(s), including, but not limited to **MBS LLC** to obtain a consumer credit report and any other information relating to their individual credit status in the following circumstances: (a) relating to the opening of an account or upon application for a loan or other product or service offered by VACU by a commercial entity of which the undersigned is a principal, member, guarantor or other party; (b) thereafter, periodically according to the VACU's credit review and audit procedures, and (c) relating to VACU's review or collection of a loan, account, or other VACU product or service made or extended to a commercial entity of which the undersigned is a principal, member, guarantor or other party.

Each of the undersigned certify everything stated on the front and back of this Personal Financial Statement and any other documents or information submitted in connection with this Personal Financial Statement is true, accurate and complete. Each of the undersigned understand that VACU will retain this Personal Financial Statement. Each of the undersigned hereby authorize VACU to verify at any time any information submitted to Credit Union by or on behalf of the undersigned, obtain further information concerning the credit standing of the undersigned, including without limitation, credit and employment history; and exchange credit information concerning the undersigned with other individuals or entities, including, without limitation, any affiliate, subsidiary or other entity related to VACU. Each of the undersigned authorize VACU to consider this Personal Financial Statement as a continuing statement of financial condition until replaced by a new Personal Financial Statement or until the undersigned specifically notifies VACU in writing of any change in such financial condition.

In order to expedite this application and serve you better, it may be necessary for us and/or our agents to contact your accountant and/or insurance agent for additional personal or business information. Please indicate your authorization below by checking the boxes and providing the contact information.

- Accountant/CPA Name: _____ Phone #: _____
- Insurance agency Name: _____ Phone #: _____

indicate below your authorization by checking the boxes and providing the contact information.

Signature: _____	Date: _____
Signature: _____	Date: _____

(if joint assets co-applicant must sign)