Extraco Banks.

Financial Statement / Cash Flow Statement (For Individuals Only) As Of

_____

Information concerning a spouse should be provided only: 1) if you are residing in a community property state (Texas is a community state); or 2) you and your spouse are applying for joint credit. Do not furnish information concerning a spouse if you will be relying solely on your income or assets.

Name		Home Address		
Name of Employer		Home Tel. No.	Date of Birth	Dependent Children
Position Held	Tenure	Driver's License No./State	Spouse's Name	Spouse's Social Sec. No.
Business Address		Business Tel. No.	Social Security Number	

The Financial Statement, Cash Flow Statement and supporting schedules, which are submitted herein for the purpose of establishing, obtaining and maintaining credit, present a true and complete statement of my financial condition as of the date shown above. I/we understand that the penalties for misrepresenting information on this Financial Statement can be a fine of not more than $5,000, imprisonment of not more than two years, or both under Title 18, Section 1014 of the U.S. Code. I/we agree to notify the bank of any material adverse change in my financial condition and to furnish current financial information upon request by the bank from time to time.

Extraco Banks, N.A. is authorized to contact any appropriate third parties for the purpose of verifying any stated information herein. If this individual Financial Statement / Cash Flow Statement is in connection with an application for an extension of credit for commercial purposes to a sole proprietorship, partnership, or corporation in which the undersigned is a principal owner, or officer; or will sign a personal guarantee in connection with a commercial credit application, the undersigned authorizes Extraco Banks, N.A. to obtain a consumer credit report from an outside source that will contain information regarding my/our creditworthiness; I/we understand that Extraco Banks, N.A. may use information from such a report in making a decision regarding such commercial credit application. Such Financial Statement and other information furnished shall be the property of the bank.

Witnessed By	Signature	Date
Prepared By (If Other Than Maker)	Signature	Date

Assets			Liabilities		
Cash	In This Bank		Notes Payable	Unsecured	
(Schedule 1)	In Other Banks		to This Bank (Sched 6)	Secured	
	Marketable (Publicly traded)		Notes Payable	Unsecured	
Securities	Non-Marketable (Private)		to Other Bank (Sched 6)	Secured	
(Schedule 2)	Restricted or Control Stock		Other Notes or Accounts Payable (Schedule 6)		
Notes And Accounts Receivable (Schedule 3)			Mortgages	Homestead	
Net Cash Value of Life Insurance (Schedule 5)			Payable (Schedule 7)	Other Real Estate	
Real Estate	Homestead		Due On Automobiles (Schedule 6)		
(Schedule 7)	Other Real Estate		Due To Brokers		
			Taxes	Income Taxes	
			Owing	Property or Other Taxes	
Automobiles					
IRA/Retirement Accts and Profit Sharing Funds (Sched 1)			Other Liabilities (Itemize)		
Oil, Gas, and Mineral Interests (Schedule 4)					
Other Assets (Itemize)					
			Total Liabilities		
			Net Worth (Assets - Liabilities)		
Total Assets			**Total Liabilities And Net Worth**		

Contingent Liabilities*

List all loans you personally guarantee. (Loans you co-signed on or loans made to entities where you signed a personal guarantee)

Lien Holder:	Monthy Pmt: (000,000)	Interest Rate:	Collateral	Maturity Date:	Outstanding Amount:

Total Contingent Liabilities _____

☐ **I <u>DO NOT</u> PERSONALLY GUARANTEE ANY DEBT.**

Schedule No. 1: Cash And IRA / Retirement Accounts

Account Style	Financial Institution	Account Number	Type Of Account	Balance	Pledged Yes	Pledged No

Schedule No. 2: Stock And Bonds Owned

No./Shares Face Value (Bonds)	Name Of Issuing Company	Market Per Share	Total Market Value	Where Treaded	Registered Name	Restricted Yes	Restricted No	Pledged Yes	Pledged No
							X		X
							X		X

Schedule No. 3: Notes And Account Receivable

Due From	Original Loan Amount	Date Extended	Balance Owing	Rate	Payments/ Frequency	Maturity	Collateral	Pledged Yes	Pledged No

Schedule No. 4: Oil, Gas, And Mineral Interests

Location And Description	Working Interest	Fractional Royalty Interest	Monthly Income	Valuation	Date Of Valuations	Source Of Valuation	Pledged Yes	Pledged No

Schedule No. 5: Life Insurance

Insured	Company	Face Amount	Cash Surrender or Loan Value	Loan On Policy	Beneficiary	Pledged Yes	Pledged No

Schedule No. 6: Notes And Accounts Payable (Including Credit Cards, If Any)

Due To	Original Loan Amount	Date Extended	Balance Owing	Rate	Payments/ Frequency	Maturity	Collateral	Current Yes	Current No

Schedule No. 7: Real Estate Owned

Description, Location and Size	Cost / Year Acquired	Date & Source of Appraisal (Ex: MAI, Tax Assessment, Self	Total Project: Appraised Value	Total Project: Debt Balance	Ownership X % _____: Pro Rata Value	Ownership X % _____: Pro Rata Liability*	Lienholder / Original Amount	Maturity	Annual Income / Annual Debt Service
Other Real Estate (Description, Location and Size):									
A.									
B.									
C.									
D.									
E.									

* If Your Liability Exceeds Your Ownership %, Please Indicate Amount In Contingent Liability Section On Page 1.

If any debt is non-recourse, please explain:

Which, If Any, Of the above Properties Is Used For Business Purposes:

Business In Which I Am A Partner, Officer, Principal Owner, Etc.:

I understand that the following questions 1 through 10 are addressed to me and I have answered them appropriately.

☐ **Yes** ☐ **No** 1. Are any of the Assets held in trust, in an estate or in any other name?

☐ **Yes** ☐ **No** 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 inheritance; or (iii) recovered for personal injuries sustained by your spouse during marriage?

☐ **Yes** ☐ **No** 3. Do any of the Assets in whole or in part consist of, or were they purchased in whole or in part with, personal earnings of your spouse or revenue from property of your spouse of the kinds mentioned in the preceding Item 2, or from proceeds of liquidation of any kinds mentioned in Item 2?

☐ **Yes** ☐ **No** 4. Are you presently separated from your spouse?

☐ **Yes** ☐ **No** 5. Have you or any of your related interests been the beneficiary of any debt forgiveness?

☐ **Yes** ☐ **No** 6. Are you or any of your related interests a party to any suit or are there any unsatisfied judgments against you?

☐ **Yes** ☐ **No** 7. Have you or any of your related interests been through bankruptcy or made an assignment for benefit of creditors?

☐ **Yes** ☐ **No** 8. Have you or any of your related interests ever compromised a debt?

☐ **Yes** ☐ **No** 9. Are you or any of your related interests presently in default on any debt?

☐ **Yes** ☐ **No** 10. Have you ever been convicted of a felony?

I have explained fully on page 4 any "Yes" answers to the foregoing questions 1 through 10.

I ☐ Have ☐ Have Not Made a will; the executor is _____

Cash Flow Statement

Please provide the following information regarding sources and uses of cash During the calendar year and your projections for the current year. If a cash flow deficit exists, explain how the existing or requested debt will be serviced.

Individual ☐ **Joint** ☐

Sources Of Cash	**Prior Year**		**Current Year**		**Projected Next Year**
(Alimony, child support, or separate maintenance need not be revealed unless you wish to have them considered as a basis for repaying the credit request.)					
Salaries (Gross)					
Commissions					
Bonuses					
Interest Income					
Rents Received					
Dividends					
Sales Of Assets (Detail Below)					
Liquidation Of Receivables					
Royalties					
Distributions From Production Income					
Alimony, Child Support, Or Separate Maintenance					
Estates & Trusts					
Cash Distributions from Business, Partnerships or Joint Ventures					
Income Tax Refund					
Other Sources of Cash (Detail Below)					
Total Cash Received					
Uses Of Cash					
Personal Expenses (Utilities, Rent, Household, etc.)					
Bank Loans - Principal & Interest (Detail Below)					
Other Loans - Principal & Interest (Detail Below)					
Alimony, Child Support, Or Separate Maintenance					
Insurance Payments					
Income Taxes (Includes FICA, Withholding, and State)					
Property Taxes					
Business Requirements (Partnership, Contributions, Capitalizations, etc.)					
Other Uses Of Cash (Detail Below)					
Total Cash Outlays					
Cash Flow Surplus (Deficit)					

Additional Comments: