

PERSONAL FINANCIAL STATEMENT

<i>Creditor Name and Address</i>		<i>Applicant Name and Address</i>	
Sonabank 10900 Nuckols Road Suite 325 Glen Allen, VA 23060		Applicant	
		Co-Applicant	
		Home Address	
		City, State, Zip	

Note: Please fill in shaded areas as appropriate - unshaded areas will fill in automatically from Schedules A through H

Personal Financial Statement as of (date)		Type of Application: Individual <input type="checkbox"/> or Joint <input type="checkbox"/>
---	--	--

Applicant Personal Information		Co-Applicant Personal Information	
	Business/Employer		Business/Employer
	Bus. Address		Business Address
	Home Phone		Home Phone
	Bus. Phone		Business Phone
	Date of Birth		Date of Birth
	SS/Taxpayer ID		SS/Taxpayer ID

Assets	
Cash On Hand	\$
Bank Deposits (Schedule A)	\$
Cash Value Life Insurance (Schedule B)	\$
US Government Securities (Schedule C)	\$
Other Marketable Securities (Schedule C)	\$
Total Liquid Assets	\$
Non-Marketable Securities (Schedule C)	\$
Accts & Notes Receivable-Current (Schedule D)	\$
Accts & Notes Receivable+90 Days (Schedule D)	\$
Accts & Notes Rec-Friends & Relatives (Schedule D)	\$
Real Estate Owned (Schedule E)	\$
Mortgages & Contracts Owned (Schedule F)	\$
Personal Property (Schedule G)	\$
IRA, 401K, and Other Retirement Accounts	\$
	\$
	\$
Total Non-Current Assets	\$
Total Assets	\$

Liabilities	
Notes Due To Banks (Schedule A)	\$
Notes Due To Relatives & Friends (Schedule H)	\$
Notes Due To Others (Schedule H)	\$
Accounts & Bills Payable (Schedule H)	\$
Contract Accounts Payable (Schedule H)	\$
Loans On Life Policies (Schedule B)	\$
Notes Due for Personal Property (Schedule G)	\$
Other Liabilities Due Within 1 Year (list)	\$
Total Short Term Liabilities	\$
Real Estate Mortgages Payable (Schedule E)	\$
Liens and Assessments Payable	\$
	\$
	\$
	\$
Total Long-Term Liabilities	\$
Total Liabilities	\$
Net Worth	\$

Applicant's Annual Income	
Salary Bonuses and Commissions	\$
Dividends and Interest	\$
Rental and Leases (Net of Expenses)	\$
Alimony or Other Similar Obligations*	\$
	\$
Total	\$

Co-Applicant's Annual Income	
Salary Bonuses and Commissions	\$
Dividends and Interest	\$
Rental and Leases (Net of Expenses)	\$
Alimony or Other Similar Obligations*	\$
	\$
Total	\$

* Income from alimony, child support or separate maintenance payments need not be revealed if you do not wish to have it considered as a basis for repaying credit to be extended by Lender

General Information	Yes/No
Are any assets pledged other than shown?	
Are you a defendant in any legal action?	
Income taxes filed through (date)	
Have you been declared bankrupt?	
Are you a partner/officer in any other venture?	

Contingent Liabilities	Yes/No
As endorser, co-maker, or guarantor	
On leases or contracts	
Legal Claims	
Federal or State income taxes	
Other	

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this Statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law 18 U.S.C. sec. 1014 and may result in a fine or imprisonment or both.

By signing below, each representative of the Applicant declares that he/she has read and understands the statement above

Applicant
Date Signed

Co-Applicant
Date Signed

Schedule A - Cash In Bank and Notes Due Banks and Credit Cards

<u>Name of Bank or Credit Card</u>	<u>Type of Account</u>	<u>Ownership</u>	<u>On Deposit</u>	<u>Notes Due Banks</u>	<u>Payment Amount</u>	<u>Collateral</u>
Totals			\$	\$	\$	

Schedule B - Life Insurance That You Own

<u>Insurance Company</u>	<u>Name of Insured</u>	<u>Amount of Insurance</u>	<u>Cash Surrender Value</u>	<u>Policy Loan From Ins. Company</u>	<u>Beneficiary</u>
Totals		\$	\$	\$	

Schedule C - Securities Owned (Non-Retirement Accounts)

<u>Description</u>	<u>Face Value Bonds OR # Shares of Stock</u>	<u>Type of Ownership (Individual/Joint)</u>	<u>Market Value US Government Securities</u>	<u>Market Value of Other Marketable Securities</u>	<u>Market Value of Other Non-Marketable Securities</u>	<u>Amount Pledged to Secured Loans?</u>
Totals			\$	\$	\$	

Schedule D - Notes and Accounts Receivable (indicate % ownership)

<u>Maker(s)/ Debtor(s)</u>	<u>%</u>	<u>When Due</u>	<u>Original Amount</u>	<u>Balance Due Current Accounts</u>	<u>Balance Due Accounts Due Over 90 Days</u>	<u>Balance Due Friends & Relatives</u>	<u>Collateral (if any)</u>
Totals			\$	\$	\$	\$	

Schedule E - Real Estate Owned (indicate % ownership)

<u>Titled In Name(s) Of</u>	<u>Own. %</u>	<u>Type Property</u>	<u>Date Acquired</u>	<u>Original Cost</u>	<u>Present Value of Real Estate</u>	<u>Balance Due Mortgage</u>	<u>Payment</u>	<u>Maturity</u>
Totals					\$	\$	\$	

Schedule F - Mortgages and Contracts Owned (Indicate % Ownership)

<u>Borrower(s)</u>	<u>Ownership %</u>	<u>Type Property Covered</u>	<u>Starting Date</u>	<u>Balance Due</u>	<u>Payment Amount</u>	<u>Maturity</u>
Totals				\$	\$	

Schedule G - Personal Property (Indicate % Ownership)

<u>Description</u>	<u>Ownership %</u>	<u>Market Value</u>	<u>Loans On Personal Property</u>		
			<u>Lender</u>	<u>Balance</u>	<u>Payment</u>
Totals				\$	\$

Schedule H - Notes and Accounts Payable

<u>Maker(s)/ Payable To</u>	<u>Payment Amount When Due</u>	<u>Notes Due To Relatives & Friends</u>	<u>Notes Due To "Others" - (Not To Banks)</u>	<u>Accounts and Bills</u>	<u>Contracts Payable</u>	<u>Collateral (if any)</u>
Totals		\$	\$	\$	\$	