

PERSONAL FINANCIAL STATEMENT FOR RESIDENTIAL REAL ESTATE

THIS STATEMENT PREPARED AS OF: _____

If there is insufficient space on any schedule, please include separate listings in similar detail.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

| | | |
|--|--|----------------------------|
| Borrower | Co-Borrower | |
| PERSONAL INFORMATION | | |
| NAME | SOCIAL SECURITY NUMBER | DATE OF BIRTH (mm/dd/yyyy) |
| NAME (if joint statement) | SOCIAL SECURITY NUMBER | DATE OF BIRTH (mm/dd/yyyy) |
| MARITAL STATUS <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED | DEPENDENTS | |
| HOME ADDRESS (Street Address, City, State, Zip) | | |
| PERSONAL PHONE NUMBER | PERSONAL E-MAIL ADDRESS | |
| BUSINESS PHONE NUMBER | BUSINESS E-MAIL ADDRESS | |
| EMPLOYER / ADDRESS | | |
| OCCUPATION / TITLE | SELF EMPLOYED <input type="checkbox"/> | LENGTH OF SERVICE |
| EMPLOYER / ADDRESS (if joint statement) | | |
| OCCUPATION / TITLE | SELF EMPLOYED <input type="checkbox"/> | LENGTH OF SERVICE |

| ASSETS | AMOUNT | LIABILITIES | AMOUNT |
|--|--------|---|--------|
| CASH | | UNSECURED NOTES: | |
| At LSB | | At LSB | |
| At Other (Schedule 1) | \$ - | At Other Banks | |
| SECURITIES | | SECURED NOTES: | |
| Marketable | | At LSB | |
| Non-Marketable | | At Other Banks | |
| Restricted or Control (Schedule 2) | \$ - | OTHER NOTES & | |
| LIFE INSURANCE CASH VALUE (Schedule 3) | \$ - | LEASES PAYABLE (Schedule 7) | \$ - |
| INVESTMENTS | | CREDIT CARD BALANCES: (Schedule 8) | \$ - |
| Closely Held Companies | | | |
| Partnership Interests | | DUE TO BROKERS: (Schedule 9) | \$ - |
| Privately Owned Business (Schedule 4) | \$ - | | |
| REAL ESTATE | | MORTGAGE LOANS: | |
| Primary Residence | | Primary Residence | |
| Secondary Residence | | Secondary Residence | |
| Investment (Schedule D) | \$ - | Investment (Schedule D) | \$ - |
| NOTES RECEIVABLE: (Schedule 5) | \$ - | CONTINGENT LIABILITIES: (Schedule 10) | \$ - |
| RETIREMENT ACCOUNTS: (Schedule 6) | \$ - | DUE ON AUTOMOBILES: | |
| AUTOMOBILES: | | | |
| OTHER PERSONAL ASSETS | | OTHER LIABILITIES: | |
| (Itemize below or attach additional pages as needed) | | (Itemize below or attach additional pages as needed) | |
| | | | |
| | | | |
| | | | |
| TOTAL ASSETS | \$ - | TOTAL LIABILITIES | \$ - |
| | | NET WORTH (Total Assets Minus Total Liabilities) | \$ - |

SCHEDULE 1 - CASH: CHECKING, SAVINGS, CDs & MONEY MARKET FUNDS

| NAME OF FINANCIAL INSTITUTION | TITLE OF ACCOUNT | TYPE OF ACCOUNT | AMOUNT |
|-------------------------------|------------------|-----------------|--------|
| | | | |
| | | | |
| | | | |
| TOTAL | | | \$ - |

SCHEDULE 2 - INVESTMENTS: LISTED MARKETABLE SECURITIES, MUTUAL FUNDS, AND ETFs

| DESCRIPTION OF SECURITY (attach separate list if necessary) | REGISTERED IN NAME OF | WHERE HELD | RESTRICTED | NO. SHARES | BOOK VALUE | MARKET VALUE | WHERE PLEDGED |
|--|-----------------------|------------|------------|------------|------------|--------------|---------------|
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| TOTAL | | | | | | \$ - | |

SCHEDULE 3 - LIFE INSURANCE

| INSURANCE COMPANY | POLICY OF OWNER NAME OF INSURED | BENEFICIARY | POLICY FACE AMOUNT | POLICY LOANS | CASH VALUE | PREMIUM PAYMENTS | WHERE ASSIGNED |
|-------------------|------------------------------------|-------------|-----------------------|-----------------|---------------|---------------------|----------------|
| | | | | | | | |
| | | | | | | | |
| TOTAL | | | | | \$ - | | |

SCHEDULE 4 - INVESTMENTS: CLOSELY HELD COMPANIES, NON-MARKETABLE SECURITIES & UNLISTED SECURITIES

| NAME OF COMPANY | REGISTERED IN NAME OF | NO. SHARES % OWNED | COST | DATE PURCHASED | MARKET VALUE | BALANCE DUE | WHERE PLEDGED |
|-----------------|-----------------------|-----------------------|------|-------------------|-----------------|-------------|---------------|
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| TOTAL | | | | | \$ - | | |

SCHEDULE 5 - NOTES RECEIVABLE

| DUE FROM | DUE TO | ORIGINAL AMT | PRESENT BALANCE | REPAYMENT TERMS | SECURITY HELD, IF ANY | DATE OF NOTE |
|--------------|--------|--------------|-----------------|-----------------|-----------------------|--------------|
| | | | | | | |
| | | | | | | |
| TOTAL | | | \$ - | | | |

SCHEDULE 6 - RETIREMENT ACCOUNTS: PENSION 401(K) & IRAs

| NAME OF INSTITUTION WHERE HELD | TITLE OF ACCOUNT | TYPE OF ACCOUNT | % VESTED | MARKET VALUE |
|--------------------------------|------------------|-----------------|----------|--------------|
| | | | | |
| | | | | |
| TOTAL | | | | \$ - |

SCHEDULE 7 - NOTES & LEASES PAYABLE: UNSECURED & SECURED INCLUDING MORTGAGES

| OWED TO (ACCOUNT #) | BORROWER | MATURITY | BALANCE | MONTHLY PAYMENT | RATE | SECURED BY |
|---------------------|----------|----------|---------|-----------------|------|------------|
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| TOTAL | | | \$ - | | | |

SCHEDULE 8 - CREDIT ACCOUNTS & LINES: CREDIT CARDS, CREDIT LINES & HOME EQUITY LINES

| ISSUER (ACCOUNT #) | ACCOUNT OWNER / BORROWER | CREDIT LIMIT | BALANCE | MONTHLY PAYMENT | RATE | SECURED BY |
|--------------------|--------------------------|--------------|---------|-----------------|------|------------|
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| TOTAL | | | \$ - | | | |

SCHEDULE 9 - DUE TO BROKERS

| ISSUER (ACCOUNT #) | ACCOUNT OWNER / BORROWER | CREDIT LIMIT | BALANCE | MONTHLY PAYMENT | RATE | SECURED BY |
|--------------------|--------------------------|--------------|---------|-----------------|------|------------|
| | | | | | | |
| | | | | | | |
| | | | | | | |
| TOTAL | | | \$ - | | | |

SCHEDULE 10 - OTHER CONTINGENT LIABILITIES:

| | YES | NO | AMOUNT | IF YES, PLEASE EXPLAIN |
|---|-----|----|--------|------------------------|
| Are you responsible for payment of alimony or child support? | | | | |
| Are you a guarantor, endorser or co-maker on any note? | | | | |
| Are you a defendant in any legal action or suit? | | | | |
| Do you have any letters of credit or surety bonds outstanding? | | | | |
| Do you have legal claims or judgments outstanding against you? | | | | |
| Do you have any income tax obligations? | | | | |
| Do you have any other tax obligations? | | | | |
| Do you have any other contingent liabilities (Itemize below or attach additional pages as needed) | | | | |
| | | | | |
| | | | | |
| TOTAL | | | \$ - | |

PLEASE ANSWER THE FOLLOWING QUESTIONS:

| | | | | | |
|---|---|--------------------------|--------------|--------------------------|---------|
| 1 | I / We are applying for new credit? If yes, please indicate how you are applying: | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| | | <input type="checkbox"/> | Individually | <input type="checkbox"/> | Jointly |
| 2 | Income tax returns filed through (date: Are any returns currently being audited or contested? If yes, what year(s)? | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| 3 | Have you or any firm in which you were a major owner ever declared bankruptcy? If yes, please provide details: | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| 4 | Have you drawn a will? If yes, please furnish the name of the executor(s) and year will was drawn: | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| 5 | Have you ever had a financial plan prepared for you? | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| 6 | Do you have an unused credit facility at any other institution(s)? If so, please indicate where, how much, and name of banker: | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| 7 | Do you anticipate any substantial inheritances? If yes, please explain: | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| 8 | Do you anticipate any material changes to this statement, within the one year of its date? If yes, please explain: | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |

CONTACT INFORMATION

| | |
|--|--------------|
| NAME OF YOUR ACCOUNTANT | PHONE NUMBER |
| NAME OF YOUR ATTORNEY | PHONE NUMBER |
| NAME OF YOUR INVESTMENT ADVISOR / BROKER | PHONE NUMBER |
| NAME OF YOUR INSURANCE AGENT | PHONE NUMBER |

REPRESENTATIONS AND WARRANTIES

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents, warrants, and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fails to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. 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. The undersigned authorizes any person or consumer reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any of the financial information that the undersigned gives you shall be your property.

SIGNATURE

DATE

SIGNATURE

DATE

STATEMENT NAME: _____ STATEMENT DATE: _____

PERSONAL CASH FLOW STATEMENT

| INCOME | LAST YEAR | CURRENT | NEXT YEAR |
|---|------------------|----------------|------------------|
| Salary & Wages (amount reported on W2) or Professional Net Income | | | |
| Bonus & Commissions | | | |
| Interest & Dividends | | | |
| Net Rental Income (Schedule 6) | | | |
| Business Income or Loss | | | |
| Trust Distributions | | | |
| Pension, Annuity & Social Security Income | | | |
| Other Income (Itemize below or attach additional pages as needed) | | | |
| | | | |
| | | | |
| TOTAL ANNUAL INCOME | \$ - | \$ - | \$ - |

| PRIMARY RESIDENCE | LAST YEAR | CURRENT | NEXT YEAR |
|-------------------------------------|------------------|----------------|------------------|
| 1st Mortgage Payment | | | |
| 2nd Mortgage Payment | | | |
| Real Estate Taxes | | | |
| Mortgage Insurance | | | |
| Homeowner's Insurance | | | |
| Flood Insurance | | | |
| Association Fees | | | |
| TOTAL PRIMARY RESIDENCE PITI | \$ - | \$ - | \$ - |

| OTHER REAL ESTATE | LAST YEAR | CURRENT | NEXT YEAR |
|-------------------------------------|------------------|----------------|------------------|
| 1st Mortgage Payment | | | |
| 2nd Mortgage Payment | | | |
| Real Estate Taxes | | | |
| Mortgage Insurance | | | |
| Homeowner's Insurance | | | |
| Flood Insurance | | | |
| Association Fees | | | |
| TOTAL OTHER REAL ESTATE PITI | \$ - | \$ - | \$ - |

| OTHER EXPENSES | LAST YEAR | CURRENT | NEXT YEAR |
|---|------------------|----------------|------------------|
| Credit Card Payments | | | |
| Rental Payments | | | |
| Interest & Principal Payment on Loans | | | |
| Insurance Premiums | | | |
| Investments | | | |
| Alimony, Child Support & Tuition* | | | |
| Personal Income Taxes | | | |
| Personal Living Expenses | | | |
| Other Expenses (Itemize below or attach additional pages as needed) | | | |
| | | | |
| | | | |
| TOTAL OTHER EXPENSES | \$ - | \$ - | \$ - |

| | | | |
|------------------------------------|------|------|------|
| TOTAL ANNUAL EXPENSES | \$ - | \$ - | \$ - |
| CASH FLOW SURPLUS (DEFICIT) | \$ - | \$ - | \$ - |

*Inclusion of alimony, separate maintenance, or child support as income is voluntary and need not be revealed, if you do not wish to have it considered.

SUPPORTING DOCUMENTATION CHECKLIST

Please attach copies of the following documents:

INCOME

- Last two (2) years federal and state tax returns, including all schedules and statements
- Most recent W2
- Most recent pay stub

LIQUID ASSETS

Most recent account statements, not older than 90 days

- Checking
- Savings
- Brokerage/Trust/Custody
- Mutual Funds
- IRA/401(k)/Pension
- Other: _____

NOTES, LOANS & LINES OF CREDIT

Most recent account statements, not older than 90 days

- Mortgage on Primary Residence
- Home Equity Line of Credit on Primary Residence
- Mortgages on Other Real Estate
- Notes and Lines from Banks
- Automobile Loans & Leases
- Consumer Loans and Credit Cards
- Other: _____

OTHER INCOME & OBLIGATIONS

- If you wish us to consider other income, please submit copies of documentation to support such income.
- If you are required to make alimony or child support payments, please include a copy of the appropriate section of the divorce decree or separation agreement

OTHER DOCUMENTS REQUESTED BY YOUR BANKER

- _____
- _____
- _____
- _____

Information for Government Monitoring Purposes

The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race". The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it.

However, if you choose not to furnish this information and you made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual information or surname. If you do not wish to furnish the information, please check below.

Applicant

I do not wish to furnish this information

Ethnicity:

Hispanic or Latino
 Not Hispanic or Latino
 Not applicable

Race:

American Indian or Alaska Native
 Asian
 Black or African American
 White
 Not applicable

Sex:

Male
 Female
 Not Applicable

Co-Applicant

I do not wish to furnish this information

Ethnicity:

Hispanic or Latino
 Not Hispanic or Latino
 Not applicable

Race:

American Indian or Alaska Native
 Asian
 Black or African American
 White
 Not applicable

Sex:

Male
 Female
 Not Applicable

Applicant Signature

Co-Applicant Signature

To be completed by Lakeside Bank Loan Officer: This application was taken by (check one)

Face to face interview
 Mail

Telephone
 Internet or email

Authorized Signature