

Confidential
 Financial Statement as of _____



FIRST NATIONAL BANK
 Gilmer, Tx Big Sandy, TX
 903-843-4100 903-636-5540
 Member FDIC

NAME		DATE OF BIRTH	EMPLOYER	YEARS
HOME ADDRESS	PHONE	SOCIAL SECURITY NUMBER	OCCUPATION/POSITION	YEARS
CITY	STATE	ZIP CODE	EMAIL ADDRESS	
NAME OF SPOUSE (if married - see note 1 on page 4)		NO. OF DEPENDENTS	DRIVER'S LICENSE NO. & STATE	BUSINESS ADDRESS PHONE

ASSETS		(OMIT CENTS)	LIABILITIES		(OMIT CENTS)
CASH (Schedule 1)	In This Bank		NOTES PAYABLE (Schedule 6)		
	In Other Institutions				
SECURITIES (Schedule 2)			MORTGAGES PAYABLE (Schedule 7)	In This Bank	
ACCTS./NOTES RECEIVABLE (Schedule 3)					
NET CASH VALUE OF INS. & ANNUITIES (Schedule 4)				Other Notes Payable	
REAL ESTATE (Schedule 7)			LIVESTOCK RELATED DEBT (Schedule 8)		
OIL & GAS INTERESTS			TAXES OWING		
DEFERRED COMP. & RETIREMENT PLANS (Schedule 5)			ACCOUNTS PAYABLE		
EQUIPMENT & OTHER BUSINESS ASSETS			OPEN ACCOUNTS / CREDIT CARDS		
AUTOMOBILES			OTHER LIABILITIES (Itemize on page 4)		
PERSONAL PROPERTY			TOTAL LIABILITIES		
OTHER ASSETS (Itemize on page 4)			NET WORTH (Assets less Liabilities)		
TOTAL ASSETS			TOTAL LIABILITIES AND NET WORTH		

INCOME/EXPENSE INFORMATION							
SOURCES OF CASH (See note 2 on page 4)		LAST YEAR 20__	THIS YEAR 20__	PROJECTED NEXT YEAR 20__	USES OF CASH	THIS YEAR 20__	PROJECTED NEXT YEAR 20__
RECURRING	SALARY & WAGES				EXPENSES	INCOME TAXES & FICA	
	COMMISSIONS, BONUS					OTHER PAYROLL DED.	
	INTEREST & DIVIDENDS					LIVING EXP. & MISC.	
	RENTAL INCOME					RENTAL EXPENSES	
	OTHER BUSINESS INCOME					OTHER BUSINESS EXP.	
	OTHER					OTHER	
	SUBTOTAL					SUBTOTAL	
NON-RECURRING	COMMISSIONS, BONUS				DEBT SERVICE	REG. SCHED. PYMTS.	
	SALE OF ASSETS					OTHER INTEREST	
	TAX REFUND					OTHER PRINCIPAL	
	OTHER					CONTINGENT LIAB.	
TOTAL CASH SOURCES					TOTAL CASH USES		
				NET CASH FLOW			

The above financial and supporting schedules, which are submitted to you for the purpose of obtaining credit from you, present a true, complete and correct statement of my financial condition as of the date shown. I understand that misrepresenting information on this statement is a criminal offense under federal law punishable by a fine and/or imprisonment.

I will notify you in writing of any material unfavorable change in my financial condition. In the absence of such notice, you may consider this a continuing statement and substantially correct. If I apply for further credit, this statement shall have the same force and effect as if delivered as an original statement of my financial condition at the time I request such further credit. You are authorized to contact any appropriate third parties for the purpose of verifying any stated information herein or at any time furnished by me to you, and obtaining credit information at any time from any of my creditors and or credit reporting agencies. This financial statement and any other information furnished to you shall be your property. You are authorized to answer questions about your credit experience with me.

WITNESS

DATE

SIGNATURE

DATE

SCHEDULE 1 - DEPOSIT ACCOUNT

STYLE OF ACCOUNT	NAME & LOCATION WHERE HELD	BALANCE	TYPE OF ACCT.	ACCOUNT NUMBER	RESTRICTED YES OR NO

TOTAL THIS BANK TOTAL IN OTHER INSTITUTIONS

SCHEDULE 2 - STOCKS AND BONDS

NAME OF ISSUER	WHERE TRADED	SHARES OR PAR	MARKET PER SHARE	MARKET VALUE	COST	PLEGDED YES OR NO	RESTRICTED* YES OR NO	REGISTERED IN THE NAME OF

TOTAL MARKETABLE TOTAL NOT TRADED

* RESTRICTED MEANS TRADING OF THE SECURITY IS SUBJECT TO LIMITATIONS DUE TO LETTER LEGEND OR CONTROL.

SCHEDULE 3 - ACCOUNTS / NOTES RECEIVABLE

DUE FROM	ORIGINAL AMOUNT	PRESENT BALANCE	RATE	MATURITY	PAYMENT TERMS	COLLECTABLE YES OR NO	COLLATERAL

TOTAL TO PAGE 1

SCHEDULE 4 - LIFE INSURANCE AND ANNUITIES (including employer provided)

COMPANY	FACE AMOUNT	BENEFICIARY	CASH VALUE	POLICY LOAN	NET CASH VALUE	INSURED	PLEGDED YES OR NO

TOTAL TO PAGE 1

SCHEDULE 5 - DEFERRED COMPENSATION & RETIREMENT PLANS **

TRUSTEE OR PLAN ADMINISTRATOR	TYPE OF ACCOUNT	BENEFICIARY	BALANCE/VALUE	PLAN LOAN	NET PLAN VALUE	IN NAME OF	ACCESS DATE

TOTAL TO PAGE 1

** INCLUDES I.R.A. ACCOUNTS, KEOGH, 401(k), FULLY VESTED BENEFIT PLANS, ETC.

SCHEDULE 6 - NOTES PAYABLE (Excludes mortgages listed in Schedules 7 & 8)

DUE TO	ORIGINAL AMOUNT	PRESENT BALANCE	RATE	MATURITY	PAYMENT TERMS	CURRENT YES OR NO	COLLATERAL ***

TOTAL TO PAGE 1

*** IF YOU ARE A COMAKER, LIST THE LOAN IN THIS SCHEDULE AND STATE THE BORROWER'S NAME IN THIS COLUMN

SCHEDULE 9 - CONTINGENT LIABILITIES

INSTRUCTIONS: STATE TOTAL AMOUNT BY TYPE OF LIABILITY AND PROVIDE APPROPRIATE DETAIL IN THE SPACE BELOW.

1. AS GUARANTOR OR ENDORSOR			5. STANDBY LETTER OF CREDIT	
2. ON LEASES OR CONTRACTS			6. LIABILITY IN EXCESS OF % IN PARTIALLY OWNED ASSETS	
3. LEGAL CLAIMS OR JUDGEMENTS			7. TAX LIABILITY IF ASSETS SOLD AT STATED VALUE	
4. INCOME TAX CLAIM OR DISPUTED AMOUNT			8. OTHER	
TYPE #	NAME OF PARTY RECEIVING BENEFIT	OBLIGATION AMOUNT TIMING OF PAYMENTS	EXPLANATION; INCLUDE WHETHER YOU ANTICIPATE HAVING TO HONOR THIS LIABILITY	MATURITY OR EXPIRATION DATE

BUSINESS IN WHICH I AM A PARTNER, OFFICER, PRINCIPAL OWNER, ETC.	NATURE OF BUSINESS	BUSINESS' BANK OF ACCOUNT

I understand that the following questions are addressed to me and I have answered them as appropriate.

- Are any of the Assets held in trust, in an estate or in any other name or capacity?
- 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 inheritances; or (iii) recovered for personal injuries sustained by your spouse during marriage; or (iv) acquired from the proceeds of liquidation of any of the preceding?
- Are any of your real estate properties used by you in your business?
- Do any of your Assets secure any debts which have not been reported in the preceding schedules?
- Are you a party to any suit or are there any unsatisfied judgements against you?
- Have you been through bankruptcy or made an assignment for benefit of creditors?

I have explained fully under "Additional Remarks" on this page any "Yes" answers to the foregoing questions.

7. I have made a will; the executor is _____

OTHER ASSETS AND LIABILITIES DETAIL (From Page 1)

ADDITIONAL REMARKS

Notes: 1. Spouse information need not be revealed unless you reside in Texas or other community property state.
 2. Alimony, child support or separate maintenance income need not be revealed unless you wish to have them considered as a basis for repaying the requested credit.