Confidential Statement Made to:

First Neighborhood Bank

SPENCER
P.O. Box 1049
Market St. and Parking Plaza
Spencer, WV 25276-1049
Phone: (304) 927-1750
Fax: (304) 927-3675

PARKERSBURG
P.O. Box 4565
4416 Emerson Avenue
Parkersburg, WV 26104
Phone: (304) 485-7641
Fax: (304) 485-8267

FINANCIAL STATEMENT

Applicant's Name and Address	TYPE OF CREDIT – CHECK THE APPROPRIATE BOX
	☐ Individual–Provide your financial information only
	☐ Joint, with ______
	☐ Information on separate financial statements
Applicant's Name and Address	Relationship

INDIVIDUAL INFORMATION				JOINT PARTY INFORMATION			
Business or Occupation				Business or Occupation			
Employer's Name and				Employer's Name and Address			
Length of Employment				Length of Employment			
Home Phone		Business Phone		Home Phone		Business Phone	
Date of Birth		Social Security #		Date of Birth		Social Security #	

ASSETS — Note: Complete SCHEDULES first. — LIABILITIES

ASSETS			LIABILITIES		
Cash On Hand and In Banks	Sched A		Notes Due to Banks	Sched A	
Cash Value of Life Insurance	Sched B		Notes Due to Relatives and Friends	Sched H	
US Gov Securities	Sched C		Notes Due to Others	Sched H	
Other Marketable Securities	Sched C		Accounts and Bills Payable	Sched H	
			Loans on Life Insurance Policies	Sched B	
			Contract Accounts Payable	Sched H	
			Cash Rent Payable		
TOTAL LIQUID ASSETS			Other Liabilities Due within 1 Year - Itemize		
Real Estate Owned	Sched E				
Mortgages and Contracts Owned	Sched F				
Notes and Accounts Receivable – current	Sched D				
Notes and Accounts Receivable – over 90	Sched D		TOTAL SHORT TERM LIABILITIES		
Notes Due From Relatives and Friends	Sched D		Real Estate Mortgages Payable	Sched E	
Other Securities – Not Readily Marketable	Sched C		Liens and Assessments Payable		
Personal Property	Sched G		Other Debts – Itemize		
IRA and Tax Deferred Accounts			TOTAL LONG TERM LIABILITIES		
Other Assets – Itemize	☐ (see attached itemization)		Total Liabilities		
TOTAL PRODUCTIVE ASSETS			Net Worth (Total Assets Minus Total Liabilities)		
TOTAL ASSETS			TOTAL LIABILITIES AND NET WORTH		

ANNUAL INCOME		ESTIMATE OF ANNUAL EXPENSES	
Salary Bonuses and Commissions		Income Taxes	
Dividends and Interest		Other Taxes	
Rental and Lease Income (Net)		Insurance Premiums	
Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.		Mortgage Payments	
		Rent Payable	
Other Income – Itemize		Other Expenses	
Provide the following information only if Joint Credit is checked above.			
Other Persons Salary, Bonuses and Commissions			
Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.			
Other Income of Other Person– Itemize			
TOTAL		TOTAL	

GENERAL INFORMATION			CONTINGENT LIABILITIES		
Are any Assets Pledged Other Than Described on SCHEDULES	☐ yes	☐ no	As Endorser, Co-Maker or Guarantor	☐ yes	☐ no
Are You a Defendant in Any Suits or Legal Actions?	☐ yes	☐ no	On Leases or Contacts	☐ yes	☐ no
Income Tax Return Filed Through What Date?			Legal Claims	☐ yes	☐ no
Have you ever been declared Bankrupt in the last 10 years?	☐ yes	☐ no	Federal – State Income Taxes	☐ yes	☐ no
Are you a Partner or Officer in any other Venture?	☐ yes	☐ no	Other -		

SCHEDULES

A. CASH IN BANKS AND NOTES (List all Real Estate Loans in Schedule E) ☐ Additional Information

NAME OF BANK	Type of Account	Type of Ownership	On Deposit	Notes Due Banks	Collateral; (if Any) and Type of Ownership
☐ See Attached Itemization		Cash On Hand			
		TOTALS			

B. LIFE INSURANCE (List only those Policies that you own)

COMPANY	Face Of Policy	Cash Surrender Value	Policy Loan From Ins Co	Other loans Policy As Collateral	BENEFICIARY
☐ See Attached Itemization	TOTALS				

C. SECURITIES OWNED (including US Gov't Bonds and Stocks and Bonds)

Face Value-Bonds # of Shares of Stock	DESCRIPTION Indicate those Not Registered In Your Name	Type of Ownership	COST	Market Value US Gov Sec	Market Value Marketable Sec	MARKET VALUE Not Readily Marketable	Amount Pledged To Secured Loan
☐ See Attached Itemization			TOTALS				

D. NOTES AND ACCOUNTS RECEIVABLE (Money Payable or Owed to You Individually-Indicate % of your Ownership Interest)

MAKER/DEBTOR	%	When Due	Original Amount	Balance Due Current Accounts	Balance Due Over 90 Days	Balance Due Notes Relatives and Friends	Security (if any)
☐ See Attached Itemization			TOTALS				

E. REAL ESTATE OWNED (Indicate % of you Ownership Interest)

TITLE IN NAME OF	%	Description and Location	Date Acquired	Original Cost	Present Value of Real Estate	Amount of Ins Carried	MORTGAGE OR CONTRACT PAYABLE		
							Bal Due	Payment	Maturity
☐ See Attached Itemization				TOTAL		TOTAL			

F. MORTGAGES AND CONTRACTS OWNED (Indicate % of your Ownership Interest)

Cont	Mtg	%	Maker		PROPERTY COVERED	Starting Date	Payment	Maturity	Balance Due
			Name	Address					
☐ See Attached Itemization								TOTALS	

G. PERSONAL PROPERTY (Indicate % of your Ownership Interest)

DESCRIPTION	%	Date When Due	Cost When New	Value Today	LOANS ON PROPERTY	
					Balance Due	To Whom Payable
☐ See Attached Itemization			TOTALS			

H. NOTES

PAYABLE TO	Other Obligors (If Any)	When Due	Notes Due To Relatives and Friends	Notes Due "Others" (Not Banks)	Accounts and Bills	Contracts Payable	COLLATERAL (If Any) Payable
☐ See Attached Itemization		TOTALS					

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 question about Creditors 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 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.

Date ______________ Signature ___________________________________ Signature ___________________________________
(Other Person if Applicable)