

If you are applying for individual credit in your name and are relying on your own income or assets and not the income or assets of another person as the basis for loan qualification, please include information for yourself only. If the income or assets of a person other than you (to include your spouse) will also be used as a basis for loan qualification, please include information for that person.

BORROWER OR GUARANTOR				
NAME		DATE OF BIRTH	EMPLOYER	YEARS
HOME ADDRESS WITH ZIP CODE	PHONE	SOCIAL SECURITY NO.	OCCUPATION	YEARS
NAME OF INDIVIDUAL WITH JOINT INCOME/ASSETS	NO. OF DEPENDENTS	DRIVER'S LICENSE ST & NO.	BUSINESS ADDRESS & PHONE NO.	
CO-BORROWER OR OTHER GUARANTOR (if joint credit)				
NAME		DATE OF BIRTH	EMPLOYER	YEARS
HOME ADDRESS WITH ZIP CODE	PHONE	SOCIAL SECURITY NO.	OCCUPATION	YEARS
NAME OF INDIVIDUAL WITH JOINT INCOME/ASSETS	NO. OF DEPENDENTS	DRIVER'S LICENSE ST & NO.	BUSINESS ADDRESS & PHONE NO.	

PERSONAL BALANCE SHEET					
Assets			Liabilities		
CASH	Schedule 1		REAL ESTATE	Homestead	
STOCKS, BONDS, & SECURITIES	Schedule 2			Other Wholly-Owned R/E	Schedule 7
NON-REAL ESTATE PARTNERSHIPS	Schedule 3			Partially Owned R/E	
ACCOUNTS, LOANS, & NOTES RECEIVABLE	Schedule 4		OTHER NOTES PAYABLE		Schedule 8
CASH SURRENDER VALUE LIFE INSURANCE	Schedule 5		TAXES OWING		Income Tax
DEFERRED COMPENSATION AND RETIREMENT PLANS	Schedule 6				Other Taxes
REAL ESTATE	Homestead	Schedule 7	ACCOUNTS PAYABLE		
	Other Wholly-Owned R/E		ESTIMATED CREDIT CARD BALANCES		
	Partially Owned R/E		OTHER LIABILITIES:		
PERSONAL PROPERTY & AUTOMOBILES:					
OTHER ASSETS:			Total Liabilities		
			Net Worth (Assets - Liabilities)		
			Total Liabilities and Net Worth		
Total Assets			Total Contingent Liabilities		

PLEASE COMPLETE THE ACCOMPANYING SCHEDULES TO THIS PERSONAL FINANCIAL STATEMENT

Agreement: Each of the undersigned certifies that the information provided in this Personal Financial Statement is true and correct as of the date set forth opposite the signature and that any intentional or negligent misrepresentation of information provided may result in civil liability and/or criminal penalties under Title 18 of the United States Code. Each of the undersigned authorizes Vantage Bank Texas ("the Bank") to check their credit and employment history and to answer any questions about the Bank's credit experience with them. Each of the undersigned also agrees to notify Vantage Bank Texas of any material adverse change in financial condition and to furnish current financial information if requested by the Bank.

Signature Date

Print Name

Signature Date

Print Name

SCHEDULE 1 BANKING RELATIONSHIPS - DEPOSITORY ACCOUNTS					
NAME(S) ON ACCOUNT	BANK NAME & LOCATION	CASH BALANCE	TYPE OF ACCOUNT	ACCOUNT NUMBER	PLEGDED Yes/No
TOTAL CASH					

SCHEDULE 2 STOCKS, BONDS, & SECURITIES						
REGISTERED IN THE NAME OF	NAME OF SECURITY	SHARES	MARKET PER SHARE	MARKET VALUE	COST	PLEGDED Yes/No
TOTAL STOCKS, BONDS, & SECURITIES						

SCHEDULE 3 NON-REAL ESTATE PARTNERSHIPS						
NAME OF PARTNERSHIP	PARTNER NAME	% OWNED	EQUITY (NET OF DEBT)	PARTNER EQUITY	COST	PLEGDED Yes/No
TOTAL PARTNERSHIPS						

SCHEDULE 4 ACCOUNTS, LOANS, & NOTES RECEIVABLE							
DUE FROM	ORIGINAL AMOUNT	PRESENT BALANCE	RATE	MONTHLY PAYMENTS	MATURITY	CURRENT Yes/No	COLLATERAL
TOTAL PRESENT BALANCE							

SCHEDULE 5 LIFE INSURANCE AND ANNUITIES (Including Employer Provided)						
INSURED	FACE VALUE	CASH VALUE	BENEFICIARY	COMPANY	PLEGDED Yes/No	
TOTAL CASH VALUE						

SCHEDULE 6 DEFERRED COMPENSATION & RETIREMENT PLANS*					
TRUSTEE OR PLAN ADMINISTRATOR	REGISTERED IN THE NAME OF	BALANCE	NET PLAN VALUE/ VESTED INTEREST	BENEFICIARY	TYPE OF ACCOUNT
TOTAL NET PLAN VALUE					

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

SCHEDULE 7 REAL ESTATE									
*PROPERTY DESCRIPTION & ADDRESS	PROPERTY OWNER & % OWNED	LIENHOLDER	DATE PURCHASED	MARKET VALUE	MORTGAGE BALANCE	ORIGINAL AMOUNT	INTEREST RATE	MONTHLY PAYMENTS	DATE OF MATURITY
HOMESTEAD									
OTHER WHOLLY OWNED R/E									
PARTIALLY OWNED R/E									
TOTALS		HOMESTEAD							
<i>*IF EXTRA LINES ARE REQUIRED, PLEASE ATTACH AN ADDITIONAL SCHEDULE</i>		OTHER WHOLLY-OWNED R/E							
		PARTIALLY OWNED R/E							

SCHEDULE 8 OTHER NOTES PAYABLE (Non-Real Estate)							
LIENHOLDER	ORIGINAL AMOUNT	PRESENT BALANCE	RATE	MONTHLY PAYMENTS	MATURITY	CURRENT Yes/No	COLLATERAL
TOTAL OTHER NOTES PAYABLE							

SCHEDULE 9 CONTINGENT LIABILITIES (Are you a Co-maker, Endorser, Obligor, or Guarantor on any loans?)							
PAYEE	BORROWER	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS	MATURITY	COLLATERAL	COLLATERAL VALUE
TOTAL CONTINGENT LIABILITIES							

PERSONAL CASH FLOW STATEMENT							
SOURCES OF CASH		Current Year	Next Year (Estimate)	USES OF CASH		Current Year	Next Year (Estimate)
		<i>Insert Date</i>	<i>Insert Date</i>			<i>Insert Date</i>	<i>Insert Date</i>
RECURRING	Salaries & Wages			EXPENSES	Income Taxes		
	Commission, Bonus, Etc.				Other Payroll Ded.		
	Interest & Dividends				Living Expenses & Misc.		
	Rental Income				Rental Expenses		
	Distributions				Other Business Expenses		
	Other Business Income				Insurance Premiums		
	Other:				Other:		
Subtotal				Subtotal			
NON-RECURRING	Commission, Bonus, Etc.			DEBT SERVICE	Loan Payments		
	Sale of Assets				Mortgage Payments		
	Distributions				Other Principal Payments		
	Tax Refund				Other:		
	Other:						
Total Cash Sources				Total Cash Uses			
				Net Cash Flow (Sources - Uses)			

PERSONAL INFORMATION			
1. Do you have a will?	Y/N		If "Yes", Name of Executor:
2. Are you a partner or officer in any other venture(s)?	Y/N		If "Yes", describe below:
3. Are you obligated to pay alimony, child support, or separate maintenance payments?	Y/N		If "Yes", describe below:
4. Are any assets pledged other than as described on the schedules?	Y/N		If "Yes", describe below:
5. Income Tax settled through:	Year Ended		
6. Are you a party to any suits or legal actions?	Y/N		If "Yes", describe below:
7. Are there any unsatisfied judgments against you?	Y/N		If "Yes", describe below:
8. Have you been declared bankruptcy in the past 10 years?	Y/N		If "Yes", describe below:

ADDITIONAL REMARKS

Vantage Bank Texas | Personal Financial Statement
 Additional Real Estate Schedule

*PROPERTY DESCRIPTION & ADDRESS	PROPERTY OWNER & % OWNED	LIENHOLDER	DATE PURCHASED	MARKET VALUE	MORTGAGE BALANCE	ORIGINAL AMOUNT	INTEREST RATE	MONTHLY PAYMENTS	DATE OF MATURITY
OTHER WHOLLY OWNED R/E									
PARTIALLY OWNED R/E									
TOTALS		OTHER WHOLLY-OWNED R/E							
		PARTIALLY OWNED R/E							

ADDITIONAL INFORMATION