

Personal Financial Statement submitted to:



Section 1 - Individual Information	
APPLICANT	CO-APPLICANT
Name:	Name:
Home Address:	Home Address:
City, State, Zip:	City, State, Zip:
Home Phone:	Home Phone:
Social Security No.	Social Security No.
Date of Birth:	Date of Birth:
E-Mail Address:	E-Mail Address:
Employer name:	Employer name:
Position/Title No. of years	Position/Title No. of years
Business Address:	Business Address:
City, State, Zip:	City, State, Zip:
Business Phone: Fax	Business Phone: Fax:

Section 2 - Professional Contacts		
ACCOUNTANT	ATTORNEY	INSURANCE AGENT
Name:	Name:	Name:
Phone:	Phone:	Phone:

Section 3 - Statement of Financial Condition as of:			
GROSS ANNUAL INCOME		GROSS ANNUAL EXPENSES	
	APPLICANT	CO-APPLICANT	Combine all present annual expenses both Applicant & Co-Applicant
Base Salary			Primary Residence <i>1st. mortgage(P & I)</i>
Overtime			<i>Property Taxes</i>
Bonuses			Second Mortgage <i>(P & I)</i>
Commissions			Investment or <i>1st Mortgage (P & I)</i>
Dividends			Vacation Properties <i>Property Taxes</i>
Interest			Second Mortgage <i>(P & I)</i>
Net Rental Income			Rental Payments / Assessments
Capital Gains			Homeowners Insurance
Partnership Income			Other Insurance
Other**			Other Loans (P & I)
Other			Investments
Other			Federal/State Income & Other Taxes
Other			Credit Cards
Total individual	\$0	\$0	Other*
Grand Total	\$0		Grand Total \$0

* Other expenses may include tuition, medical expenses, other living expenses, and alimony/child support.

**Alimony/Child support or separate maintenance income need not be revealed if the applicant or co-applicant does not choose to have it considered as a basis for repaying the loan.

Section 4 - Balance Sheet			
ASSETS	AMOUNT \$	LIABILITIES	AMOUNT \$
Accounts at Hometown National Bank:		Loans at Hometown National Bank	
Checking		Secured	
Savings			
Money Market		Unsecured	
Certificate of Deposit			
Accounts held at other Financial Institutions		Loans at other Financial Institutions	
(type & Location)		(Schedule E)	0
		Secured	
Government & Marketable Securities (Schedule A)	0		
Non- Marketable Securities (Schedule A)	0		
Real Estate Owned (Schedule B)	0		
Life Insurance Net Cash Value (Schedule C)	0	Unsecured	
Vested Interest in Retirement Accounts			
Partnerships (Schedule D)	0		
Loans Receivable		Credit Cards	
Automobile			
Make/Model/Year		Real Estate Mortgages (Schedule B)	0
Automobile		Taxes Payable	
Make/Model/Year		Partnership Notes (schedule D)	0
Automobile		Life Insurance Loans (Schedule C)	0
Make/Model/Year		Other Liabilities:	
Other Assets:			
Personal Assets			
TOTAL ASSETS	\$0	TOTAL LIABILITIES	\$0

TOTAL ASSETS - TOTAL LIABILITIES = NET WORTH **\$0**

Section 5 - Contingent Liabilities	
Are there any contingent liabilities:	AMOUNT \$
(If yes list amount and specify below or N/A if not applicable)	
With you as co-maker, guarantor or endorser?	
On contracts or leases?	
Pending litigation?	
Involving tax obligations?	
Other than above?	
Specify below:	

Section 6 - Additional Required Information	
Answer the following:	Yes/No
Do you have a Will? Date drawn _____	
Name of executor:	
Have you ever been a party to a bankruptcy?	
Details:	
Are any tax returns being audited or contested?	
Describe:	
Do you expect any significant financial changes within 1 year? Describe below:	

Section 7 - Schedules

Schedule A

Securities - Government & Marketable Securities

No. of shares	Description	In Name of	Where Held	Cost	Market Value	Pledged Y/N

Securities - Non-Marketable

No. of shares	Description	In Name of	Where Held	Cost	Market Value	Pledged Y/N

Schedule B

Real Estate

Personal Residence

Property Address	Title in Name Of	Acquired Date	Cost	Current Value	Current Mortgage	Mortgage Maturity	Interest Rate	Monthly Payment	Name of Lender

Investment/Vacation Property

Property Address	Title in Name Of	Acquired Date	Cost	Current Value	Current Mortgage	Mortgage Maturity	Interest Rate	Monthly Payment	Name of Lender

Schedule C

Life Insurance

Name of Insurance Company	Owner of Policy	Policy Beneficiary	Policy Type	Face Value	Cash Surrender Value	Loans Against Policy

Schedule D

Partnerships/Corporation/LLCs

Type of Investment	Name of Investment	Acquired		Percent Owned	Current Market Value	Balance Due on notes	Date of Final Contribution
		Date	Cost				

Use additional sheets as necessary
 For on-line users additional schedules are attached as pages 6

Section 7 - Schedules (continued)

**Schedule E
Notes Payable**

Payable to	Type	Original Balance	Current Balance	Collateral	Interest Rate	Maturity

Section 8 - Intent (PLEASE READ CAREFULLY) - You MUST INITIAL at least one Box in Section 8.

*Applicant, if married, may apply for separate credit.

INDIVIDUALLY * - Applicant is applying in own name (or business name) and relying only on own income or assets, or business income or assets and not the income or assets of another person as the basis for repayment of the credit requested. **ONLY THE APPLICANT SIGNS THIS FORM IN SECTION 9.**

JOINTLY/SPOUSE - Applying jointly with spouse. Please provide information for both applicants in the Personal Financial Statement. **BOTH APPLICANTS MUST SIGN THIS FORM IN SECTION 9.**

If you intend to apply for joint/spouse credit, please initial: Applicant Co-Applicant/Spouse

JOINTLY/OTHER - Applying jointly with someone other than spouse. Each Co-Applicant(s) must complete and sign separate Personal Financial Statement(s). **ONLY THE APPLICANT SIGNS THIS FORM IN SECTION 9.**

Name additional Co-Applicant(s):

Section 9 - Terms, Conditions and Acknowledgements

This statement contains information which may be used solely for the purpose of procuring, or sustaining credit with Hometown National Bank on behalf of the undersigned, or their affiliates, firms or corporations on whose behalf the undersigned may guaranty. As the undersigned acknowledges and understands that the information provided herein will be relied upon in the credit decision process, each undersigned attests to the completeness, accuracy and truthfulness of the contents of the statement. Upon such time that this information is modified; the undersigned must provide a written notice of the changes. The undersigned authorizes Hometown National Bank to verify the accuracy of the information provided by making all inquires deemed necessary to determine the applicants' credit worthiness. Hometown National Bank is hereby authorized to answer questions regarding its credit experience with the undersigned.

Applicant's Signature

Application Date

Co-Applicant's Signature

Application Date

Early Disclosure

You are hereby given notice that if your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact Hometown National Bank, Loan Department, 260 Bucklin St, LaSalle, Illinois 61301, phone number 815-223-7300 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national original, sex, marital status, age (provided the application has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning the creditor is the Federal Deposit Insurance Corporation, FDIC Consumer Response Center, 2345 Grand Boulevard Suite 100, Kansas City, Missouri 64108.

This page of the PFS should be completed only if the loan collateral will in part be residential real estate.

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 furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race and sex on the basis of visual observation 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
 -Mexican _____
 -Puerto Rican _____
 -Cuban _____
 -Other Hispanic or Latino - Print origin _____

 Not Hispanic or Latino

Race

American Indian, Alaska Native
 -Name of enrolled or principal tribe _____

 Asian
 -Asian Indian _____
 -Chinese _____
 -Filipino _____
 -Japanese _____
 -Korean _____
 -Vietnamese _____
 -Other Asian - Print race _____

 Black or African American
 Native Hawaiian or Other Pacific Islander
 -Native Hawaiian _____
 -Guamanian or Chamorro _____
 -Samoan _____
 -Other Pacific Islander - Print race _____

 White

Gender

Male
 Female

APPLICANT IS A BUSINESS

CO-APPLICANT

I Do not wish to furnish this information.

Ethnicity:

Hispanic or Latino
 -Mexican _____
 -Puerto Rican _____
 -Cuban _____
 -Other Hispanic or Latino - Print origin _____

 Not Hispanic or Latino

Race

American Indian, Alaska Native
 -Name of enrolled or principal tribe _____

 Asian
 -Asian Indian _____
 -Chinese _____
 -Filipino _____
 -Japanese _____
 -Korean _____
 -Vietnamese _____
 -Other Asian - Print race _____

 Black or African American
 Native Hawaiian or Other Pacific Islander
 -Native Hawaiian _____
 -Guamanian or Chamorro _____
 -Samoan _____
 -Other Pacific Islander - Print race _____

 White

Gender

Male
 Female

CO - APPLICANT IS A BUSINESS

NO CO - APPLICANT

For Bank Use Only: If Information is based on visual observation or surname:	
Loan Officer Name	_____
Date	_____
MMDDCCYY - no dashes	

Additional Schedules

Schedule A

Securities - Government & Marketable Securities

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