

CAPITOL NATIONAL BANK

LANSING, MICHIGAN

Date of Statement _____

Name: _____
Address: _____
Business: _____
Social Security Number(s): _____

The undersigned, for the purpose of procuring and maintaining credit with Capitol National Bank on negotiable paper or otherwise hereby furnish and warrant the following facts, which fully and truly represent the financial condition of the undersigned on the _____ day of _____ (should the day be left blank, the date of the statement will be taken for the day), which facts and representations you can consider as continuing and remaining full, true and accurate unless notice of change is given you, and agreement is hereby made, to notify you promptly of any change in financial condition that materially reduces the pecuniary responsibility of the undersigned.

It is hereby expressly agreed and understood that in the event I make application for further credit or for the renewal or extension of any existing indebtedness, this statement shall be valid and binding as if delivered as a true and correct statement of my financial condition on the date such further credit, extension or renewal is requested and granted.

FILL ALL BLANKS. WHERE NO ANSWER IS GIVEN, "NO" OR "NONE" WILL BE TAKEN FOR YOUR ANSWER

	Applicant	Co-Applicant	Joint		Applicant	Co-Applicant	Joint
Cash on hand and in Banks (Schedule A)	\$	\$		Notes Payable (Schedule F):	\$	\$	
Notes Receivable				Banks – Secured			
Accounts Receivable				Banks – Unsecured			
Marketable Securities (Schedule B)				Others			
Life Ins. – Cash Surrender Value (Schedule D)				Account Payable			
Retirement Accounts (Schedule E)				Taxes: Income & Property			
				Life Insurance – Loans (Schedule D)			
				TOTAL CURRENT LIABILITIES			
TOTAL CURRENT ASSETS				Mtg or Land Contract on Residence (Schedule C)			
Residence (Schedule C)				Mortgage on Other Real Estate (Schedule C)			
Other Real Estate (Schedule C)				Mtg on Real Estate Sold on Contract (Schedule C)			
Real Estate Sold on Land Contract (Schedule C)				Land Contracts Payable			
Partnership/PC Interests (Schedule G)							
Mortgages Receivable							
Furniture, Fixtures, Machinery				Other Liabilities (Itemize)			
Automobiles							
Other Assets (Itemize)							
				TOTAL LIABILITIES			
TOTAL ASSETS				NET WORTH			
				TOTAL			

Personal -please check yes or no (if any answer is yes, please explain below)	Annual Income		
	Yes	No	Total
Are all bad and doubtful assets excluded from this statement?			\$
Are (either of) you a partner in any firm or affiliated with any other business?			\$
Have (either of) you filed bankruptcy?			&
Do (either of) you have any contingent liabilities (co-maker or guarantor)?			
Do (either of) you have a will?			
Are (either of) you a defendant in any suit or legal action?			
Have (either of) you been audited by the IRS?			
Are (either of) you presently subject to any unsatisfied judgements to tax liens or other judgements?			
Are (either of) you delinquent on any mortgage payments?			
Have (either of) you any contingent liabilities? - For notes receivable discounted - \$ _____ - For accommodation or endorsement for others \$ _____ - For Leases \$ _____ - For Notes with others \$ _____ - For actual or threatened litigations \$ _____ - As guarantor or bondsman \$ _____ - Other than above \$ _____			
			Explanation of other income:
			Explanation for any "Yes" answers on the left:

SCHEDULE A –CASH ON HAND & IN BANKS

Name of Financial Institution	Type of Account	Owner(s)	Balance	If Pledged, to Whom?
			\$	

SCHEDULE B – ALL SECURITIES

Name of Issuing Corporation and Type of Security	No. of Shares (If Stock) Face Value (If Bonds)	Registered in Name of	Market Value	Portion Pledged
Listed			\$	
Unlisted				

SCHEDULE C – PERSONAL RESIDENCE & REAL ESTATE INVESTMENTS, MORTGAGE DEBT (MAJORITY OWNERSHIP ONLY)

PERSONAL RESIDENCE Property Address	Legal Owner	Purchase		Market Value	Present Loan Balance	Interest Rate	Fixed or Adj.	Loan Mat. Date	Monthly Payment	Lender
		Year	Price							
			\$	\$	\$	%			\$	
INVESTMENT Property Address	Legal Owner	Purchase		Market Value	Present Loan Balance	Interest Rate	Fixed or Adj.	Loan Mat. Date	Monthly Payment	Lender
		Year	Price							
			\$	\$	\$	%			\$	

SCHEDULE D – LIFE INSURANCE

Name of Insurance Company	Owner of Policy	Beneficiary and Relationship	Face Amount	Policy Loans	Cash Surrender Value
			\$	\$	\$

SCHEDULE E – RETIREMENT ACCOUNTS: 401K, IRA’S, PENSION

Company Name	% Vested	Account Number	Manner of Payout (Annuity, Lump Sum, etc.)	Distribution Date	Beneficiary	Amount
	%					\$

SCHEDULE F – LOANS TO BANKS, OTHERS & CREDIT CARDS

Owing to:	Monthly Payment	Account Number	Loan Date	Maturity Date	Original Balance	Current Balance	Credit Limit	Collateral
					\$	\$	\$	

SCHEDULE G – PARTNERSHIPS (LESS THAN MAJORITY OWNERSHIP FOR REAL ESTATE PARTNERSHIPS)*

Type of Investment	Limited or General Partner	Date of Initial Investment	Cost	Percent Owned	Current Market Value	Balance Due on Partnerships: Notes, Cash Call	Final Distribution Date
			\$		\$	\$	

*NOTE: For investments which represent a material portion of your total assets, please include the relevant financial statements or tax returns, or in the case of partnership investments or S-corporations, Schedule k-1s.

I/We, the undersigned, hereby certify and declare that the above statement and representations constitute a true and complete account of my/our financial condition as of _____ (Date).

This Financial statement and any accompanying tax returns or additional information is being submitted in conjunction with the loan request of _____ in the amount of \$ _____. The credit requested is for Joint Individual consideration.

JOINT APPLICANT ACKNOWLEDGEMENT

Applicant's Initials	
Co-Applicant's Initials	

In addition, I/We authorize **Capitol National Bank** (the "Bank") to obtain a consumer credit report about me/us, to obtain any and all information necessary in connection with the personal/business loan application, and to disclose any of this information to the Bank's affiliates for the purpose of evaluating the loan application.

Date Signed _____

(Signature)

Witness _____

(Signature of Joint Applicant)