

IMPORTANT: Read these instructions before completing this statement.

- If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections 1 and 3.
- If you are applying for individual credit, but are relying on income from alimony, child support or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, complete all sections, providing information in Section 2 about the person whose alimony, support or maintenance payments or income or assets you are relying upon.
- If applying for joint credit, complete all sections, providing information in Section 2 about the joint applicant.
- If this statement relates to your guaranty of the indebtedness of another person(s), firm(s) or corporation(s), complete Sections 1 and 3.

SECTION 1 - Applicant

| | | | |
|--------------------------|----------------------|---------------|----------|
| Name: First | MI | Last | Suffix |
| Address: Street | City | State | Zip Code |
| Employer Name: | Title/Position: | Years: | |
| Business Address: Street | City | State | Zip Code |
| Annual Salary | Bonuses/Commissions: | Other Income: | Phone # |

SECTION 2 - Co-applicant

| | | | |
|--------------------------|----------------------|---------------|----------|
| Name: First | MI | Last | Suffix |
| Address: Street | City | State | Zip Code |
| Employer Name: | Title/Position: | Years: | |
| Business Address: Street | City | State | Zip Code |
| Annual Salary | Bonuses/Commissions: | Other Income: | Phone # |

SECTION 3 - Personal Information

If answer is yes, please describe

| | | |
|--|---|--|
| Do you have a will? <input type="checkbox"/> Yes <input type="checkbox"/> No | Executor: | |
| Are you a partner or officer in any other venture? <input type="checkbox"/> Y <input type="checkbox"/> N | Are you obligated to pay alimony, child support or separate maintenance payments? <input type="checkbox"/> Y <input type="checkbox"/> N | |
| Are there any assets pledged other than as described on the schedules? <input type="checkbox"/> Y <input type="checkbox"/> N | Have you ever been declared bankrupt? <input type="checkbox"/> Y <input type="checkbox"/> N | |
| Are you a defendant in any suits or legal actions? <input type="checkbox"/> Y <input type="checkbox"/> N | Personal bank accounts carried at: | |

SECTION 4 - Personal Balance Sheet

| ASSETS | | LIABILITIES | |
|---|---------|--------------------------------------|---------|
| DESCRIPTION | DOLLARS | DESCRIPTION | DOLLARS |
| Cash and Equivalents - Schedule A | | Unsecured Loans - Schedule H | |
| Stock, Bonds, Mutual Funds - Schedule B | | Secured Loans - Schedule H | |
| Retirement Accounts - Schedule C | | Credit Cards - Schedule H | |
| Notes Receivable | | Taxes Payable | |
| Personal Residences - Schedule D | | Residential Mortgages - Schedule D | |
| Investment Real Estate - Schedule E | | Investment RE Mortgages - Schedule E | |
| Business Assets - Schedule F | | Business Loans - Schedule F | |
| Vehicles | | Vehicle Loans - Schedule H | |
| Personal Property | | Other Loans (_____) | |
| Other Assets (_____) | | Other Loans (_____) | |
| Other Assets (_____) | | | |
| Other Assets (_____) | | TOTAL LIABILITIES | \$ |
| TOTAL ASSETS | \$ | TOTAL NET WORTH | \$ |

SCHEDULE A - Deposit Accounts

| Financial Institution | In Name Of | Balance |
|-----------------------|------------|---------|
| | | |
| | | |
| | | |

SCHEDULE B - Stocks, Bonds, Mutual Funds

| No. of Shares | Description | In Name Of | Pledged? | Value | Source |
|---------------|-------------|------------|----------|-------|--------|
| | | | | | |
| | | | | | |
| | | | | | |

SCHEDULE C - Retirement Accounts

| No. of Shares | Description | In Name Of | Pledged? | Market Value |
|---------------|-------------|------------|----------|--------------|
| | | | | |
| | | | | |
| | | | | |

SCHEDULE D - Personal Residence

| Address | In Name Of | Date Acquired | Cost | Market Value | Mortgage Balance | Monthly Payment |
|---------|------------|---------------|------|--------------|------------------|-----------------|
| | | | | | | |
| | | | | | | |

SCHEDULE E - Investment Real Estate

| Address | %Owned | Market Value | Annual Rent | Taxes | Insurance | Other Exp. | Mort. Balance | Annual Pmt |
|---------|--------|--------------|-------------|-------|-----------|------------|---------------|------------|
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

SCHEDULE F - Business Interests

| Business Name | Business Type | Ownership % | Total Assets | Total Liabilities | Total Net Worth |
|---------------|---------------|-------------|--------------|-------------------|-----------------|
| | | | | | |
| | | | | | |

SCHEDULE G - Life Insurance Carried

| Insurance Company | Policy Owner | Beneficiary | Policy Amount | Policy Loans | Cash Value |
|-------------------|--------------|-------------|---------------|--------------|------------|
| | | | | | |
| | | | | | |

SCHEDULE H - Personal Debts

| Lender | Loan Type | Collateral | Current Balance | Monthly Payment |
|--------|-----------|------------|-----------------|-----------------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

CONTINGENT LIABILITIES

| Lender | Loan Type | Collateral | Current Balance | Monthly Payment |
|--------|-----------|------------|-----------------|-----------------|
| | | | | |
| | | | | |
| | | | | |

REPRESENTATIONS AND WARRANTIES

The information contained in this statement is provided for the purpose of obtaining or maintaining credit with Liberty Federal Credit Union (Liberty FCU) on behalf of the undersigned or persons, firms or corporations in whose behalf the undersigned may either severally or jointly with others, execute a guaranty in Liberty FCU's favor. Each undersigned understands that Liberty FCU is relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that it may consider this statement as continuing to be true and correct until a written notice of change is given to it by the undersigned.

Liberty FCU is authorized to make all inquiries it deems necessary to obtain a consumer credit report from any credit reporting agency to verify the accuracy of statements made herein, in connection with its preliminary evaluation of the undersigned, or during any periodic review of the undersigned deemed necessary. Liberty FCU is authorized to answer questions about its credit experience with the undersigned.

| | | | |
|------------------------|-----|-----|------|
| Applicant Signature | SSN | DOB | Date |
| Co-Applicant Signature | SSN | DOB | Date |