

VIRGINIA COMMERCIAL FINANCE, INC. PERSONAL FINANCIAL STATEMENT

PERSONAL INFORMATION					
APPLICANT (NAME)		Date of Birth	CO-APPLICANT (NAME)		Date of Birth
Social Security No.		No. of Dependents	Social Security No.		No. of Dependents
Home Address			Home Address		
City State Zip		Home Phone No.	City State Zip		Home Phone No.
Employer			Employer		
Address of Employer			Address of Employer		
Business Phone Number	No. of Years with Employer	Title/Position	Business Phone Number	No. of Years with Employer	Title/Position
Name of Previous Employer & position (if with current employer less than 3 yrs)		No. of Years	Name of Previous Employer & position (if with current employer less than 3 yrs)		No. of Years

ANNUAL INCOME & EXPENDITURE STATEMENT For Year Ending _____ (Omit Cents)

ANNUAL INCOME	AMOUNT (\$)	ANNUAL EXPENDTR.	AMOUNT (\$)
Gross Salary (applicant)	\$	Federal Income and Other Taxes	\$
Gross Salary (co-applicant)		State Income and Other Taxes	
Bonuses & Commissions (applicant)		Rental Payments, Co-op or Condo Maintenance	
Bonuses & Commissions (co-applicant)		Mortgage Payments Residential X12 including taxes and insurance Investment X 12	
Rental Income (net)		Interest & Principal Payments on Loans X12	
Interest Income		Insurances	
Dividend Income		Investments	
Capital gains (net)		Alimony/Child Support	
Partnership Distributions Net of Contributions		Tuition	
Other Investment Income		General Living Expenses	
Other Income (List)		Medical Expenses	
		Other Expenses	
TOTAL INCOME -->	\$	TOTAL EXPENDITURES -->	\$

Any changes expected in the next 12 months NO YES. If yes, please explain: _____

** Income from alimony, child support or separate maintenance income need not be revealed if applicant or co-applicant does not wish to have it considered as a basis for repayment.

Tax returns for the last two years are required if either applicant is self-employed or if reporting income other than salary.

CONTINGENT LIABILITIES	NO	YES	AMOUNT
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation or partnership?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Do you have any outstanding letters of credit or surety bonds?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Are there any suits or legal actions pending against you?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Are you contingency liable on any lease or contract?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____

If "yes" for any of the above,

SCHEDULE FOR CONTINGENT LIABILITIES						
Nature of Liability (Guaranty, Lease, Lawsuit, etc...)	Liability Owed to Whom		Amount	Purpose	Debt Service Under Existing Terms	Maturity or Other Date

To: Virginia Commercial Finance, Inc.

The information contained in this Statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete.

Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any material adverse change (1) In any of the information contained in this statement, or (2) in the financial condition of any of the undersigned or (3) in the ability of the undersigned to perform its (or their) obligations to you. In the absence of such notice of a new and full written statement this should be considered as a continuing statement and substantially correct.

If the undersigned fail to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned.

The undersigned authorizes any person or consumer reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other personal financial or other information that the undersigned give you shall be your property.

Date _____ Applicant's Signature _____

Date _____ Applicant's Signature _____