



To: Kirk Bank of Nevada

If I have any questions regarding the completion of this form, I should contact my representative at the bank.

I may apply for a credit extension, loan or other financial accommodation alone or together with someone else, ("co-applicant"). If I apply with a co-applicant and our combined assets and debts can meaningfully and fairly be presented together, the co-applicant and I may complete this required statement and any supporting schedules jointly. Otherwise, separate forms and schedules are required.

APPLICANT

Name _____ Social Security Number _____

Address _____

Telephone number _____ Date of Birth _____

Present employer _____ Position _____

Address _____

Business Phone _____ Loan Purpose _____

CO-APPLICANT

Name _____ Social Security Number _____

Address _____

Telephone number _____ Date of Birth _____

Present employer _____ Position _____

Address _____

Business Phone _____ Loan Purpose _____

Date of evaluation

*Round all amounts to the nearest \$100

*Attach separate sheet if you need more space to complete detail schedule

Assets (assets you own)	Amount			Liabilities (debt you owe)	Amounts		
Cash in this Bank: Checking				Loans payable to banks (schedule 7)			
Savings				Loans payable to others (schedule 7)			
C.D's				Installment contracts payable (schedule 7)			
IRA				Amount due to dept. stores and others			
Cash in other banks				Credit cards (MasterCard Visa & Others)			
Due from friends, relative and others (schedule 1)				Income taxes payable			
Mortgage and contracts for deed owned (schedule 2)				Other Taxes payable			
Securities owned (schedule 3)							
Cash surrender value of life insurance (schedule 4)				Loans on life insurance (schedule 4)			
Homestead (schedule 5)							
Other real estate owned (schedule 5)				Mortgage on homestead (schedule 6)			
Automobiles (year, make, model)				Mortgage or liens on other real estate			
				Owned (schedule 6)			
				Contracts for deed (schedule 6)			
Personal property							
				Other liabilities (detail)			
Other assets (detail)							
				TOTAL LIABILITIES			
				Net worth (total assets less total liabilities)			
Total				Total			

Annual Income	Applicant			Co-Applicant			Contingent Liabilities	Amount		
Salary							As endorser			
Commissions							As Guarantor			
Dividends							Lawsuits			
Interest							For Taxes			
Rentals							Other (detail)			
Alimony, child Support or maintenance (you need not show this unless you wish us to consider it).										
Other										
							Check here if "none"			
Total Income							Total Contingent Liabilities			

SCHEDULE 1 DUE FROM FRIENDS, RELATIVES AND OTHERS

Name of Debtor	Owed to	Collateral	How Payable	Maturity Date	Unpaid Balance		
			\$ Per				
			\$ Per				
			\$ Per				
Total							

SCHEDULE 2 MORTGAGE AND CONTRACTS FOR DEED OWNED

Name of Debtor	Type of Property	1 st or 2 nd Lien	Owed To	How Payable	Maturity Date	Unpaid Balance		
				\$ Per				
				\$ Per				
				\$ Per				
Total								

SCHEDULE 3 SECURITIES OWNED

No. share or bond amount	Description	In whose name(s) registered	Cost	Present Market Value	L-listed U-unlisted
Total					

SCHEDULE 4 LIFE INSURANCE

Insured	Insurance Company	Beneficiary	Face Value of Policy	Cash Value	Loans
Total					

SCHEDULE 5 REAL ESTATE

Address and type of property	Title in Name(s) of	Monthly Income	Cost Year	Present Cash Value	Amount of Insurance
Homestead			\$		
			Year		
			\$		
			Year		
			\$		
			Year		
			\$		
			Year		
			\$		
			Year		

SCHEDULE 6 MORTGAGES OR LIENS ON REAL ESTATE

To Whom Payable	How Payable	Interest Rate	Maturity Date	Unpaid Balance
Homestead	\$ Per			
	\$ Per			
	\$ Per			
	\$ Per			
	\$ Per			

SCHEDULE 7 LOANS PAYABLE ETC.

To Whom Payable	Address	Collateral or Unsecured	How Payable	Maturity Date	Unpaid Balance		
			\$ per				
			\$ per				
			\$ per				
			\$ per				
			\$ per				
			\$ per				
			\$ per				

Have I ever gone through bankruptcy or had a judgment against me? Yes No Yes No

Are any assets pledged or debts secured except as shown? Yes No Yes No

Have I made a will? Yes No Yes No

Number of dependents (if none, check "none") _____ None _____ None

Marital status (answer only if this financial statement is provided in connection with a request for secured credit or applicant is seeking A joint account with spouse.) Married
Separated
Unmarried
(Unmarried includes single, divorced, widowed) Married
Separated
Unmarried

Business Financial Statements and Tax Returns. Income statements, balance sheets, accounts payable and receivables (if applicable), and tax returns for the prior three fiscal year-ends. After photocopying financial statements and tax returns, re-sign in ink and affix current date.

Affiliate Information. Income statement, balance sheet, accounts payable and receivable (if applicable), and tax return of the most current fiscal year-end. After photocopying financial statements, re-sign in ink and affix current date. A person is an affiliate of a concern if the person owes or controls or has the power to control 50 percent of more of the concern's voting stock.

Interim Business Financial Statement. Income statement and balance sheets not more than 60 days old.

Personal Tax Returns. Complete federal tax returns and all attached schedules for the past three (3) years on each individual defined in #3 above. After photocopying tax returns, re-sign in ink and affix current date.

Articles of Incorporation, Corporate Charter, Corporate Officer List, Fictitious Name Statement, Business license, Partnership Agreement, Articles of Organization or Trust (whichever is applicable).

Verification of Liquid Assets entered on Personal Financial Statement and Interim Financial Statements. (Copy Bank or Brokerage Statements)

Other _____

The foregoing statement, submitted for the purpose of obtaining credit, is true and correct in every detail and fairly shows my/our financial condition at the time indicated. I/we will give you prompt written notice of any subsequent substantial change in such financial condition occurring before discharge of my/our obligations to you. I/we understand that you will retain this personal financial statement whether or not you approve the credit in connection with which it is submitted. You are authorized to check my/our credit and employment history or any other information contained herein.

THE UNDERSIGNED CERTIFY THAT THE INFORMATION CONTAINED ON THIS FORM HAS BEEN CAREFULLY REVIEWED AND THAT IT IS TRUE AND CORRECT IN ALL RESPECTS.

Date

My signature

Date

Co-applicant signature (if you are requesting the financial accommodation jointly)
