

TO Williamsville State Bank & Trust

TYPE OF CREDIT - CHECK THE APPROPRIATE BOX

(Name of Lender)

Individual - If you check this box, provide Financial Information only about yourself.

Joint, with Relationship If you check this box, provide Financial Information about yourself and the other person.

PERSONAL FINANCIAL STATEMENT OF

NOTE: Any willful misrepresentation could result in a violation of Federal Law (Sec. 18 U.S.C. 1014)

Name Birth Date Statement Date Address City State/Zip Social Sec. No. Home Phone No. of Dependents Bus. or Occupation Bus. Phone

NOTE: Complete all of Section II BEFORE Section I

SECTION I

Table with columns: ASSETS, THOUSANDS, HUNDREDS, CENTS, LIABILITIES, THOUSANDS, HUNDREDS, CENTS. Rows include Cash On Hand, U.S. Gov. Securities, Real Estate, etc.

Table with columns: ANNUAL INCOME, ESTIMATE OF ANNUAL EXPENSES. Rows include Salary, Dividends, Rental, Mortgage Payments, etc.

Table with columns: GENERAL INFORMATION, CONTINGENT LIABILITIES. Rows include Are any Assets Pledged?, Have you ever been declared Bankrupt?, etc.

SECTION II

A CASH IN BANKS AND NOTES DUE TO BANKS (List all Real Estate Loans in Section II-E)

Table with columns: NAME OF BANK, Type of Account, Type of Ownership, On Deposit, Notes Due Banks, COLLATERAL. Includes Totals for Cash on Hand.

(Complete Rest of Section II on Reverse Side)

(Enter Sec. 1 Line 1) (Enter Sec. 1 Line 21)

SECTION II Continued

B LIFE INSURANCE

(List only those Policies that you own)

COMPANY	Face of Policy	Cash Surrender Value	Policy Loan from Insurance Co.	Other Loans Policy as Collateral	BENEFICIARY
	\$	\$	\$	\$	
TOTALS	\$	\$	\$	\$	

(Enter Sec. 1 Line 2) (Enter Sec. 1 Line 27)

C SECURITIES OWNED

(Including U.S. Gov't Bonds and all other Stocks and Bonds)

Face Value - Bonds No. of Shares Stock	DESCRIPTION Indicate those Not Registered in Your Name	Type of Ownership	COST	Market Value U.S. Gov. Sec.	Market Value Marketable Sec.	MARKET VALUE Not Readily Marketable SECURITIES	Amount Pledged to Secured Loans
							\$
TOTALS			\$	\$	\$	\$	

(Enter Sec. 1 Line 3) (Enter Sec. 1 Line 4) (Enter Sec. 1 Line 15)

D NOTES AND ACCOUNTS RECEIVABLE

(Money Payable or Owed to You Individually-Indicate by a ✓ if Others have an Ownership Interest)

MAKER/DEBTOR		When Due	Original Amount	Balance Due Good Accounts	Balance Due Doubtful Accounts	Bal. Due Notes Rel. & Friends	SECURITY (If Any)
	✓		\$	\$	\$	\$	
TOTALS			\$	\$	\$	\$	

(Enter Sec. 1 Line 5) (Enter Sec. 1 Line 13) (Enter Sec. 1 Line 14)

E REAL ESTATE OWNED

(Indicate by a ✓ if Others have an Ownership Interest)

TITLE IN NAME OF		Description & Location	Date Acquired	Original Cost	Present Value of Real Estate	Amount of Ins. Carried	MORTGAGE OR CONTRACT PAYABLE				
							Bal. Due	Payment	Maturity	To Whom Payable	
Homestead-				\$	\$	\$					
TOTAL				\$	\$	\$					

(Enter Sec. 1 Line 11) (Enter Sec. 1 Line 34)

F MORTGAGES AND CONTRACTS OWNED

(Indicate by a ✓ if Others have an Ownership Interest)

Cont.	Mtge.		MAKER		PROPERTY COVERED	Starting Date	Payment	Maturity	Balance Due
			Name	Address					
							\$		\$
TOTALS								\$	

(Enter Sec. 1 Line 12)

G PERSONAL PROPERTY

(Indicate by a ✓ if Others have an Ownership Interest)

DESCRIPTION		Date When New	Cost When New	Value Today	LOANS ON PROPERTY	
					Balance Due	To Whom Payable
Automobiles-			\$	\$	\$	
TOTAL				\$		

(Enter Sec. 1 Line 16)

H NOTES

(Other than Bank, Mortgage and Insurance Company Loans)

ACCOUNTS AND BILLS AND CONTRACTS PAYABLE

PAYABLE TO	Other Obligors (If Any)	When Due	Notes Due To Rel. & Friends	Notes Due 'Others' (Not Banks)	Accounts & Bills Payable	Contracts Payable	COLLATERAL (If Any)
			\$				
TOTALS			\$				

(Enter Sec. 1 Line 22) (Enter Sec. 1 Line 23) (Enter Sec. 1 Line 24) (Enter Sec. 1 Line 28)

For the purpose of procuring credit from time to time, I/We furnish the foregoing as a true and accurate statement of my/our financial condition. Authorization is hereby given to the Lender to verify in any manner it deems appropriate any and all items indicated on this statement. In addition, each individual signing below authorizes the Lender to check their individual credit account and employment history and have a credit reporting agency prepare a consumer credit report on them. The undersigned also agrees to notify the Lender immediately in writing of any significant adverse change in such financial condition.

Date Signed _____ Signature _____ Signature _____