



WEST VALLEY
NATIONAL BANK

Personal Financial Statement

Financial condition as of _____, 20 ____.

Provide co-applicant information if joint credit or the applicant is relying on the income of others for the basis for repayment, or the applicant lives in a community property state or is relying on property located in a community property state as a basis for repayment of the credit requested. ARIZONA IS A COMMUNITY PROPERTY STATE

| Applicant | Co-Applicant |
|--|--|
| Name | Name |
| Street Address | Street Address |
| City/State/Zip | City/State/Zip |
| Date of Birth | Date of Birth |
| Social Security Number | Social Security Number |
| Telephone (Home) (Office) | Telephone (Home) (Office) |
| Employer | Employer |
| Position (Title) | Position (Title) |
| Dependents (Include Self) | Dependents (Include Self) |
| Marital Status Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> | Marital Status Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> |

Summary from Schedules on Pages 2-4.

| Assets | Sch. | \$ | Liabilities | Sch. | \$ |
|----------------------------------|------|----|---|------|----|
| Cash and Certificates of Deposit | | | Accounts Payable | | |
| Pension & Retirement Accounts | | | Taxes Payable | | |
| Marketable Securities | | | Notes and Mortgage Payables | | |
| Notes and Accounts Receivable | | | Credit Cards | | |
| Cash Value Life Insurance | | | Other Liabilities | | |
| Investments Closely Held Co. | | | | | |
| Other Investments | | | | | |
| Residential Real Estate | | | | | |
| Investment Real Estate | | | | | |
| Autos | | | | | |
| Autos | | | | | |
| Other Assets | | | | | |
| | | | | | |
| | | | | | |
| | | | TOTAL LIABILITIES | | |
| | | | Net Worth (assets minus liabilities) | | |
| TOTAL ASSETS | | | TOTAL LIABILITIES & NET WORTH | | |

Annual Personal Cash Flow

| Income | Applicant | Co-Applicant | Expenses/Payments | Combined |
|--------------------|-----------|--------------|-----------------------------------|----------|
| Salary | | | Credit Cards | |
| Bonus | | | Auto Loans | |
| Commissions | | | Bank Loans | |
| Dividends/Interest | | | Home Mortgage Loan | |
| Business Income | | | Rent | |
| Real Estate Income | | | Estimated Income Taxes | |
| Other income | | | Real Estate Taxes | |
| | | | Insurance | |
| | | | Living Expenses | |
| | | | Other Expenses | |
| TOTAL | \$ | \$ | TOTAL EXPENSES/PAYMENTS | \$ |
| TOTAL JOINT INCOME | | \$ | SURPLUS INCOME(income minus exp.) | |

Schedule 1 Cash on Hand

| Name of Financial Institution | Type of Account | Account Balance |
|-------------------------------|-----------------|-----------------|
| | | |
| | | |
| | | |
| | | |
| TOTAL | | \$ |

Schedule 2 Securities Owned (include stocks, bonds, mutual funds, annuities, IRAs)

| Description | Brokerage Firm/ Financial Institution | No. of Shares | Price/Share | Current Market Value |
|-------------|--|------------------|-------------|-------------------------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| TOTAL | | | | \$ |

Schedule 3 Life Insurance

| Insurance Company | Insured | Beneficiary | Face Value | Cash Value | Loans |
|-------------------|---------|-------------|------------|------------|-------|
| | | | | | |
| | | | | | |
| | | | | | |
| TOTAL | | | | \$ | \$ |

| Schedule 4 Investments in Closely Held Companies | | | |
|--|-------------|------------|----------------------|
| Description | % Ownership | Book Value | Current Market Value |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| TOTAL | | \$ | \$ |

| Schedule 5 Residential Real Estate | | | |
|------------------------------------|----------------|----------------|---------------|
| Address | Purchase Price | Date Purchased | Current Value |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| TOTAL | | \$ | \$ |

| Schedule 6 Investment Real Estate | | | | | |
|-----------------------------------|-------------------------------|----------------|---------------|--|---------------|
| Parcel No. | Location and Type of Property | Purchase Price | Purchase Date | <input type="checkbox"/> Appraised Value <input type="checkbox"/> Estimated Value | Annual Income |
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |
| 6 | | | | | |
| TOTAL | | | | \$ | \$ |

| Schedule 7 | | Other Notes and Mortgages Payable | | | |
|--------------|----------------|-----------------------------------|----------------|---------------|----------|
| Type | Lender/Company | Balance \$ | Annual Payment | Interest Rate | Maturity |
| Credit Cards | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| Other | | | | | |
| Other | | | | | |
| Other | | | | | |
| Other | | | | | |
| Other | | | | | |
| Other | | | | | |
| TOTAL | | \$ | | \$ | |

Please answer the following:

Have you ever filed for bankruptcy? ___ Yes ___ No

Are you a co-maker, endorser, or guarantor of any other person's debt? ___ Yes ___ No

Are you presently the party to any form of litigation? ___ Yes ___ No

Are there any tax liens presently outstanding against you or your property? ___ Yes ___ No

Have you executed a valid will? ___ Yes ___ No

Do you have a trust? ___ Yes ___ No

If yes, are the assets listed on this financial statement trust assets? ___ Yes ___ No

Do you have any contingent liabilities? ___ Yes ___ No

If yes, please list the amount (\$) _____

I/we furnish the information for the purpose of applying for and/or guaranteeing credit from time to time. The information contained herein is true to the best of my/our knowledge and belief. I/we understand that the Bank will be relying on the information contained herein as it makes a determination regarding my/our loan application and future loans or loan renewals to the undersigned.

Authorization is hereby given to West Valley National Bank to verify in any manner it deems appropriate, any or all items indicated on this personal statement, including inquiries to credit bureaus, employers, and creditors.

Signed by: _____ Date Signed: _____

Signed by: _____ Date Signed: _____
(Joint Applicant)



WEST VALLEY
NATIONAL BANK

WEST VALLEY NATIONAL BANK PRIVACY STATEMENT

At WEST VALLEY NATIONAL BANK, customer service is very important to us. As we continue to improve and expand our services and delivery channels, we recognize that our customers need and desire to preserve their privacy and confidentiality.

Safeguarding our customers' privacy is also very important to us. We, at WEST VALLEY NATIONAL BANK, have adopted standards that hold our employees responsible for maintaining and preserving customer confidentiality.

The following Statement affirms our continued commitment to preserving customer confidentiality.

Information we collect

We gather nonpublic personal information about our customers, including information gathered over the Internet, for specific business purposes only.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer-reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

Information we disclose, as permitted by law

Some examples of instances when we may disclose nonpublic personal information about our customers or former customers include:

- To provide you with products and services you may want;
- To complete or verify a transaction;
- To manage customer accounts, transactions and records;
- To investigate possible fraud or criminal activity;
- To comply with laws or regulations; and
- When you provide us with your permission.

Sometimes, in order to provide you with better service, we contract with third party service providers. We require that our third party providers honor our customers' rights to privacy.

We may disclose all of the information we collect as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. WEST VALLEY NATIONAL BANK does not provide our customers' information to mailing lists or any other marketing agency other than for our use to market WEST VALLEY NATIONAL BANK products.

You do not have to take any action to "opt out" of the disclosure of your nonpublic personal information, since we do not disclose this information, except as permitted by law.

Protecting customer information

We, at WEST VALLEY NATIONAL BANK, also are committed to maintaining accurate and complete records of your financial information and diligently pursuing the resolution of any reported or known inaccuracies or discrepancies. Should you believe that our records contain inaccurate or incomplete information about you, please notify us. We will investigate your concerns to resolve the inaccuracy or discrepancy. Please refer to your account or transaction disclosures for the reporting procedures. This applies to possible inaccuracies or discrepancies in your financial information, as well as possible unauthorized access to or use of your account information.

WEST VALLEY NATIONAL BANK maintains physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We have developed and implemented security procedures to help maintain customer confidentiality and prevent unauthorized access to customer information. Customer information access is controlled and periodically audited to ensure compliance with our policy.

We devote considerable resources to the maintenance of secure Internet communications so that your transactions with us are conducted in a safe environment.

This Privacy Statement is effective as of December 22, 2006. We reserve the right to change our Privacy Statement, and if we do so, we will notify you.