

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm this information. The information you provide is protected by our privacy policy and federal law.

Excel instructions: Complete all applicable areas for all tabs on bottom, print, sign and initial where indicated, then mail or deliver the original to North Valley Bank. Second page schedules are formulated to calculate totals and pull totals from the "Schedules" page to the first page.

IMPORTANT: Read these directions before completing this Statement.

Check Appropriate Box Below

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 (and applicable schedules)

If you are applying for joint credit with another person, complete all Sections providing information in Section 2 about the joint applicant

Initial: Applicant _____ Co-Applicant _____

If you are applying for individual credit, but are relying on income from alimony, child support or separate maintenance payments or on the income or assets of another person as basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in Section 2 about the person whose alimony, support or maintenance payments or income or assets you are relying.

If this statement relates to your guaranty of the indebtedness of other person(s), firm(s), or corporation(s), complete Sections 1 and 2

STATEMENT OF FINANCIAL CONDITION AS OF / /

SECTION 1 - INDIVIDUAL INFORMATION		SECTION 2 OTHER PARTY INFORMATION	
Name		Name	
Residence Address		Residence Address	
City, State, Zip		City, State, Zip	
Email Address		Email Address	
Position or Occupation		Position or Occupation	
Business Name/ # years		Business Name/ # years	
Business Address		Business Address	
City State, Zip		City State, Zip	
Mobile Phone		Mobile Phone	
Business Phone		Business Phone	
Date of Birth		Date of Birth	

SECTION 3			
	ASSETS		LIABILITIES
Cash on hand and in banks (from Schedule A)	\$0	Notes payable to banks and secured by cash (from Schedule A)	\$0
US Government & Marketable Securities (from Schedule B)	\$0	Due to brokers	
Private Company Ownership (from Schedule C)	\$0	Amounts payable to others	
Securities held by broker in margin accounts	\$0	Accounts and bills due	
Restricted or control stocks	\$0	Unpaid income tax	
Real Estate owned (from Schedule D)	\$0	Other unpaid taxes and interest	
Cash value-life insurance (from Schedule E)	\$0	Real estate mortgages balances (from Schedule D)	\$0
Loans Receivable (from Schedule G)	\$0	Life Insurance Loans	\$0
Automobiles and other personal property		Banks other lenders where credit is obtained (from Schedule F)	\$0
Other Assets - itemize (below):		Other Debts - itemize (below)	
	\$0	TOTAL LIABILITIES	\$0
	\$0	NET WORTH	\$0
TOTAL ASSETS	\$0	TOTAL LIABILITIES AND NET WORTH	\$0

TOTAL INCOME FOR CURRENT YEAR-TO-DATE		
Salary		
Bonuses & Commissions		
Dividends		
Real estate income		
**Other income (Itemize):		\$0
		\$0
TOTAL		\$0

** (Alimony, child support or separate maintenance income need not be disclosed unless relied upon as a basis for extension of credit.) If disclosed, payments received under:

court order written agreement oral understanding

CONTINGENT LIABILITIES

Do you have any contingent liabilities? If so, describe:	
None	
Amount of contingent liability	\$0
As endorser, co-maker or guarantor?	\$0
On leases or contracts?	\$0
Legal claims	\$0
Other special debt	\$0
Amount of contested income tax liens	\$0
Describe any payments that are past due, delinquent or in default.	

PERSONAL INFORMATION

Do you have a will?	
If yes, name executor:	
Are you a partner or officer in any other ventures? If so, describe:	
Are you a Citizen <input type="checkbox"/> Are you a permanent Resident Alien <input type="checkbox"/>	
Are you obligated to pay alimony, child support, or separate maintenance payments? If so, describe:	
None	
Are any assets pledged other than as described in page 2 Schedules? If so, describe:	
None	
Income tax settled through:	
Are you a defendant in any suits or legal actions?	
Are you a US Citizen?	
If No, please provide copy of your Visa/Government ID	
Have you ever been declared bankrupt ? If yes, explain.	(year)

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SCHEDULE A: CASH, CHECKING ACCOUNTS, SAVINGS ACCOUNTS, AND CERTIFICATES OF DEPOSIT

List here the names of all the institutions at which you maintain a deposit accounts

Name of Institution	Name on Account	Type of Account	Balance	Pledged? (Y/N)	Amount Pledged?	Amount Available
						\$0
						\$0
						\$0
						\$0
						\$0
						\$0
						\$0
						\$0
Total	*****		\$0	\$0	\$0	\$0

SCHEDULE B - US GOVERNMENT & MARKETABLE SECURITIES, PARTNERSHIP INTERESTS (GENERAL AND LTD.)

No. of Shares / Face Value / % of Ownership	Agency or company issuing, type of	Owner	Margined Account? Y/N	Pledged? Y/N	Amount Pledged?	Current Market Value
Total					\$0	\$0

*If unlisted security or partnership interest, provide current financial statements to support basis for valuation

SCHEDULE C - Private Company Ownership

Number Of Shares	Agency or company issuing, type of	In the Name of	Market Value
Total			\$0

SCHEDULE E - LIFE INSURANCE CARRIED, INCLUDING N.S.L.I. AND GROUP INSURANCE

Name of Insurance Company	Owner of Policy (Beneficiaries)	Cash Surrender Value	Face Amount	Policy Loans	Amount Borrowed Against Policy
			\$0	\$0	
			\$0	\$0	
			\$0	\$0	
			\$0	\$0	
Total			\$0	\$0	\$0

SCHEDULE F - NAMES OF BANKS OR OTHER LENDERS WHERE CREDIT HAS BEEN OBTAINED

Name and Address of Lender	Borrower	Date Made (M/YY)	Original Amount	Due (year)	High Credit	Current Balance	Secured or Unsecured
					\$0	\$0	
					\$0	\$0	
					\$0	\$0	
					\$0	\$0	
					\$0	\$0	
					\$0	\$0	
Total		*****	\$0		\$0	\$0	

SCHEDULE G - REAL ESTATE MORTGAGES, LAND CONTRACTS, AND OTHER NOTES RECEIVABLE

Name of Borrower	Secured by	% Owned	Note Date	Balance	Monthly Payment	Comments
				\$0	\$0	
				\$0	\$0	
				\$0	\$0	
				\$0	\$0	
Total		*****		\$0	\$0	

The information contained in this statement is provided for the purpose of obtaining or maintaining credit with you 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 your favor. Each undersigned understands that you are 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 you may consider this statement as continuing to be true and correct until a written notice of a change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our creditworthiness. You are authorized to answer questions about your credit experience with me/us.

I/we fully understand that it is a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, pursuant to 18 U.S.C. Section 1014.

Signature: (individual)

S.S. No. Date Signed: Date of Birth:
 Driver's License State and #

Signature: (Other Party)

S.S. No. Date Signed: Date of Birth:
 Driver's License State and #