

PERSONAL FINANCIAL STATEMENT



AMOUNT OF CREDIT REQUESTED	PURPOSE OF LOAN		
NAME			DATE OF BIRTH
CURRENT ADDRESS (IF P.O. BOX, GIVE STREET ADDRESS OR LOCATION)	CITY	STATE	ZIP CODE
			HOW LONG?

You may apply for credit or guarantee a loan in your name alone, regardless of marital status. Is this application for a loan or guarantee in:

- Your name alone Your name along with _____ whose personal financial statement is attached.

If you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA or WI) please indicate your marital status:

- Married Separated Unmarried (Includes single, divorced and widowed)

If you live in a community property state your personal financial statement should include information about your spouse. If he or she is not a co-applicant for this loan, his or her separate property need not be included. Unless you indicate otherwise, Timberland Bank will assume that all property listed is community property and that all debts listed for you and your spouse are community obligations.

PERSONAL INFORMATION

LIST ANY NAMES UNDER WHICH CREDIT REFERENCES MAY BE VERIFIED, IF DIFFERENT THAN ABOVE		SOCIAL SECURITY NUMBER	HOME PHONE NUMBER	
DRIVER'S LICENSE NUMBER & EXPIRY DATE	U.S. CITIZEN?	AGES OF DEPENDENTS		OWN HOME RENT AMOUNT/MONTH <input type="checkbox"/> <input type="checkbox"/> \$
PREVIOUS HOME ADDRESS	CITY	STATE	ZIP CODE	HOW LONG?
NAME OF CURRENT EMPLOYER (IF SELF-EMPLOYED, PLEASE DESCRIBE)		CURRENT POSITION HELD		HOW LONG?
BUSINESS ADDRESS	CITY	STATE	ZIP CODE	BUSINESS PHONE NUMBER
NAME OF PREVIOUS EMPLOYER	CITY	STATE	POSITION HELD	HOW LONG?

SPOUSE Supply spouse information if this is an application for joint credit with your spouse or if you live in a community property state.

NAME OF SPOUSE (FIRST, MIDDLE, LAST)	SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER & EXPIRY DATE	
LIST ANY NAMES UNDER WHICH CREDIT REFERENCES MAY BE VERIFIED, IF DIFFERENT THAN ABOVE	HOME ADDRESS (IF DIFFERENT THAN ABOVE)		
NAME OF CURRENT EMPLOYER (IF SELF-EMPLOYED, PLEASE DESCRIBE)	HOW LONG?	CURRENT POSITION	
BUSINESS ADDRESS	BUSINESS PHONE NUMBER	GROSS MONTHLY SALARY \$	NET MONTHLY SALARY (AFTER TAXES) \$

FINANCIAL STATEMENT

		DATE OF FINANCIAL STATEMENT	MONTH/DAY/YEAR	
ASSETS (OWNED) INCLUDING SEPARATE ASSETS, IF ANY		LIABILITIES (OWED) INCLUDING SEPARATE LIABILITIES, IF ANY		MONTHLY PAYMENTS
CASH IN TIMBERLAND BANK	\$	NOTES PAYABLE (SCHEDULE G)		
CASH IN	\$	DUE TO TIMBERLAND BANK	\$	\$
CASH IN	\$	DUE TO OTHERS	\$	\$
SAVINGS/MONEY MARKET/CD'S/ETC.	\$	REAL ESTATE (SCHEDULE D)		
RETIREMENT (IRA/SEP/401K/ETC.)	\$	HOME	\$	\$
STOCKS & BONDS (SCHEDULE A)		OTHER REAL ESTATE	\$	\$
LISTED	\$	TAXES OWING (INCLUDE INCOME TAX)	\$	\$
UNLISTED	\$	OWING ON VEHICLES	\$	\$
BUSINESS EQUITY (SCHEDULE B)	\$	CREDIT CARDS (SCHEDULE H)	\$	\$
ACCOUNTS, NOTES & CONTRACTS RECEIVABLE (SCHEDULE C)	\$	REVOLVING CREDIT LINES (SCHEDULE H)		
REAL ESTATE (SCHEDULE D)		OTHER INSTALLMENT OBLIGATIONS (SCHED. H)	\$	\$
HOME	\$	OTHER	\$	\$
OTHER REAL ESTATE	\$		\$	\$
VEHICLES			\$	\$
MAKE & YEAR	\$		\$	\$
MAKE & YEAR	\$		\$	\$
CASH VALUE LIFE INSURANCE (SCHEDULE E)	\$		\$	\$
OTHER ASSETS/PERSONAL PROPERTY (SCHEDULE F)	\$		\$	\$
	\$	TOTAL LIABILITIES	\$	\$
	\$	NET WORTH	\$	
TOTAL ASSETS	\$	TOTAL LIABILITIES & NET WORTH	\$	

ANNUAL INCOME FOR YEAR ENDING: (MO. YR.)		ANNUAL EXPENDITURES FOR YEAR ENDING: (MO. YR.)	
SALARY	\$	TAXES, INSURANCE AND ASSESSMENTS	\$
DIVIDENDS/INTEREST	\$	MORTGAGE PAYMENTS AND/OR RENT	\$
RENTAL INCOME RECEIVED	\$	CONTRACT PAYMENTS/NOTES/ACCOUNTS	\$
BONUS AND COMMISSIONS	\$	LIVING EXPENSES	\$
YOU ARE NOT REQUIRED TO DISCLOSE OTHER INCOME FROM ALIMONY, CHILD SUPPORT OR MAINTENANCE PAYMENTS. HOWEVER, IF THIS INCOME IS NOT DISCLOSED, IT WILL NOT BE CONSIDERED IN DETERMINING WHETHER YOU SHOULD BE GRANTED CREDIT.	\$	ALIMONY, CHILD SUPPORT	\$
	\$		\$
OTHER INCOME	\$		\$
TOTAL INCOME	\$	TOTAL EXPENDITURES	\$

SCHEDULE A STOCKS & BONDS				UNLISTED SECURITIES			
LISTED SECURITIES							
EXCHANGE/LISTING	NO. OF SHARES	MARKET PRICE PER UNIT	TOTAL MARKET VALUE	NAME	NO. OF SHARES	MARKET PRICE PER UNIT	TOTAL MARKET VALUE
		\$	\$			\$	\$
		\$	\$			\$	\$
		\$	\$			\$	\$

SCHEDULE B BUSINESS EQUITY				
BUSINESS NAME	STATEMENT DATE	FINANCIAL STATEMENT EQUITY	PERCENTAGE OWNERSHIP	NET AMOUNT (\$) OF EQUITY
		\$		\$
		\$		\$
		\$		\$

SCHEDULE C ACCOUNTS, NOTES & CONTRACTS RECEIVABLE					
DUE FROM	ADDRESS	COLLATERAL	HOW PAYABLE	MATURITY DATE	BALANCE DUE
			\$ PER		\$
			\$ PER		\$
			\$ PER		\$

SCHEDULE D REAL ESTATE MORTGAGES & CONTRACTS PAYABLE								
ADDRESS OR LOCATION	DESCRIPTION	DATE ACQUIRED	COST	CURRENT MARKET VALUE	MONTHLY INCOME	MONTHLY PAYMENT	BALANCE	MORTGAGE OR LIEN HOLDER
			\$	\$	\$	\$	\$	
			\$	\$	\$	\$	\$	
			\$	\$	\$	\$	\$	
			\$	\$	\$	\$	\$	
			\$	\$	\$	\$	\$	
			\$	\$	\$	\$	\$	

SCHEDULE E CASH SURRENDER VALUE OF LIFE INSURANCE						
INSURED	BENEFICIARY	NAME OF COMPANY	FACE AMOUNT	CASH VALUE	OWED TO	LOAN AMOUNT
			\$	\$		\$
			\$	\$		\$
			\$	\$		\$

SCHEDULE F OTHER ASSETS/PERSONAL PROPERTY			
DESCRIPTION	VALUE	DESCRIPTION	VALUE
	\$		\$
	\$		\$

SCHEDULE G NOTES PAYABLE						
PAYABLE TO	BRANCH OR ADDRESS	COLLATERAL	MATURITY DATE	HOW PAYABLE	BALANCE DUE	ANNUAL % RATE
				\$ PER	\$	
				\$ PER	\$	
				\$ PER	\$	

SCHEDULE H REVOLVING CREDIT LINES/CARDS				
NAME OF ISSUER	EXPIRATION DATE	CREDIT LIMIT	CURRENT BALANCE	MONTHLY PAYMENT
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$

SCHEDULE I OTHER INSTALLMENT OBLIGATIONS							
PAYABLE TO	COLLATERAL	PAYMENT	BALANCE	PAYABLE TO	COLLATERAL	PAYMENT	BALANCE
		\$ /MO	\$			\$ /MO	\$
		\$ /MO	\$			\$ /MO	\$
		\$ /MO	\$			\$ /MO	\$

CONTINGENT LIABILITIES	IF NONE, INITIAL BELOW:	AS GUARANTOR, ENDORSER OR CO-SIGNER	LETTERS OF CREDIT	OTHER
		\$	\$	\$

GENERAL INFORMATION	NO	YES	IF YES, EXPLAIN
ARE ANY ASSETS PLEDGED OR MORTGAGED OTHER THAN SHOWN ABOVE?			
ARE YOU (OR YOUR SPOUSE) A DEFENDANT IN ANY LAWSUIT?			
HAVE YOU (OR YOUR SPOUSE) EVER FILED BANKRUPTCY?			

PLEASE ANSWER THESE QUESTIONS	ARE YOU INTERESTED IN THE CREDIT LIFE/DISABILITY INSURANCE THAT IS OFFERED BY THE BANK?	DO YOU HAVE A WILL?	<input type="checkbox"/> YES <input type="checkbox"/> NO	DO YOU HAVE AN IRA OR RETIREMENT PLAN?	<input type="checkbox"/> YES <input type="checkbox"/> NO
	<input type="checkbox"/> YES <input type="checkbox"/> NO	DOES YOUR SPOUSE HAVE A WILL?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	

I (we) have provided information in this application truthfully. I (we) authorize Timberland Bank to verify or check any of the information given, check credit references, verify employment, and obtain one or more credit reports in connection with this credit application or in connection with any periodic review of any loans or credit which may be extended to me (us). If I am married and live in a community property state, this authorization is also made on behalf of my spouse even if he or she is not a co-applicant.

I (we) give all of my (our) creditors permission to give Timberland Bank any information it needs to make a credit granting decision. I (we) give Timberland Bank permission to report to credit reporting agencies and others the results of such investigations and Bank's experience with my (our) loan account.

APPLICANT'S SIGNATURE	DATE	SPOUSE'S SIGNATURE*	DATE
X		X	

*Spouse need not sign unless he or she is a co-borrower or guarantor.