

HARMONY BANK

Personal Financial Statement

As of:

Name:		Home Address:			
Name of Employer:		Date of Birth:	Social Security Number:		Home Telephone:
Position Held:	Years:	Business Address:			Business Telephone:

This financial statement and supporting schedules, which are submitted herein for the purposes of establishing, obtaining and maintaining credit, present a true, complete and correct statement of my financial condition as of the date shown above. **Harmony Bank** is authorized to confirm any of the information stated herein, and any person having knowledge regarding such information is hereby authorized to disclose that information to the bank. I hereby authorize the bank from time to time to obtain credit reports on me, to furnish information regarding its credit experience with me to credit reporting agencies and other persons, and to provide copies of this financial statement to its affiliates. I am aware that any knowing or willful false statements regarding the value of the property stated herein for purposes of influencing the actions of the bank can be a violation of Federal Law 18 U.S.C. Sec. 1014 and may result in a fine or imprisonment or both. The undersigned declares that he/she has read and understands the statements above.

Date:	Signature:	Date:	Signature: (Joint Party)
--------------	-------------------	--------------	---

Assets		Liabilities	
Cash	In this Bank	Notes Payable to this Bank (Schedule 4)	Unsecured
	In other Banks		Secured
Securities (Schedule 1)	Marketable	Notes Payable to Others (Schedule 4)	Unsecured
	Non-Marketable		Secured
	Restricted or Control Stock	Other Notes or Accounts Payable (Schedule 4)	
Real Estate (Schedule 5)	Homestead	Mortgages Payable (Schedule 5)	Homestead
	Other Real Estate Owned		Other R/E
	Partial Interest in Real Estate		Partial Interest in R/E
Accounts Receivable (Schedule 2)		Credit Cards	
Notes Receivable (Schedule 2)		Taxes Owing	Income Taxes
Cash Value of Life Insurance-Net (Schedule 3)			Other Taxes
Automobiles		Due on Automobiles	
Other Personal Property		Other Liabilities (Itemize)	
Retirement Accounts (401K, IRA, Pension)			
Other Assets (Itemize)			
		Total Liabilities	
Total Assets		Net Worth	
\$0.00		\$0.00	

Income and Expense Information:

Sources of Cash	Last Year	This Year	Projected Next Year	Uses of Cash	Last Year	This Year	Projected Next Year
Salary & Wages				Income Tax, FICA, etc.			
Commission, Bonus, etc				Living Expense & Misc.			
Interest & Dividends				Mortgage/Rental Exp.			
Rental Income				Other Business Exp.			
Other Business Income				Other			
Other							
				Subtotal	\$0.00	\$0.00	\$0.00
Subtotal	\$0.00	\$0.00	\$0.00	Reg/Scheduled Pmts			
Non-recurring bonus, etc.				Credit Cards			
Sale of Assets				Contingent Liabilities			
Tax Refund				Other			
Other				Total Cash Uses	\$0.00	\$0.00	\$0.00
Total Cash Sources	\$0.00	\$0.00	\$0.00	Net Cash Flow	\$0.00	\$0.00	\$0.00

Schedule 1 - Stocks and Bonds						
Number of Shares	Name of Issuer	Where Traded	Total Value	Pledged ?	Restricted?	Registered in Name(s) of

Schedule 2 - Notes and Accounts Receivable						
Due From	Date	Original Amount	Current Balance	Payments	Maturity	Collateral (if any)

Schedule 3 - Life Insurance				
Company	Face Amount	Cash Value	Policy Loan (if any)	Beneficiary

Schedule 4 - Notes and Accounts Payable						
Due to	Date	Original Amount	Current Balance	Payments	Maturity	Collateral (if any)

Schedule 5 - Real Estate Owned								
Location and Size	Jointly or Separately	Market Value	Cost	Monthly Income	Related Indebtedness			
					Monthly Payment	Lienholder	Original Amount	Present Balance
Homestead								
Other Real Estate:								
		\$0.00						\$0.00

Partial Interest in Real Estate (Your % only - indicate % of ownership in description)								
Description								
Totals of Market Value and Debt to Page 1		\$0.00						\$0.00

Contingent Liabilities			
1. As Guarantor or Endorser		4. Income Tax Claim or Disputed Amount	
2. On Leases or Contracts		5. Standby Letter of Credit	
3. Legal Claims or Judgments		6. Other	
Are you a partner or officer in any other venture?			
Are you a party to any suit or legal action?			
Have you ever taken bankruptcy?			
Are any of the assets included on this statement the separate property of your spouse?			
If the answer to any of the above questions is yes, please explain.			