

PERSONAL FINANCIAL STATEMENT/LOAN APPLICATION

To: First National Bank of Pana
306 S. Locust St., Pana, IL

- Individual- If you check this box, provide financial information about yourself
 Joint - If you check this box, provide financial information about yourself and person named below

Amount Needed: _____ Purpose of Loan: _____

BORROWER'S INFORMATION: Name _____ Birth Date _____
 Address _____ City/State _____ ZIP _____
 Social Security No. _____ Home/Cell Phone _____ Work Phone _____
 Employer _____ Occupation _____ Years at _____
 Current Job _____
 Name of nearest relative not living with you _____ Their Phone # _____
 Their Address _____

CO-BORROWER'S INFORMATION: Name _____ Birth Date _____
 Address _____ City/State _____ ZIP _____
 Social Security No. _____ Home/Cell Phone _____ Work Phone _____
 Employer _____ Occupation _____ Years at _____
 Current Job _____

ASSETS		LIABILITIES	
Cash on Hand & in Banks		Credit Card Balances	Schedule F
Savings		Income Taxes Due	
Cash Value of Life Insurance (Not Face Amount)	Schedule A	Real Estate Taxes Due	
Vehicles Owned	Schedule B	Medical Bills Payable	
Marketable Securities	Schedule D	Vehicle Loans	Schedule B
Other Current Assets		Loans Against Life Insurance	Schedule A
Other Current Assets		Other Bills	
Total - Current Assets		Total- Current Liabilities	
Home	Schedule E	Home Mortgage	Schedule E
Other Real Estate Owned	Schedule E	Other Real Estate Mortgages	Schedule E
Other Assets	Schedule C	Other Debts - (Attach Sheet & Itemize)	
Retirement Account Balances		TOTAL LIABILITIES	
		NET WORTH (Tot. Assets - Tot. Liabilities)	
		TOTAL LIABILITIES + NET WORTH	

Net Income Per Month: (Take Home Pay)	Expenses (Payments Per Month)		
Borrower	1. Vehicle Payment (Schedule B)		6. Personal Loan Payments
Co-Borrower	2. Vehicle Payment (Schedule B)		7. RE Taxes
Other Income	3. Vehicle Payment (Schedule B)		8. RE Insurance
	4. Rent/Mortgage (Schedule E)		9.
	5. Credit Card Payments (Schedule F)		TOTAL Payments (add 1-9)
Total Income			Net Income After Payments

Other Income: Please detail source, amount and how often the income is received.

Schedule A - Life Insurance - Company	Face Amount	Cash Value	Policy Loan	Beneficiary

Schedule B - Vehicles Owned	Value	Loan Balance	Payment	Schedule C - Other Assets	Value

TOTAL				TOTAL	
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Schedule D - Marketable Securities	No. of Shares	Value	Type of Ownership	Pledged on Loan	Loan Amount

TOTAL					
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Schedule E - Real Estate Owned	Original Cost	Appraised Value	Loan Balance	Monthly Payment	Type of Ownership

TOTAL					
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Schedule F - Credit Cards/Other Debts	Current Balance	Monthly Payment	

TOTAL			
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Please answer the following questions:

Are any assets pledged? Yes No Borrower Yes No Co-Borrower

Are you a defendant in any Suits or Legal Action? Yes No Borrower Yes No Co-Borrower

Have you ever been declared Bankrupt in the last 14 years? Yes No Borrower Yes No Co-Borrower

Are you a co-maker, endorser or guarantor? Yes No Borrower Yes No Co-Borrower

Do you have health insurance? Yes No Borrower Yes No Co-Borrower

FEDERAL CONSUMER CREDIT DISCLOSURES

You have applied for an extension of credit and we may offer, solicit or sell you an insurance product in connection with this extension of credit. The extension of credit is not conditioned on:

1. Your purchase of an insurance product from First National Bank of Pana; or
2. Your decision not to obtain an insurance product from First National Bank of Pana; or
3. A denial from the insurance company which prohibits you from obtaining an insurance product.

If you purchase an insurance product:

1. It is not a deposit account or obligation of First National Bank of Pana or our affiliates.
2. With the exception of Federal Flood Insurance, it is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States, this institution, or our affiliates.

I acknowledge that I have received the Credit Disclosure orally at the time I have _____ Date: _____
 applied for credit and fully understand the disclosures noted above. I am also _____ Date: _____
 being provided with a copy of these disclosures and acknowledge the receipt by my _____ Date: _____
 signature. _____ Date: _____

For the purposes of obtaining credit from time to time, I/We furnish the foregoing statement as 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. The undersigned also agrees to notify the Lender immediately in writing of any significant adverse change in such financial condition. The undersigned hereby acknowledges that the information provided is true and correct as of the date set forth on this statement and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties, including but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. And liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/We have made on this statement.

Signature(s) required to be considered a complete application.

Dated: _____ Borrower: _____ Co-Borrower: _____

FOR BANK USE

Debt / Income: _____ Within Policy Limit? Yes / No New Customer? Yes / No
If yes, attach an OFAC.

Credit Score(s): _____ Identification Type: _____

Collateral Value: _____ Identification Number: _____

Loan to Value: _____ Issue Date: _____ Expiration Date: _____