

Submitted To: First Bank of Manhattan

PERSONAL INFORMATION					
APPLICANT (NAME)			CO-APPLICANT (NAME)		
Employer			Employer		
Address of Employer			Address of Employer		
Business Phone No.	No. of Years with Employer	Title/Position	Business Phone No.	No. of Years with Employer	Title/Position
Previous employer & position (if w/current less than 3 yrs.)		No. of Yrs.	Previous employer & position (if w/current less than 3 yrs.)		No. of Yrs.
Home Address			Home Address		
Home Phone No.	Social Security No.	Date of Birth	Home Phone No.	Social Security No.	Date of Birth
Name, Phone No. of your Accountant			Name, Phone No. of your Accountant		
Name, Phone No. of your Attorney			Name, Phone No. of your Attorney		
Name, Phone No. of your Investment Advisor/Broker			Name, Phone No. of your Investment Advisor/Broker		
Name, Phone No. of your Insurance Advisor			Name, Phone No. of your Insurance Advisor		

CASH INCOME AND EXPENDITURES

(For year ended 20__)

ANNUAL INCOME	AMOUNT (\$)
Salary (applicant)	
Salary (co-applicant)	
Bonuses & Commissions (applicant)	
Bonuses & Commissions (applicant)	
Rental Income	
Interest Income	
Dividend Income	
Capital Gains	
Partnership Income	
Other Investment Income	
Other Income (List)**	
TOTAL INCOME	\$

ANNUAL EXPENDITURES	AMOUNT (\$)
Income Taxes (Federal/State/City/Other)	
Rental Payments, Co-op, or Condo Maintenance	
Mortgage Payments-Residential	
Mortgage Payments-Investment	
Property Taxes-Residential	
Property Taxes-Investment	
Insurance	
Investments (including tax shelters)	
Alimony/Child Support	
Tuition	
Other Living Expenses	
Medical Expenses	
Other Expenses (list)	
TOTAL EXPENDITURES	\$

 Any significant changes expected in the next 12 months? Yes No

**Income from alimony, child support, or separate maintenance need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.

ASSETS AND LIABILITIES

(Balances as of _____)

ASSETS	AMOUNT (\$)
Cash in First Bank of Manhattan (Including money market accounts & CDs)	
Cash in Other Financial Institutions (Including money market accounts & CDs)	
Readily Marketable Securities (Schedule A)	
Non-Readily Marketable Securities (Schedule A)	
Accounts & Notes Receivable	
Net Cash Surrender Value of Life Insurance (Schedule B)	
Residential Real Estate (Schedule C)	
Real Estate Investments (Schedule C)	
Partnerships (Schedule D)	
IRA, Keogh, Profit-Sharing & Other Retirement Accts.	
Deferred Income (number of years deferred _____)	
Personal Property (Including Automobiles)	
Other Assets (List)	
TOTAL ASSETS	\$

LIABILITIES	AMOUNT (\$)
Notes payable to First Bank of Manhattan	
Secured	
Unsecured	
Notes payable to Others (Schedule E)	
Secured	
Unsecured	
Accounts Payable (including credit cards)	
Margin Accounts	
Notes Due: Partnership (Schedule D)	
Taxes Payable	
Mortgage Debt (Schedule C)	
Life Insurance Loans (Schedule B)	
Other Liabilities (List)	
TOTAL LIABILITIES	\$
NET WORTH	\$

CONTINGENT LIABILITIES	YES	NO	AMOUNT
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership?	<input type="checkbox"/>	<input type="checkbox"/>	\$
Do you have any outstanding letters of credit or surety bonds?	<input type="checkbox"/>	<input type="checkbox"/>	\$
Are there any suits or legal actions pending against you?	<input type="checkbox"/>	<input type="checkbox"/>	\$
Are you contingently liable on any lease or contract?	<input type="checkbox"/>	<input type="checkbox"/>	\$
Are any of your tax obligations past due?	<input type="checkbox"/>	<input type="checkbox"/>	\$
If yes for any of the above, give details:			

Schedule A - All Securities (including non-money market mutual funds) *							
No. of Shares (Stock) or Face Value (Bonds)	Description	Owner(s)	Where Held	Cost	Current Market Value	Pledged	
						Yes	No
<i>READILY MARKETABLE SECURITIES (INCLUDING U.S. GOVERNMENTS AND MUNICIPALS)</i>							
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
<i>NON-READILY MARKETABLE SECURITIES (INCLUDING U.S. GOVERNMENTS AND MUNICIPALS)</i>							
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>

Please Answer the Following Questions:

- 1) Income tax returns filed through (date): _____ Are any returns currently being audited or contested? Yes No
- 2) Have (either of) you or any firm in which you were a major owner ever declared bankruptcy? Yes No
If yes, please provide details: _____
- 3) Have you drawn a will? Yes No
If yes, please furnish the name of the executor(s) and year will was drawn: _____
- 4) Number of dependents (excluding self) and relationship to applicant: _____
- 5) Have you ever had a financial plan prepared for you? Yes No
- 6) Did you include two years federal and state tax returns? Yes No
- 7) Do either of you have a line of credit or unused credit facility at another institution(s)? Yes No
If yes, please indicate where, how much, and the name of the banker: _____

Representation and Warranties

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents, warrants, and certifies that the information provided herein is true, correct, and complete. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct.

If the undersigned fail to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. You are authorized to make all inquires you deem necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial information that the undersigned give you shall be your property.

Date

Your Signature

Date

Co-Applicant's Signature (if you are requesting the financial accommodation jointly)

COMMERCIAL LOAN APPLICATION ADDENDUM

Customer: _____

Amount: _____

Term: _____

Rate: _____

Collateral: _____

Joint Credit -- We intend to apply for joint credit. (initials) _____

Were your gross annual revenues in the previous fiscal year \$1,000,000.00 or less? Yes No

If you answered yes and your application for business credit is denied, you have the right to receive a written statement of the specific reasons for the denial. To obtain the statement, please contact:

First Bank of Manhattan
230 S. State
Manhattan, IL 60442
815-478-4611

within 60 days from the date that you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request. The notice below describes additional protections extended to you.

NOTICE: The Federal **Equal Credit Opportunity Act** prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Reserve, Consumer Help, P.O. Box 1200, Minneapolis, MN 55480.

Appraisal Notice

For loans where the collateral securing the loan is a 1-4 family dwelling.

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Borrower's Signature: _____

Co-Borrower's Signature: _____

Phone or Mail Application? Yes No

Demographic Information of Applicant(s)

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race". The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Applicant: _____

Co-Applicant: _____

Ethnicity – Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino – Print origin: _____

Examples: *Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.*

- Not Hispanic or Latino
 I do not wish to provide this information

Race – Check one or more

- American Indian or Alaska Native – Print name of enrolled or principal tribe: _____
- Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian - Print race: _____
 Examples: *Hmong, Laotian, Thai, Pakistani, Cambodian, etc.*
- Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander – Print race: _____

Examples: *Fijian, Tongan, etc.*

- White
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Ethnicity - Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino – Print origin: _____

Examples: *Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.*

- Not Hispanic or Latino
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- American Indian or Alaska Native – Print name of enrolled or principal tribe: _____
- Asian
 Asian Indian Chinese Filipino
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 Other Asian- Print Race: _____
 Examples: *Hmong, Laotian, Thai, Pakistani, Cambodian, etc.*
- Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander – Print race: _____

Examples: *Fijian, Tongan, etc.*

- White
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

To Be Completed by Financial Institution (for an application taken in person):

- Was the ethnicity of the applicant(s) collected on the basis of visual observation or surname?
 Was the race of the applicant(s) collected on the basis of visual observation or surname?
 Was the sex of the applicant(s) collected on the basis of visual observation or surname?

Applicant

- No Yes
 No Yes
 No Yes

Co-Applicant

- No Yes
 No Yes
 No Yes

The Demographic Information of the Applicant(s) was provided through:

- Applicant:** Face-to-Face Telephone Fax or Mail Email or Internet
Co-Applicant: Face-to-Face Telephone Fax or Mail Email or Internet