



505 Peachtree Industrial Blvd.
Suwanee, GA. 30024

770-945-8300 - Main

Financial Statements as of _____

PERSONAL FINANCIAL STATEMENT					
APPLICANT (NAME)			CO-APPLICANT (NAME)		
Home Address			Home Address		
Home Phone No.	Social Security No.	DOB	Home Phone No.	Social Security No.	DOB
Employer			Employer		
Address of Employer			Address of Employer		
Business Phone No.	Yrs. with Employer	Title/Position	Business Phone No.	Years with Employer	Title/Position
Note on Joint Applications. This Statement and any supporting schedules may be completed jointly by both married and unmarried Co-Applicants if their assets and liabilities are sufficiently joined so that the Statement can be meaningful. A = Applicant, C = Co-Applicant, or J = Joint Applicant					

Balance Sheet as of _____

ASSETS	A,C or J	AMOUNT (\$)	LIABILITIES	A,C or J	AMOUNT (\$)
Cash on hand			Accounts Payable (including Credit Cards)		
Deposit Accounts (Schedule A)			Notes payable to Banks & Others (Schedule G)		
Marketable Securities (Schedule B)			Installment Accounts		
IRA, Keogh, 401k Retirement Accts.			Margin Accounts		
Business Ownership Interests (Schedule C)			Life Insurance Loans (Schedule C)		
Accounts & Notes Receivable (Schedule D)			Residential Mortgage Debt (Schedule F)		
Cash Surrender Value of Life Insurance (Schedule E)			Investment Real Estate Debt (Schedule F)		
Residential & Vacation Real Estate (Schedule F)			Unpaid Federal, State or Property Taxes		
Real Estate Investment Properties (Schedule F)			Other Liabilities (Schedule G) List:		
Automobiles					
Personal Property					
Other Assets - List					
			TOTAL LIABILITIES	=	
			NET WORTH	=	
TOTAL ASSETS	=		TOTAL LIABILITIES & NET WORTH	=	

Cash Income & Expenditures Statement for Year Ended _____			(Omit Cents)		
ANNUAL INCOME	A,C or J	AMOUNT (\$)	ANNUAL EXPENDITURES	A,C or J	AMOUNT (\$)
Salary / Wages / W-2 income			Federal, State and FICA Taxes		
Bonuses & Commissions			Property Taxes		
Interest & Divident Income			Annual Mortgage Payments - Home		
Real Estate/Rental Income			Annual Mortgage Payments - Rental		
Gains/Income from sales of Assets			Annual Alimony/Child Support**		
Business Income/Partnership Draws/Distributions			Annual Auto Loan / Lease Pymts		
Other Income			Annual Credit Card Payments		
			Other Expenses or Payments (List)		
TOTAL INCOME	=		TOTAL EXPENDITURES	=	

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

SCHEDULE A - Deposit Accounts (including Checking Accounts, Savings Accounts, Money Market Accounts & Certificates of Deposit)				
Account Type	Financial Institution	Account Number	Account Balance	A,J or C

SCHEDULE B - READILY MARKETABLE SECURITIES (including stocks & bonds traded on a public exchange)

No. of Shares (Stock) or Face Value (Bonds)	Description	A,J, or C	Cost	Current Market Value	Question 1 (Y/N)	Question 2a (Y/N)	Question 2b

1. Are Stocks & Bonds evidenced by a Certificate?
 2. (a) Are Stocks & Bonds held in a Brokerage Account? (b) If yes, state the name of Brokers & Account Number?

SCHEDULE C - CLOSELY HELD BUSINESS OWNERSHIP INTERESTS*

Name of Entity	Legal Form	A,C, or J	Percent Owned	Cost	Basis for Evaluation

investments or S-Corporations, Schedule K-1's.

SCHEDULE D - ACCOUNTS & NOTES RECEIVABLE

Due From	Original Amount	Present Balance	Rate	Maturity	Pym't. Terms	Collateral

SCHEDULE E - INSURANCE Life Insurance (use additional sheet if necessary)

Insurance Co.	Face Amount of Policy	Type of Policy	Beneficiary	Owner A,J or C	Insured A,J,or C	Policy Assigned?	Cash Surrender Value

SCHEDULE F - Real Estate Owned (list each property seperately & attach another sheet if necessary)

	Property #1	Property #2	Property #3	Property #4
Type of property				
Address				
Date Purchased				
Original Cost				
Present Market Value				
Name of Mortgage Holder				
Address				
Account Number				
Mortgage Balance				
Payment Amt. (monthly)				
Rental Income (monthly)				
Ownership A, C or J				
Ownership %				
Status of Mortgage				

SCHEDULE G - NOTES PAYABLE TO BANKS & OTHERS

Due to/Noteholder	Original Balance	Present Balance	Rate	Maturity	\$ Pym't & Terms	Collateral

PLEASE ANSWER THE FOLLOWING QUESTIONS

	Y/N	Amount(\$)
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or Do you have any outstanding letters of credit or surety bonds?	_____	_____
Are there any judgements, liens, suits or legal actions pending against you?	_____	_____
Are you contingently liable on any lease or contract?	_____	_____
Are any of your tax obligations past due?	_____	_____
Have you ever filed for bankruptcy or made an assignment for benefit of creditors?	_____	_____
Have you ever been indicted for or convicted of a felony?	_____	_____
Income tax returns filed through (date) _____.		

Representations and Warranties

The information contained in this statement is provided to induce Quantum National Bank 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 to the undersigned or to accept a guarantee from the undersigned. Under penalty for making false statements or overvaluing property to influence the action of any FDIC insured bank, 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 fully 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 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, both now and at anytime in the future, to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The Bank is also authorized to furnish information about the undersigned's account to consumer reporting agencies and others who may properly receive that information. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply annually an updated financial statement.

Date _____ Applicant's Signature _____
 Date _____ Co-Applicant's Signature _____
 (We intend to apply for joint credit)