



PERSONAL FINANCIAL STATEMENT

Personal Form (Do not use for business statements)
Please Complete Fully (Describe any unusual assets or liabilities)

Notice: California is a "Community Property" state, which generally means that all property, goods, salaries and debt acquired, earned or contracted after marriage belong, by law, to the marital community. "Sole and Separate Property" is generally defined as those goods, property, income and debts acquired prior to marriage or by gift or inheritance after marriage.

Please Read Carefully

This Financial Statement, unless otherwise marked below, is to be considered as the assets, liabilities and income of both spouses (marital community) to be relied upon in connection with credit extended by the Credit Union to that marital community. Credit may be extended on one signature unless, under applicable State law, or the Credit Union reasonably believes, both signatures are required. Supply all information below.

(Initial Below)

_____ This Financial Statement is to be considered as my sole and separate assets and income therefrom and all debts for which I am obligated by my signed promise to pay and does not contain information on assets, income or credit worthiness of spouse or marital community.

Financial Condition as of: _____

Personal Information

Applicant			Co-Applicant		
Name:	Mother's Maiden Name:		Name:	Mother's Maiden Name:	
Employer:			Employer:		
Address of Employer:			Address of Employer:		
Business Phone No:	Years with Employer:	Title/Position:	Business Phone No:	Years with Employer:	Title/Position:
Name of Previous Employer and Position (if with current employer less than 3 years):			Name of Previous Employer and Position (if with current employer less than 3 years):		
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:		

Income

Annual Income	Amount(s)	Annual Expenditures	Amount(s)
Salary (Applicant)		Federal Income and Other Taxes	
Salary (Co-Applicant)		State Income and Other Taxes	
Bonuses & Commissions (Applicant)		Rental Payments, Co-Op, or Condo Maintenance	
Bonuses & Commissions (Co-Applicant)		Mortgages	Residential
Rental Income			Investment
Interest Income		Property Taxes	Residential
Dividend Income			Investment
Capital Gains		Interest & Principal Payments on Loans	
Partnership Income		Insurance	
Other Investment Income		Investments and/or Partnership Contributions	
Other Income (List):**		Alimony/Child Support	
		Tuition	
		Other Living Expenses	
		Medical Expenses	
		Other Expense(s) (list)	
Total Income		Total Expenses	

Any significant changes expected in the next 12 months? Yes (if yes, attach information) No

** 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.

Assets			
Current Assets	Amount(s)	Liabilities	Amount(s)
Cash in Action One Financial Corp. (including money market accounts, CD's)		Notes Payable to Action One Financial Corp. Secured	
Cash in Other Institutions (List) (Including money market accounts, CD's)		Unsecured	
Readily Marketable Securities (Sch. A)		Notes Payable to Others (Sch. F) Secured	
Non-Readily Marketable Securities (Sch.A)		Unsecured	
Account and Notes Receivables		Margin Accounts	
Net Cash Surrender Value of Life Insurance (Sch.B)		Notes Due Partnerships (Sch. D)	
Residential Real Estate (Sch. C)		Taxes Payable	
Real Estate Investments (Sch. C)		Mortgage Debt (Sch. E)	
Partnership/PC Interests (Sch. D)		Other Liabilities (List):	
Retirement Accounts			
Deferred Income (number of years deferred)			
Personal Property (including automobiles)			
Other Assets (List):			
		Total Liabilities	
		Net Worth	
Total Assets (Net Worth)		Total Liabilities and Net Worth	

Schedule A - All Securities (Including Non-Money Market Mutual Funds)

No. of Shares or Face Value	Description	Owners	Where Held	Cost	Current Market Value	Pledged	
						Yes	No
	Readily Marketable Securities (Including U.S. Governments and Municipalities)*						

*If not enough space, attach a separate schedule or brokerage statement and enter totals only.

Schedule B - Insurance

Insurance Company	Face Amount of Policy	Type of Policy	Beneficiary	Cash Surrender Value	Amount Borrowed	Ownership
Disability Insurance	Company	Applicant			Co-Applicant	
Monthly Distribution if Disabled \$						
Number of Years Covered						

Schedule C - Personal Residence and Real Estate Investments (Majority Ownership Only)

Personal Residence(s)	Legal Owner	Purchase		Market Value
Property Address		Year	Price	
1				
2				
3				
4				
Investment Properties	Legal Owner	Purchase		Market Value
Property Address		Year	Price	
5				
6				
7				
8				

Schedule D - Closely Held Companies

Type of Investment	Ownership Title	Date of Initial Invt.	Cost	Percent Owned	Current Market Value	Amounts Owed, Contributions, Etc.	Terms, Including Final Contribution Date
Business/Prof. (Indicate Name)							

Investments (Including Tax Shelters)

NOTE: For investments which represent a material portion of your total assets, please include the relevant financial statements or tax returns, and in the case of partnership, LLC or S-Corporation investments, include schedule K-1s.

Schedule E - Mortgage Debt (For Properties Listed on Schedule C)

Personal Residence(s)	Present Loan Amount	Interest Rate	Fixed or Variable	Monthly Payment	Loan Maturity Date
Lender Name and Address					
1					
2					
3					
4					
Investment Properties					
5					
6					
7					
8					

Schedule F - Notes Payable

Due To	Type of Loan	Commitment Amount (If Line of Credit)	Amount Due	Collateral	Interest Rate	Maturity Date	Monthly Payment

Please Answer the Following Questions:

1. Have (either of) you or any firm in which you were a major owner ever filed bankruptcy? Yes No

If yes, please provide details:

2. Number of dependents (exclude self):

3. Are you a guarantor on any other debt? Yes No

If yes, please explain:

4. Do (either of) you have an unused credit commitment with any other lender? Yes No

If yes, please indicate with whom, commitment amount and terms:

5. Do you have any contingent debt? Yes No

If yes, please explain:

6. Are all payments current? Yes No

If no, please explain:

7. Are there any lawsuits or judgements against you? Yes No

If yes, please explain:

8. Are all real estate and income taxes current? Yes No

If no, please explain:

9. Do you have a Trust? Yes No

Type of Trust(s):

Name(s) of the Trust(s):

Please provide a copy of the Trust Agreement and Trust Financial Statement (as applicable) along with this Personal Financial Statement

Your Right to Financial Privacy

This is our privacy notice for our clients. **We, our, and us**, when used in this notice, mean: Action One Financial Corp. When we use the words "you" and "your" we mean the following types of members: All of our consumer members who have a continuing relationship with us, such as: deposit share, loan share, credit card, safe deposit box, Individual Retirement Account, home mortgage brokerage, and all former members.

We will tell you the sources for nonpublic personal information we collect on our members. We will tell you what measures we take to secure that information.

We first define some terms. **Nonpublic personal information** means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. An affiliate is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership but means enough to have control. A non-affiliated **third party** is a company that is not an affiliate of ours.

The information that we collect. We collect nonpublic personal information about you from the following sources: Information we receive from you on application or other forms; Information about your transactions with us; Information about your transactions with nonaffiliated third parties; Information from a consumer reporting agency.

Information we disclose about you. We do NOT disclose any nonpublic personal information about you to anyone, except as permitted by law.

The confidentiality, security and integrity of your nonpublic personal information. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to guard your nonpublic personal information. If you decide to close your account(s) or become an inactive member, we will follow the privacy policies and practices as described in this notice.

Representations 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 guaranty of the undersigned. The undersigned acknowledge that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty thereof. Each of the undersigned agrees to notify you immediately and in writing of any changes 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 to 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 inquiries 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 guaranty of the undersigned to you is outstanding, the undersigned shall supply annually an updated financial statement. The personal financial statement and any other financial

Credit Check Authorization

Each person signing below agrees as follows:

I, as an individual, even when a title follows my signature, and on behalf of the business making this application (the "Business") hereby authorize the release to Action One Financial Corp. all information required or obtained by Action One Financial Corp. for the purpose of reviewing the Business on an ongoing basis. I also authorize Action One Financial Corp. to release the business credit information to and otherwise exchange information regarding the Business credit transactions with various business professionals involved in the business portion of the transaction, including, but not limited to, commercial real estate brokers, real estate agents, accountants and attorneys, as well as any other entity Action One Financial Corp. deems necessary for any reason related to the Business credit transaction.

I hereby declare that the information I have provided Action One Financial Corp. for the evaluation and processing of the Business credit transaction, including the information described in exhibits or attachments, is true and correct, to the best of my knowledge.

I hereby acknowledge that loan approvals may be in writing and will likely be subject to terms and conditions possibly set forth in a commitment letter signed by an officer of Action One Financial Corp.

By signing below, each person signing for the Business and each person who is going to give Action One Financial Corp. a guaranty of the Business for this credit transaction agrees to each of the following: Action One Financial Corp. is authorized now and in the future to obtain credit bureau reports and check the credit history of the Business, each person who signs for the Business or is going to give Action One Financial Corp. a guaranty of the Business; to the best of your knowledge and belief, all answers to the questions and all information in this application, together with the financial statements and other supporting documents are complete and true; Action One Financial Corp. has the right to verify the accuracy of the information provided in this application; and credit requested will be used for business purposes.

Except specifically disclosed, all assets listed in this financial statement are held in Borrower's personal name and none have been placed in a trust.

Applicant Signature

Date

Co-Applicant Signature (If you are requesting the financial accomodation jointly)

Date

FOR CREDIT UNION USE

Credit Union Certification: This is a copy of the original statement, properly signed, in the credit files of this Credit Union.

Officer: _____

Date: _____