

CONFIDENTIAL PERSONAL FINANCIAL STATEMENT



Please select reporting basis:

Information accurate as of: _____
Date

Individual

Statement does not include assets owned solely by my spouse, any co-borrower, or any other person. Any joint ownership is identified as such on an itemized basis.

Joint

Statement includes information about my spouse, a proposed co-borrower, or other person who will be personally liable for my obligations to the Bank and reflects my/our proportionate interest in assets owned.

Please provide the following information. All applicable schedules must be completed for assets and/or liabilities held.

*If more space is needed to list all assets and liabilities, please use attached schedules.

| BORROWER / GUARANTOR INFORMATION | | CO-BORROWER / GUARANTOR INFORMATION | |
|----------------------------------|--|-------------------------------------|--|
| Name: | | Name: | |
| Physical Address: | | Physical Address: | |
| Mailing Address: | | Mailing Address: | |
| Occupation: | | Occupation: | |
| Years at Employer: | | Years at Employer: | |
| Business Name: | | Business Name: | |
| Business Address | | Business Address | |
| Home/Mobile Phone: | | Home/Mobile Phone: | |
| Business Phone: | | Business Phone: | |
| Email Address: | | Email Address: | |
| Soc. Sec. No: | | Soc. Sec. No: | |
| Date of Birth: | | Date of Birth: | |

| ASSETS | | LIABILITIES | |
|---|--|---|--|
| Cash on Hand and Deposits (A) | | Loans against Liquid Asset Accounts (A, B) | |
| U.S. Government and Marketable Securities (B) | | Loans against Life Insurance Policy or Retirement Accounts (C, D) | |
| Retirement Accounts and other Deferred Compensation (C) | | Loans on Primary Residence (including HELOCs) (E) | |
| Cash Surrender Value of Life Insurance Policies (D) | | Loans on Other Real Estate (F) | |
| Primary Residence (if owned) (E) | | Loans on Vehicles, Boats, Machinery and/or Equipment (G) | |
| Other Real Estate Owned (F) | | Credit Cards and other Non-Real Estate Revolving Credit Lines (L) | |
| Vehicles, Boats, Machinery and/or Equipment (G) | | Other Debt not Included Elsewhere (M) | |
| Receivables Due from Others (H) | | | |
| Other Assets (I) | | TOTAL LIABILITIES: | |
| Business Ownership Interest (not including Real Estate) (J) | | NET WORTH: | |
| TOTAL ASSETS: | | NET WORTH (Exclusive of Business Interests): | |
| | | BUSINESS & OTHER CONTINGENT LIABILITIES (K): | |

The assets and liabilities section will auto-fill based on the values put into the schedules on the subsequent pages

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| SCHEDULE A CASH, MONEY MARKET ACCOUNTS, and CERTIFICATES OF DEPOSIT | | | | | | |
|--|-----------------|-----------------------|---------|----------------|----|--------------------------------|
| Held in Name of | Type of Account | Financial Institution | Balance | Pledged Asset? | | Amount Pledged (if applicable) |
| | | | | Yes | No | |
| | | | | Yes | No | |
| | | | | Yes | No | |
| | | | | Yes | No | |
| | | | | Yes | No | |
| | | | | Yes | No | |

| SCHEDULE B U.S. GOVERNMENT and MARKETABLE SECURITIES | | | | | | |
|---|----------------------|-----------------------|---------|----------------|----|--------------------------------|
| Held in Name of | Description of Asset | Financial Institution | Balance | Pledged Asset? | | Amount Pledged (if applicable) |
| | | | | Yes | No | |
| | | | | Yes | No | |
| | | | | Yes | No | |
| | | | | Yes | No | |
| | | | | Yes | No | |
| | | | | Yes | No | |

| SCHEDULE C RETIREMENT ACCOUNTS and OTHER DEFERRED COMPENSATION | | | | | | |
|---|-----------------|-----------------------|---------|----------------|----|--------------------------------|
| Held in Name of | Type of Account | Financial Institution | Balance | Pledged Asset? | | Amount Pledged (if applicable) |
| | | | | Yes | No | |
| | | | | Yes | No | |
| | | | | Yes | No | |
| | | | | Yes | No | |
| | | | | Yes | No | |
| | | | | Yes | No | |

| SCHEDULE D LIFE INSURANCE POLICIES | | | | | | | |
|---|-------------|-----------------------|----------------------------|-------------|----------------|----|--------------------------------|
| Owner of Policy | Beneficiary | Financial Institution | Face Value (death benefit) | Cash Value* | Pledged Asset? | | Amount Pledged (if applicable) |
| | | | | | Yes | No | |
| | | | | | Yes | No | |
| | | | | | Yes | No | |
| | | | | | Yes | No | |
| | | | | | Yes | No | |

**Cash Value refers to the liquid surrender value of permanent life policies that contain an investment feature. This is not applicable to all life insurance policies.*

CONFIDENTIAL PERSONAL FINANCIAL STATEMENT

| SCHEDULE J BUSINESS OWNERSHIP INTERESTS (not including Real Estate) | | | | | | | | | |
|--|----------------------|-----------------|-------------|-----------------|------------------|----|---------------------|----|--|
| Business Name | Ownership in Name of | Total Valuation | % Ownership | Ownership Value | Outstanding Debt | | Personal Guaranty?* | | *For any business with personally-guaranteed debt, please complete SCHEDULE K below. |
| | | | | | Yes | No | Yes | No | |
| | | | | | Yes | No | Yes | No | |
| | | | | | Yes | No | Yes | No | |
| | | | | | Yes | No | Yes | No | |
| | | | | | Yes | No | Yes | No | |

*** If more space is needed, please use attached Additional Business & Other Contingent Debt Schedule (PAGE 7) ***

| SCHEDULE K BUSINESS AND OTHER CONTINGENT DEBT | | | | | | | If you have no contingent debt, certify by checking here: | | |
|---|----------------|------------|--------------|-----------------|--------------|-----------------|---|-------------|--|
| *Please list any business or other indirect debt on which the individual(s) is acting as a guarantor or co-signer | | | | | | | | | |
| Business or Entity Name | Guarantor Name | % Guaranty | Type of Debt | Lender/Creditor | Credit Limit | Current Balance | Int. Rate | Mo. Payment | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |

*** If more space is needed, please use attached Additional Business & Other Contingent Debt Schedule (PAGE 7) ***

| SCHEDULE L CREDIT CARDS and OTHER NON-REAL ESTATE REVOLVING CREDIT LINES | | | | | | |
|---|------------------|--------------|-----------------|---------------|-----------------|-------|
| Debt in name of | Bank or Creditor | Credit Limit | Current Balance | Interest Rate | Monthly Payment | Notes |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

| SCHEDULE M OTHER DEBT NOT INCLUDED ELSEWHERE | | | | | | | |
|---|------------------|--------------|-----------------|--------------|---------------|---------------|-----------------|
| Debt in name of | Bank or Creditor | Type of Debt | Current Balance | Credit Limit | Interest Rate | Maturity Date | Monthly Payment |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
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CONFIDENTIAL PERSONAL FINANCIAL STATEMENT

| INCOME INFORMATION | | | |
|---|--|-----------------|--------------------|
| Please attach complete copies of most recent Income Tax Return including all Schedules and K-1s. | | | |
| YEAR ENDED: | | BORROWER | CO-BORROWER |
| Annual Base Salary: | | | |
| Bonuses and Commissions: | | | |
| Dividends and Interest: | | | |
| Net Income from Rental Properties: | | | |
| Net Income from Business Interests: | | | |
| Income from Pensions or Annuities: | | | |
| Income from Trusts: | | | |
| Income from Other Sources: | | | |
| TOTAL INCOME: | | | |

| ADDITIONAL REQUIRED INFORMATION | | | |
|---|-----|----|--|
| Are you obligated to pay alimony, child support, or separate maintenance payments? | Yes | No | If "Yes", please list terms and payment details: |
| Are you personally liable on any leases or contracts not listed elsewhere on this form? | Yes | No | If "Yes", please list terms and payment details: |
| Are you involved in any pending legal actions, claims, or judgments? | Yes | No | If "Yes", please describe: |
| Have you ever declared bankruptcy? | Yes | No | If "Yes", please list date: |

| ----- CERTIFICATION ----- | |
|--|---|
| *** PLEASE USE INK OR DOCUSIGN ONLY *** | |
| <p>The information in this statement is provided for the purpose of obtaining or maintaining credit with Virginia National Bank on behalf of the undersigned, or on behalf of others for which the undersigned may be severally or jointly obligated to the Bank, or who execute a guaranty or provide collateral to the Bank. Each undersigned understands the Bank is relying on the information provided herein (including attached schedules) in deciding to grant or continue credit to me/us, and certifies, represents and warrants that the information provided is true and complete and that the Bank may consider this statement as continuing to be true and correct until a written notice of change is given to it by me/us. The Bank is authorized to obtain credit reports and make all inquiries it deems necessary to verify the accuracy of the statements made herein, and to determine my/our creditworthiness. The Bank is authorized to answer questions about its credit experience with me/us. I/we understand that providing false information to the Bank may constitute a serious criminal offense. Additionally, if the "as of" date is not explicitly noted on the first page of this document, I/we certify that the data included in this document is accurate as of the date of my/our signature(s), which will then be the date of record.</p> | <p>_____</p> <p>Signature of Borrower Date</p> <p>_____</p> <p>Signature of Co-Borrower Date</p> |

| FOR BANK USE ONLY | |
|--------------------------|-----------------|
| Received by: | |
| _____ | _____ |
| VNB Representative Name | Date of Receipt |

