

Reference Sheet

Customer Name(s) _____

Date _____, 20__

Address: _____

Phone# (H) _____
(W) _____

Please provide the following information on at least three (3) people, two relatives and one (1) friend.

Borrower:	Relationship	Address	Phone
1) _____	_____	_____	_____
2) _____	_____	_____	_____
3) _____	_____	_____	_____
4) _____	_____	_____	_____
5) _____	_____	_____	_____

Co-Borrower:	Relationship	Address	Phone
1) _____	_____	_____	_____
2) _____	_____	_____	_____
3) _____	_____	_____	_____
4) _____	_____	_____	_____
5) _____	_____	_____	_____

PERSONAL FINANCIAL STATEMENT CERTIFICATION

This financial statement is being presented to Community 1st Bank Las Vegas:

- In my name alone
- Jointly with my spouse
- Jointly with another person whose statement is attached

*Purpose of the credit request: _____

*If married, you may apply for separate credit.

*Please check your marital status below. If you are married and live in New Mexico, a community property state, Community 1st Bank ("Lender") will assume that all assets, income, and debts are community property, unless you indicated otherwise. If you are married, please provide information about your spouse and have him or her sign this Certification either as co-applicant or as non-applicants spouse.

Please check one of the following: Married Unmarried Separated

Name in Full Social Security Number

Address (Street, City, State, Zip Code)

Spouse's Name Social Security Number

PLEASE COMPLETE THE FOLLOWING QUESTIONS

Have you guaranteed or endorsed the notes of any other person? Yes No If yes, please provide details: _____ *

Do you have any other contingent liabilities? Yes No If yes, please provide details: _____ *

Are there any suits or unpaid judgments now pending against you? Yes No If yes, please provide details: _____ *

Have you ever filed any petition under the Bankruptcy Act? Yes No If yes, please provide details: _____ *

Are any of the assets listed on the attached statement held under a trust agreement? Yes No If yes, please provide details: _____ *

Are any of the assets listed on the attached statement owned by your spouse as his or her sole and separate property? Yes No If yes, please provide details: _____ *

Are any of the assets listed on the attached statement owned with another person who is not your spouse? Yes No If yes, please provide details: _____ *

* Attach a separate sheet if necessary

PLEASE READ CAREFULLY BEFORE SIGNING

The attached document(s) are the financial statement(s) and/or tax return(s) of the undersigned as of _____, and are the most recent such documents prepared by or for the undersigned. They are furnished in connection with credit being extended or contemplated by the Lender to the undersigned or a third party and to induce the Lender to permit the undersigned to become obligated to the Lender on notes, extensions of credit, endorsements, guarantees, security agreements, overdrafts and/or otherwise.

I (We) certify and declare under penalty of perjury that the attached statements and supporting schedules both printed and written, and all future statements and schedules submitted to the Lender, give a complete and correct statement of the financial condition of the undersigned. As of the dates indicated above, the date the document is given to the Lender, the date of the statement or schedules, and as to future statements and schedules, I (we) certify that no material change in the financial condition depicted on the statements or schedules has occurred since its date, except those set forth in writing to the Lender.

The financial statement(s) and/or Tax Return(s) shall constitute a continuing representation by the undersigned and shall be constructed by the Lender to be a continuing statement of the condition of the undersigned, and to be a new and original statement of all assets and liabilities of the undersigned upon each and every transaction in and by which the undersigned hereafter becomes obligated to the Lender, until the undersigned advises the Lender in writing to the contrary.

I (We) understand that the Lender is relying on this financial statement of my (our) financial condition in making credit available to me (us). I (We) authorize the Lender or its agents to verify and check any of the information given, check my (our) credit references, verify employment and obtain one or more credit reports from time to time. I (We) also authorize the Lender or its agents to provide credit information about me (us) and my (our) accounts to others. The Lender may disclose to any other interested parties Lender's experience with this account. I (We) agree to inform the Lender immediately of any matter, which may cause any significant change in my (our) financial condition.

Applicant Dated

Co-Applicant Spouse Dated

Non-Applicant Spouse – Signature is only for certification of joint financial information Dated

PLEASE BE SURE THE CORRECT BOX IS INDICATED AT THE TOP OF THE PAGE
Co-Applicants other than a spouse should complete a separate financial statement



DoD Disclosure Form

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, we require you to sign one of the following statements as applicable:

I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer.

I AM a dependent of a member of the Armed Forces on active duty as described above, because I am the member's spouse, the member's child under the age of eighteen years old, or I am an individual for whom the member provided more than one-half of my financial support for 180 days immediately preceding today's date.

OR

I AM NOT regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer.

Warning: It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.

Applicant's Signature

Applicant's Signature

Date: _____