

Schedule A – Cash and Investments

Type of Account	Name of Bank or Broker	In Name Of	Are These Pledged?	Current Balance

Number of Shares	Description	In Name Of	Are These Pledged?	Date of Value	Value

Schedule C – Real Estate Owned

-1- Address Of Property	-2- Property Description—			-3- Cost	-4- Date Acquired	-5- Current Market Value
	Type: Commercial (C), Residential (R), Agriculture (A) Use: Office, warehouse, home, lot	Size: Square Footage	Size			
1						
2						
3						
4						
-6- Name of Lender	-7- Title In Name Of		-8- Mortgage Balance	-9- Monthly Payment	-10- Monthly Rental Income	-11- Ownership Percentage
1						
2						
3						
4						

Schedule D – Life Insurance Carried, Including Whole Life and Group Insurance

Name of Insurance Company	Owner of Policy	Beneficiary	Face Amount	Policy Loans	Cash Surrender Value

Schedule E – Banks or Finance companies where Credit Has Been Obtained

Name Of Lender	Collateral Description	Type (Line of Credit, term loan)	Maximum Line Amount	Monthly payment	Current Balance	Maturity

Each of the undersigned hereby instructs, consents and authorizes Highlands Independent Bank, or any affiliate, subsidiary or other entity related thereto ("Lender") to obtain a consumer credit report and any other information relating to their individual credit status in the following circumstances: (a) relating to the opening of an account or upon application for a loan or other product or service offered by Lender by a commercial entity of which the undersigned is a principal, member, guarantor or other party, (b) thereafter, periodically according to the Lender's credit review and audit procedures, and (c) relating to Lender's review or collection of a loan, account, or other Lender product or service made or extended to a commercial entity of which the undersigned is a principal, member, guarantor or other party.

Each of the undersigned certify that everything stated on the front and back of this Personal Financial Statement and any other documents or information submitted in connection with this Personal Financial Statement is true, accurate and complete. Each of the undersigned understands that Lender will retain this Personal Financial Statement. Each of the undersigned hereby authorize Lender to verify at any time any information submitted to Lender by or on behalf of the undersigned; obtain further information concerning the credit standing of the undersigned, including without limitation, credit and employment history; and exchange credit information concerning the undersigned with other individuals or entities, including, without limitation, any affiliate, subsidiary or other entity related to Highlands Independent Bank. Each of the undersigned authorize Lender to consider this Personal Financial Statement as a continuing statement of financial condition until replaced by a new Personal Financial Statement or until the undersigned specifically notifies Lender in writing of any change in such financial condition.

This Personal Financial Statement, including the consent to obtain consumer credit report contained above is executed by the undersigned on the date(s) listed below.

Customer Signature (Applicant) _____

Signature (Co-applicant) _____

Printed Name _____

Printed Name _____

Date Signed _____

Date Signed _____