

BB&T

Branch Banking and Trust Company PERSONAL FINANCIAL STATEMENT AS OF: _____

All applicants must provide a photo copy of a valid Driver's License or state ID and Social Security card*

Loan Amount: \$ _____
Loan Term: _____

Borrower _____ Date of Birth _____

Address _____ Social Security No. _____

City, State, Zip _____ Residence Phone _____

Length of Residence _____ Driver License Number _____ Secondary ID Type & Number _____
 Issue / Expiration Date _____ Issue/Expiration Date _____
 Mother's Maiden Name _____

Previous Address _____ City, State, Zip _____ Residence _____

Employer's Name _____

Position or Occupation _____

Business Address _____ Business Phone _____
 City, State, Zip _____ Hire Date _____

Previous Employer _____

Position or Occupation _____

Business Address _____ Business Phone _____
 City, State, Zip _____ Start Date/Leave Date _____

Is this an Individual Financial Statement. Yes / No If Joint Financial Statement please complete the following:

Co-Borrower _____ Date of Birth _____

Driver License Number _____
 Issue / Expiration Date _____ Social Security No. _____
 Second ID Type Number- State _____
 Issue Date/Expiration Date _____
 Mother's Maiden Name _____

Employer's Name _____

Position or Occupation _____

Business Address _____ Business Phone _____
 City, State, Zip _____ Hire Date _____

Previous Employer _____

Position or Occupation _____

Business Address _____ Business Phone _____
 City, State, Zip _____ Start Date/Leave Date _____

Borrower's Gross Monthly Salary (or average monthly income after business expense, if self-employed) \$ _____
 Co-Borrower's Gross Monthly Salary (or average monthly income after business expense, if self-employed) \$ _____
 Borrower Additional/Other Income* _____ \$ _____
 Co-Borrower Additional/Other Income* _____ \$ _____
 *please list source of income

Is Borrower Self Employed? Yes / No
Is Co-Borrower Self Employed? Yes / No

Name/Address of Nearest Relative: _____ Relationship: Parent Child Sibling Other Phone #: _____

Name: _____ Date: _____

SOURCE OF INCOME	
FOR YEAR ENDED _____	
(Attach a copy of your most recent Income Tax Return and K-1's)	
Salaries - Yours	
Salaries - Your spouses, if applicable	
Bonuses & Commissions	
Dividends	
Interest	
Net Profits from:	
Rental Property	
Proprietorships	
Partnerships	
Joint Ventures	
Other Income: (Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this debt)	
TOTAL INCOME	

CONTINGENT LIABILITIES	
Are you indirectly liable for obligations of others? _____ If yes, list and describe. If the obligation is for a business or if you need additional space, list and describe on an attachment.	
Name of Borrower	_____
Total Amount Owed	_____
Lender:	_____
Description	_____
Name of Borrower	_____
Total Amount Owed	_____
Lender:	_____
Description	_____
Total Amount as endorser, comaker, or guarantor.	
PERSONAL INFORMATION	
Number of Dependants	Ages
Are you obligated to pay alimony, child support, or separate maintenance payments? If so, provide details:	
Are you a defendant in any suits or legal actions? If so, describe:	
Have you ever declared bankruptcy or had any judgements recorded against you? If so, explain circumstances. (Please include dates, location, amounts)	
Do you have a will? _____ If so, who is the executor? _____	
Do you have disability insurance? _____ If so, what is the monthly amounts? _____ What years are covered? _____	

REPRESENTATIONS AND WARRANTIES

The information contained in this statement is provided to induce Branch Banking and Trust Company ("BB&T") to extend or to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. The undersigned acknowledge and understand that BB&T is relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty thereof. Each of the undersigned represents, warrants, and certifies that the information provided herein is true, correct, and complete. Each of the undersigned agrees to notify BB&T 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 obligations to BB&T. In the absence of such notice or a new full written statement, this should be considered a continuing statement and substantially correct. If the undersigned fail to notify BB&T as required above, or if any information herein should prove to be inaccurate or incomplete in any material respect, BB&T may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. BB&T is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give BB&T any information they may have on the undersigned. Each of the undersigned authorizes BB&T to answer questions about BB&T's credit experience with the undersigned. As long as any obligation or guaranty of the undersigned to BB&T is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned give BB&T shall be BB&T's property.

THE UNDERSIGNED HAVE READ AND FULLY UNDERSTAND THE FOREGOING REPRESENTATIONS AND WARRANTIES

DATE

YOUR SIGNATURE

DATE

YOUR SIGNATURE

This statement received by: _____

Date _____ Branch _____