

PERSONAL FINANCIAL STATEMENT

NAME:	SOCIAL SECURITY NUMBER:	DATE OF BIRTH:
ADDRESS:		PHONE:
PRESENT EMPLOYER:	POSITION:	
ADDRESS OF EMPLOYER:		PHONE:

MARITAL STATUS(ANSWER ONLY IF YOU LIVE IN A COMMUNITY PROPERTY STATE, SUCH AS CALIFORNIA)

___ MARRIED ___ SEPARATED ___ UNMARRIED (INCLUDES SINGLE, DIVORCED, WIDOWED)

YOU MAY APPLY FOR CREDIT EXTENSION OR FINANCIAL ACCOMMODATION SEPARATELY OR JOINTLY

ARE YOU REQUESTING THIS FINANCIAL ACCOMMODATION:

___ SEPARATELY ? ___ JOINTLY WITH YOUR SPOUSE ? ___ JOINTLY WITH ANOTHER PERSON ? (PLEASE SUBMIT SRPARATE FINANCIAL STATEMENT ATTACHED TOGETHER)

REFLECT IN THIS STATEMENT THE FINANCIAL CONDITION OF YOUR SPOUSE AS YOUR OWN FINANCIAL CONDITION IF :

- 1) YOU ARE SEEKING THIS FINANCIAL ACCOMMODATION JOINTLY WITH YOUR SPOUSE, OR
- 2) YOU ARE RELYING ON YOUR SPOUSE'S ASSETS OR INCOME IN REQUESTING THIS FINANCIAL ACCOMMODATION, OR
- 3) YOU LIVE IN A COMMUNITY PROPERTY STATE LIKE CALIFORNIA.

IF YOU REFLECT THE FINANCIAL CONDITION OF YOUR SPOUSE IN THIS STATEMENT, PLEASE COMPLETE THE FOLLOWING :

NAME OF SPOUSE	SPOUSE'S SOCIAL NUMBER:	DATE OF BIRTH
ADDRESS (IF DIFFERENT FROM YOURS):		
SPOUSE'S PRESENT EMPLOYER	POSITION	
ADDRESS OF EMPLOYER		

DATE OF VALUATIONS	* LIST ALL IN DOLLARS. OMIT CENTS * PLEASE ATTACH A SEPARATE SHEET IF YOU NEED MORE SPACE TO COMPLETE A DETAIL SCHEUDLE
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ASSETS	AMOUNT	LIABILITIES	AMOUNTS
	\$	ACCOUNTS PAYABLE	\$
CASH IN OTHER INSTITUTIONS (DETAIL)	\$		\$
	\$		\$
	\$		\$
	\$	NOTES PAYABLE TO OTHER (SCHEDULE 5)	\$
ACCOUNT RECEIVABLE	\$	INCOME TAXES PAYABLE	\$
MORTGAGES & DEED OF TRUST OWNED (SCHEDULE 2)	\$	LOAN ON LIFE INSURANCE (SCHEDULE 4)	\$
SECURITIES OWNED (SCHEDULE 3)	\$	MORTGAGES OR LIENS ON REAL ESTATE (SCHEDULE OF REAL ESTATE)	\$
CASH SURRENDER VALUE OF LIFE INSUR. (SCHEDULE 4)	\$	INSTALLMENT CONTRACT PAYABLE	\$
REAL ESTATE (COMPLETE SCHEDULE OF REAL ESTATE OWNED)	\$		\$
AUTOMOBILES	\$		\$
	\$	OTHER LIABILITIES (DETAILS)	\$

	\$		\$
PERSONAL PROPERTY	\$		\$
	\$		\$
OTHER ASSETS (DETAIL)	\$		\$
	\$		\$
	\$		\$
	\$		\$
TOTAL	\$	TOTAL	\$

ANNUAL INCOME		ANNUAL EXPENDITURES		CONTINGENT LIABILITIES	
EMPLOYMENT INCOME	\$	PROPERTY TAXES/ASSESSMRNTS	\$	AS ENDORSER	\$
	\$	INCOME AND OTHER TAXES	\$	AS GUARANTOR	\$
DIVIDENDS	\$	MORTGAGE PAYM'TS & INTEREST	\$	ON DAMAGE CLAIMS	\$
INTEREST	\$	OTHER CONTRACT PAYMENT	\$	FOR TAXES	\$
RENTALS (PER SIGN REAL ESTATE OWNED SCHEDULE)	\$	INSURANCE	\$	OTHER (DETAIL)	\$
ALIMONY, CHILD SUPPORT SEPARATE MAINTENANCE (YOU NEED NOT SHOW THIS INCOME UNLESS YOU WISH TO CONSIDER IT)	\$	LIVING EXPENSES	\$		\$
OTHER	\$	ALIMONY, CHILD SUPPORT/MAINT.	\$		\$
	\$	OTHER	\$		\$
TOTAL INCOME	\$	TOTAL EXPENDITURES	\$	TOTAL CONTINGENT LIABILITIES	\$

SCHEDULE 1 NOTES RECEIVABLE

NAME OF DEBTOR	COLLATERAL	PAYABLE		MATURITY DATE	TOTAL AMOUNT DUE
		\$	PER		
		\$	PER		\$
		\$	PER		\$
		\$	PER		\$
TOTAL					\$

SCHEDULE 2 MORTGAGES AND DEEDS OF TRUST OWNED

NAME OF DEBTOR	DATE OF ACQUISITION	COST	TYPE OF PROPERTY	1ST/2ND LIEN	VALUE OF PROPERTY	HOW PAYABLE	UNPAID BALANCE
		\$			\$	\$ PER	\$
		\$			\$	\$ PER	\$
		\$			\$	\$ PER	\$
		\$			\$	\$ PER	\$

SCHEDULE 3 SECURITIES OWNED

NO. SHARES OR BOND AMOUNT	DESCRIPTION	COST	DATE OF ACQUISITION	TITLE IN NAME OF	HOW HELD CODE	AMOUNT AT WHICH CARRIED ON THIS STATEMENT	PRESENT MARKET VALUE	
		\$				\$	\$	
		\$				\$	\$	
		\$				\$	\$	
		\$				\$	\$	
		\$				\$	\$	
		\$				\$	\$	
		\$				\$	\$	
TOTAL						\$	\$	\$

SCHEDULE 4 LIFE INSURANCE

INSURED	FACE AMOUNT OF POLICY	INSURANCE COMPANY	BENEFICIARY	CASH VALUE	LOANS
	\$			\$	\$
	\$			\$	\$
	\$			\$	\$
TOTAL				\$	\$

NOTES PAYABLE

TO WHOM / ACCT.#	ADDRESS	COLLATERAL	INTEREST RATE	UNPAID BALANCE
ACCT. #			%	\$
ACCT. #			%	\$
ACCT. #			%	\$

* HOW HELD CODE	COMMUNITY PROPERTY ALWAYS INDICATE "CP"	SEPARATE PROPERTY (INDICATE APPLICABLE ABBREVIATION) "SO" SINGLE OWNERSHIP "JT" JOINT TENANTS "T/C" TENANTS IN COMMON	
HAVE YOU EVER FAILED IN BUSINESS OR COMPROMISED DEBTS WITH YOUR CREDITORS ? IF YES, ATTACH DETAILS		YES	NO
ARE THERE ANY ASSETS PLEDGED OR DEBTS SECURED EXCEPT AS SHOWN ?		YES	NO
HAVE THERE BEEN ANY MATERIAL CHANGES IN YOUR FINANCIAL CONDITION IN THE PAST 6 MONTHS ?		YES	NO
ARE THERE ANY SUITS, JUDGEMENTS, OR EXECUTIONS OF ATTACHMENTS IN FORCE OR PENDING AGAINST YOU ? IF YES, ATTACH DETAILS		YES	NO
HAS THE APPLICANT EVER HAD A BANKRUPTCY ACTION COMMENCED AGAINST APPLICANT ?		YES	NO

Please provide details on any items referred to in this application which you believe may assist **ALPHA-OMEGA FINANCIAL CORP.** In processing your loan application or keeping **ALPHA-OMEGA FINANCIAL CORP.** Fully aware of your current financial condition.

YOUR REPRESENTATION AND WARRANTIES

I understand that **ALPHA-OMEGA FINANCIAL CORP.** Is relying on the information in this financial statement (including the designation of my property as separate or community property) in deciding to give or continue the financial accommodation or extension of credit I have requested or received. I promise under penalty or perjury that this is a true statement of my financial condition as of the date of valuations. You may rely on it as being true and current until I otherwise notify you I writing. I understand that my providing false information to you in this financial statement would be a federal criminal offense (18 USC/1014). If this statement is not true in any material respect, or if I should die, file for bankruptcy, if any other creditor tries to seize my property, of if any adverse change occurs in my financial condition, at your election any or all of my indebtedness and obligations to you, direct or contingent, shall become immediately due and payable without demand or notice. You may retain and verify this statement. I understand that from time to time you may receive information about me and my relationship with you. If this is a joint financial statement, these representations and warranties are from each of us.

I HAVE READ, UNDERSTAND AND AGREE TO MAKE THESE REPRESENTATION AND WARRANTIES

DATE

YOUR SIGNATURE

DATE

YOUR SPOUSE'S SIGNATURE (IF YOU ARE REQUESTING THE FINANCIAL ACCOMMODATION JOINTLY WITH YOUR SPOUSE)