



(Confidential)

IMPORTANT: Read these directions and check appropriate selection before completing this Statement

- I am applying for individual credit or to act as individual guarantor for the indebtedness of another party... We are applying for joint credit... I am applying for individual credit and will be relying on income from alimony...

We intend to apply for joint credit or to act as joint guarantors for the indebtedness of another party:

X Applicant Signature (Section 1) X Co-Applicant Signature (Section 2)

Table with 2 columns: SECTION 1 - APPLICANT INFORMATION and SECTION 2 - CO-APPLICANT INFORMATION. Rows include Name, Residence address, City, State & Zip, Position or occupation, Business name, Business address, City, State & Zip, Res. Phone, and Bus. Phone.

SECTION 3 - STATEMENT OF FINANCIAL CONDITION AS OF:

Table with 4 columns: ASSETS (Do not include assets of doubtful value), In Dollars (Omit Cents), LIABILITIES, and In Dollars (Omit Cents). Rows include Cash on hand, U.S. Gov't & Marketable Securities, Non-Marketable Securities, Securities held by broker, Restricted or control stocks, Partial interest in real estate equities, Real estate owned, Loans Receivable, Automobiles and other personal property, Cash value-life insurance, Other assets, and summary rows for TOTAL ASSETS, TOTAL LIABILITIES, and NET WORTH.

Table with 2 main sections: SOURCES OF INCOME FOR YEAR ENDED and PERSONAL INFORMATION. Rows include Salary, bonuses & commissions; Dividends; Real estate income; Other income; TOTAL; CONTINGENT LIABILITIES; Do you have any contingent liabilities?; As endorser, co-maker or guarantor?; On leases or contracts?; Legal claims; Other special debt; Amount of contested income tax liens; Do you have a will?; Are you a partner or officer in any other venture?; Are you obligated to pay alimony...; Are any assets pledged...; Income tax settled through (date); Are you a defendant in any suits or legal actions?; Personal bank accounts carried at; Have you ever been declared bankrupt?...

Please do not leave any questions unanswered. Use "no" or "none" where necessary.

SCHEDULE A - U.S. GOVERNMENT & MARKETABLE SECURITIES

Number of shares or face value (bonds)	Description	In name of	Are these pledged?	Market value

SCHEDULE B - NON-MARKETABLE SECURITIES

Number of shares	Description	In name of	Are these pledged?	Source of Valuation	Value

SCHEDULE C - PARTIAL INTERESTS IN REAL ESTATE EQUITIES

Address & type of property	Title in the name of	% of ownership	Date acquired	Cost	Monthly Payment	Market value

SCHEDULE D - REAL ESTATE OWNED

Address & type of property	Title in the name of	Date acquired	Cost	Market Value	Monthly Payment	Mortgage Balance

SCHEDULE E - LIFE INSURANCE CARRIED, INCLUDING N.S.L.I. AND GROUP INSURANCE

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

SCHEDULE F - BANKS OR FINANCE COMPANIES WHERE CREDIT HAS BEEN OBTAINED

Name of Lender	Credit in the Name of	Secured or Unsecured?	Original Date	High Credit	Monthly Payment	Current Balance

(USE ADDITIONAL SCHEDULES IF NECESSARY)

The information contained in this statement is provided for the purpose of obtaining or maintaining credit with Huron Valley State Bank ("HVSBS") to whom you have submitted this statement on behalf of the undersigned, or persons, firms, or corporations in whose behalf the undersigned may either severally, or jointly with others, execute a guaranty in favor of HVSBS. Each undersigned understands that HVSBS is relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that HVSBS may consider this statement as continuing to be true and correct until a written notice of a change is given to HVSBS by the undersigned. HVSBS is authorized to make all inquiries it deems necessary, including the obtaining of a credit bureau report, to verify the accuracy of the statements made herein, and to determine my/our credit worthiness. You understand and agree that from time to time HVSBS may receive information about you from third parties (including statements, confirmation or electronic access). HVSBS may share the information it obtains through these inquiries and any credit bureau report with other HVSBS affiliates. HVSBS is authorized to answer questions about its credit experience with me/us.

Signature (Applicant) _____

S.S. No. _____ Date of Birth _____

Date Signed _____

Signature (Co-Applicant) _____

S.S. No. _____ Date of Birth _____

Date Signed _____