

Personal Financial Statement

Amount Requested \$	Repayment Terms Requested	Purpose of Loan
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IMPORTANT: Read directions below, before completing this Application, and check appropriate box.

<input type="checkbox"/>	INDIVIDUAL BORROWER. Check if you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete Applicant/Borrower sections (A, C, & D), giving information only about the applicant. If the requested credit is secured, also complete Sections E & F.
<input type="checkbox"/>	JOINT APPLICANT/BORROWERS. Check if the Borrowers intend to apply for Joint credit and be jointly obligated to the loan, and complete Co-Applicant/Co-Borrower sections (all sections except F, providing information in Section B about the joint applicant). If the requested credit is to be secured, then complete Sections F and initial here: _____ Applicant _____ Co-Applicant
<input type="checkbox"/>	INDIVIDUAL BORROWER. Check if you are relying on income from alimony, child support, or separate maintenance or the income or assets of another person as the basis for repayment, Or if you are married and reside in, or the property is located in a community property state. Complete Applicant/Borrower section and Co-Borrower/Co-Applicant sections (all Sections except F) to the extent possible, providing information in Section B about the person on whose alimony, child support or separate maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section F.
<input type="checkbox"/>	If you are personally guaranteeing the debt of another individual or entity, complete sections A, C and D, providing information only about the guarantor.

SECTION A – INFORMATION REGARDING APPLICANT	
Name: Last, First, M.I.	Birthdate
Address: Street, City, State & Zip (<input type="checkbox"/> Own <input type="checkbox"/> Rent How Long ____)	SSN
Previous Address: Street, City, State (<input type="checkbox"/> Own <input type="checkbox"/> Rent How Long ____)	Home Phone
Employer: (Name & Address) (Length of Employment ____)	Work Phone
Previous Employer: (Name, Address & Phone Number) (Length of Employment ____)	
Partnership or Officer in any other venture	Number & Ages of Dependents

ANNUAL SOURCES OF INCOME*	
Salary (gross)	\$
Bonus & Commissions	\$
Dividends	\$
Real Estate	\$
Other – Describe*	\$
	\$
	\$
	\$
	\$
	\$
	\$
TOTAL	\$

SECTION B – INFORMATION REGARDING CO-APPLICANT	
Name: Last, First, M.I.	Birthdate
Address: Street, City, State & Zip (<input type="checkbox"/> Own <input type="checkbox"/> Rent How Long ____)	SSN
Previous Address: Street, City, State (<input type="checkbox"/> Own <input type="checkbox"/> Rent How Long ____)	Home Phone
Employer: (Name & Address) (Length of Employment ____)	Work Phone
Previous Employer: (Name, Address & Phone Number) (Length of Employment ____)	
Partnership or Officer in any other venture	Number & Ages of Dependents

ANNUAL SOURCES OF INCOME*	
Salary (gross)	\$
Bonus & Commissions	\$
Dividends	\$
Real Estate	\$
Other – Describe*	\$
	\$
	\$
	\$
	\$
	\$
	\$
TOTAL	\$

*Alimony, child support, or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for paying this obligation.

Alimony, child support, separate maintenance received under: Court Order Written Agreement Oral Understanding

SECTION C – ASSETS & LIABILITIES INFORMATION (SEE CORRESPONDING SCHEDULE FOR ADDITIONAL INFORMATION)

If Section B has been completed, this section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.

ASSETS	Individual	Joint	LIABILITIES	Individual	Joint
Cash on Hand & in Banks			Notes Payable to Banks (Non Real Estate)		
U.S. Govt Securities – Schedule A			Secured		
Listed Securities – Schedule A			Unsecured		
Unlisted Securities – Schedule B			Notes Payable to Related Parties		
Accounts & Notes Receivable Due from Related Parties			Notes Payable to Others		
Accounts & Notes Receivable Due from Other – Good			Credit Card Debt		
Real Estate Owned – Schedule C			Mortgages Payable on Real Estate – Schedule C		
Automobiles			Cash Value Life Insurance Loans – Schedule D		
Personal Property			Other Debt – Itemize		
Cash Value Life Insurance - Schedule D					
Profit Sharing & Retirement Fully Vested - Schedule A					
Other Assets - Itemize					
			TOTAL LIABILITIES		
			NET WORTH (ASSETS MINUS LIABILITIES)		
TOTAL ASSETS			TOTAL LIABILITIES & NET WORTH		

SECTION D – CONTINGENT LIABILITIES & GENERAL INFORMATION

If Section B has been completed, this section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.

Contingent Liabilities			General Information	
Do you have any contingent Liabilities	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Are you a Defendant in any suits or legal actions? <input type="checkbox"/> Yes <input type="checkbox"/> No	
	Related Party or Company	Amount	Bank(s) where accounts are held?	
As Endorser, Co maker or Guarantor		\$	Do you have a will? <input type="checkbox"/> Yes <input type="checkbox"/> No	
On Leases, Contracts or Letter of Credit		\$	If yes - name of Executor:	
Legal Claims		\$	Do you have Trust? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Other Obligations		\$	If yes – name of Trustee:	
Have you previously received credit from Missouri Bank			Have you ever declared bankruptcy in the last 7 years?	
<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when:			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			If yes, explain:	
List of Banks and/or Finance Companies where Credit has been Obtained				
Name of Bank or Company			High Credit	Type of Loan

SECTION E – MARTIAL STATUS: (Complete only if this is an application for secured credit)

Applicant: Married Separated Unmarried (including single, divorced and widowed)

Co Applicant: Married Separated Unmarried (including single, divorced and widowed)

SECTION F – SECURED CREDIT: (Complete only if credit is to be secured)

Briefly describe the property to be given as security:

List names and addresses of all owners of the property:

If the Security is real estate, give the full name of person(s) in which title is held:

SCHEDULE A - U.S. GOVERNMENT SECURITIES, LISTED STOCKS, MUTUAL FUNDS AND BONDS			
Amount or # of Shares	Description, Including Maturities	Held in the Name of	Market Value

SCHEDULE B - UNLISTED SECURITIES			
Amount or # of Shares	Description, Including Maturities	Held in the Name of	Market Value

SCHEDULE C - REAL ESTATE OWNED							
Description of Property	Date Purchased	Title in Name of	Market Value	Cost	Mortgage Amount	Interest Rate	Mortgagor

SCHEDULE D - LIFE INSURANCE CARRIED					
Insured	Beneficiary	Name of Company	Amount	Cash Value	Loans

For the purpose of advising Missouri Bank of the financial condition of the undersigned in connection with procuring or maintaining credit from time to time in any form whatsoever with said bank, for pledging assets of the undersigned as security for credit which may be given to the undersigned or others and with respect to any claims and demands of said bank against the undersigned, the undersigned submits the following as being a true and accurate statement of the financial condition of the undersigned on the following date. The undersigned agrees that if any change occurs which materially reduces the means or ability of the undersigned to pay all claims or demands against the undersigned, the undersigned will immediately and without delay notify said bank, and unless said bank is so notified it may continue to rely upon the statements herein as being a true and accurate statement of the financial condition of the undersigned. **If this Personal Statement is given jointly, all persons giving this Statement should sign.** All persons signing this Statement hereby authorize each and every other person who signs this Statement to sign amended or supplemental Personal Statements from time to time hereafter on behalf of any and all persons signing this Statement until such authority is withdrawn by written notice delivered to said bank. The above named bank is hereby authorized, from time to time at its discretion to check the credit and employment history of each person signing and to answer questions about said bank's credit experience with each such person.

IMPORTANT INFORMATION: Were your gross revenues \$1,000,000 or less in your previous fiscal year? Yes _____ No _____
 If you answered yes and your application for business credit is denied, you have the right to a written statement of the specific reason for the denial. To obtain the statement, please contact Missouri Bank, 1044 Main Street, Kansas City, MO 64105 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex marital status, age (provided the applicant has the capacity to enter a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: FDIC Consumer Response Center, 1100 Walnut St., Box #11, Kansas City, MO 64106.

THE UNDERSIGNED CERTIFIES THAT ALL PAGES HEREOF AND THE INFORMATION INSERTED THERIN HAS BEEN CAREFULLY READ AND IS TRUE AND CORRECT.

Date Signed

Applicant Signature

Date Signed

Co-Applicant Signature

FACTS**WHAT DOES MISSOURI BANK
DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Income ■ Account balances and Payment History ■ Credit history and Credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Missouri Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Missouri Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes— to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	NO
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes— information about your creditworthiness	NO	WE DON'T SHARE
For our affiliates to market to you	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

Questions?	Call 816.881.8200 or go to www.mobank.com
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Who we are

Who is providing this notice?

Missouri Bank

What we do

How does **Missouri Bank** protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does **Missouri Bank** collect my personal information?

We collect your personal information, for example, when you

- Open an account or Deposit money
- Pay your bills or Apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Missouri Bank has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Missouri Bank does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Missouri Bank does not jointly market.*

Other important information