



522 Congress Ave., Suite 100, Austin, Texas 78701 Office 512-637-5730 Fax 512-637-5735

CONFIDENTIAL FINANCIAL STATEMENT

Married Unmarried

Name		Age	Home Phone No.	Business Phone No.
Address		City	State	Zip
Occupation		Social Security No.	Date of Birth	Dependent Children
Name of Employer	Position	Years	Addresss	

Financial Condition as of

PLEASE DO NOT LEAVE ANY QUESTIONS UNANSWERED, USE "NO" OR "NONE" WHERE NECESSARY.

Accountant	Phone	Attorney	Phone
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ASSETS		(OMIT CENTS)	LIABILITIES		(OMIT CENTS)
Cash	In Horizon Bank		Notes Payable to Horizon	Unsecured	
	In Other Banks		(Schedule 4)	Secured	
Securities (Schedule 1)	Marketable		Notes Payable To	Unsecured	
	Non-Marketable		Other Banks (Schedule 4)	Secured	
	Restricted or Control Stock		Other Notes or Accounts Payable (Schedule 4)		
Real Estate (Schedule 5)	Real Estate Owned		Mortgages	Real Estate Owned	
	Homestead		Payable	Homestead	
	Partial Interest In R/E		(Schedule 5)	Partial Interest in R/E	
Accounts Receivable (Schedule 2)			Due To Brokers		
Notes Receivable (Schedule 2)			Taxes	Income Taxes	
Cash Value of Life Insurance- Net (Schedule 3)			Owing	Other Taxes	
Automobiles			Due On Automobiles		
Other Personal Property			Other Liabilities (Itemize)		
Other Assets (Itemize Below)					
			TOTAL LIABILITIES		
			NET WORTH (Excess of Assets Over Liabilities)		
TOTAL ASSETS			TOTAL LIABILITIES AND NET WORTH		

SCHEDULES OF OTHER ASSETS	CONTINGENT LIABILITIES	0
	Do You Have Any Contingent Liabilities?	(If yes, summarize below)
	As Endorser or Comaker	
	As Guarantors	
	On Leases or Contracts	
	Legal Claims	
	Legal Claims or Judgements	
	Other Obligations or (Alimony, child sup. or maintenance payments, etc.)	
	Special Expenses	
Amount of Income Tax Paid Last Year \$	Total Contingent Liabilities	

Are any Assets Other Than Real Estate And Securities Pledgy If Yes, Please Explain on Page 2	Do You Have a Will? ___ N If Yes, Name of Executor
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THE PENALTIES FOR MISREPRESENTING INFORMATION ON THIS STATEMENT CAN BE A FINE OF NOT MORE THAN \$5,000 IMPRISONMENT OR NOT MORE THAN TWO YEARS, OR BOTH UNDER TITLE 18, SECTION 1014 OF THE US CODE WITH KNOWLEDGE OF THESE PENALTIES, I HERBY CERTIFY THAT ALL INFORMATION PROVIDED IN THIS FINANCIAL STATEMENT AND THE SUPPORTING SCHEDULES IS TRUE, COMPLETE AND CORRECT AS OF THE DATE SHOWN. ALSO, I AGREE TO NOTIFY THE BANK OF ANY MATERIAL ADVERSE CHANGE IN MY FINANCIAL CONDITION AND TO FURNISH CURRENT FINANCIAL INFORMATION UPON REQUEST BY THE BANK FROM TIME TO TIME. THE BANK IS AUTHORIZED TO CONTACT ANY APPROPRIATE THIRD PARTIES FOR THE PURPOSE OF VERIFYING ANY INFORMATION AT ANY TIME FURNISHED BY ME TO THE BANK. SUCH FINANCIAL STATEMENT AND OTHER INFORMATION FURNISHED SHALL BE THE PROPERTY OF HORIZON BANK, SSB.

Witnessed By	Signature
Date	Prepared By (If Other Than Maker)

SCHEDULE 5- REAL ESTATE OWNED

ITEM NO.	Location, Size & Improvements	Market Value	Type		Year Acquired	Monthly Income	Related Indebtedness		
			Appraisal	Cost			Market Value	Lien Holder	Original Amount
1									
2									
3									
4									
5									
6									
7									
CARRY TOTALS TO PAGE 1									
HOMESTEAD									
8									
UNDIVIDED INTERESTS IN REAL ESTATE									
9									
10									
11									
12									
13									
YOUR % OF MARKET VALUE AND DEBT (TO PAGE 1)									

NOTE: THE LEGAL AND QUOTABLE TITLE TO ALL THE REAL ESTATE LISTED ABOVE IS SOLE IN MY NAME EXCEPT AS FOLLOWS (LIST ITEM AND LEGAL OWNER _____)

IF YOUR LIABILITY EXCEEDS YOUR OWNERSHIP %, PLEASE INDICATE AMOUNT IN CONTINGENT LIABILITY SECTION ON PAGE 1

PLEASE INDICATE MARKET VALUE SOURCE MAI (M) SELF (S)- IF SELF LIST COMPARABLE IF AVAILABLE ON PAGE 4

SCHEDULE 6- OIL INTERESTS (SHOW IN OTHER ASSETS)				
Location and Description	Fractional Interest	Monthly Income	Present Valuation	Valuation By Whom

OTHER CREDIT REFERENCES (DO NOT INCLUDE ANY LISTED ON SCHEDULE 4)			
Name	High Credit	Date Paid	Secured or Unsecured

GENERAL INFORMATION	
Are you a partner or officer in any other venture?	_____
Are you a defendant in any suit or legal action?	_____
Are you delinquent for any federal income tax payments?	_____
Have you ever taken bankruptcy?	_____
Are any of the assets included on this statement the separate property of your spouse?	_____
If the answer to any of the above questions is yes, please explain on page 4.	

PERSONAL CASH FLOW STATEMENT

Please provide the following information regarding sources and use of cash during the last year, the current year, and the next year. If a cash flow deficit exists, explain on the bottom of this page how existing debt and proposed debt will be serviced.

<u>INCOME</u>	LAST YEAR	CURRENT YEAR January 1 to	NEXT YEAR
Salaries, Wages, Bonuses or Commissions (Gross)			
Salary of Spouse (Important-See note 2 at bottom of page)			
Dividends			
Interest			
Rents			
Oil & Gas			
Distributions from Estates & Trusts			
Cash from Business, Partnership or Jt. Venture			
Cash from loan advances			
Other (Important-See Note 1 at bottom of page)			
TOTAL INCOME			

<u>EXPENSES</u>	LAST YEAR	CURRENT YEAR January 1 to	NEXT YEAR
Mortgage Payments			
Rent Payable			
Bank Loans - Prin. & Int.			
Other Loans - Prin. & Int.			
Insurance Premiums			
Investments			
Personal Income Taxes			
Other Taxes			
Other Expenses			
Personal Living Expenses			
TOTAL DISBURSEMENTS			
CASH FLOW SURPLUS (DEFICIT)			

*If current year is reported for less than a full fiscal or annual period, please provide the dates for the period reported.

NOTE 1: In supplying information regarding "Other Income", income you receive from alimony, child support or maintenance payments need not be revealed if you do not choose to disclose such income, unless the applicant desire the creditor to consider such income in determining the applicant's credit worthiness. If you disclose such income, please state how much of your income is derived from such a source.

Note 2: Information concerning "Spouse's Income" should be supplied only if (i) you will rely to some extent on community property, on your spouse's income, or on alimony, child support or maintenance payments as a basis for repayment of the credit requested, or (ii) your spouse will sign the credit document and be contractually liable for repayment of the credit requested.

ADDITIONAL INFORMATION

(Please indicate item or schedule to which information is related)



HORIZON BANK
Credit Report Authorization
Individual / Commercial Purpose Credit Extension

My signature below authorizes Horizon Bank S.S.B. to obtain credit bureau reports in my name for any individual or commercial credit request on which I may be (or am already) obligated or guarantee. This authorization applies to the original request, renewals, modifications, and extensions and to subsequent credit confirmations (such as annual credit verifications).

I acknowledge that Horizon Bank S.S.B. may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report.

Signature

Printed Name

Date

Physical Address (no P.O.Boxes)

Social Security Number

Date of Birth

DL Number

State and Expiration

Business Phone

Residence Phone