

AS OF \_\_\_\_\_ (date)

Applicant (Name)		U.S. Citizen (yes / no)	Co - Applicant (Name)		U.S. Citizen (yes / no)
Home Address			Home Address		
Home Phone No.	Social Security No.	Date of Birth	Home Phone No.	Social Security No.	Date of Birth
Employer			Employer		
Address of Employer			Address of Employer		
Business Phone No.	No. Years with Employer	Occupation/Title	Business Phone No.	No. Years with Employer	Occupation/Title
Name of previous employer & position (if with current employer less than 3 yrs)			Name of previous employer & position (if with current employer less than 3 yrs)		
No. of years with previous employer			No. of years with previous employer		
No. of Dependents	Ages of Dependents		No. of Dependents	Ages of Dependents	

Cash Income & Expenditures Statement For Year Ended \_\_\_\_\_

Indicate "A" (Applicant), "C" (Co-Applicant), or "J" (Jointly held) beside all Income, Expenditures, Assets and Liabilities to indicate to whom the item applies.

Gross Annual Income	A, C or J	(\$ Amount)	Annual Expenditures	A, C or J	(\$ Amount)
Salary (Applicant)			Income Taxes		
Salary (Co-Applicant)			Other Federal or State Taxes (incl. FICA)		
Bonuses & Commission (Applicant)			Rental Payments, Co-op or Condo Maintenance Fees		
Bonuses & Commission (Co-Applicant)			Mortgage Payments (P & I)		
Rental Income			Property Taxes		
Interest Income			Required/Minimum Payments of Other Loans/Lines; Credit Cards		
Dividend Income			Insurance Premiums		
Capital Gains/Extraordinary Income			Investments (including tax shelters)		
Partnership P/C Income			Alimony/Child Support/Dependent Care		
Other Interest Income			Annual Partnership/PC Contributions/Expenses		
Other Income*			Other Expenses		
<b>Total Income</b>		→ \$	<b>Total Expenditures</b>		→ \$
		\$0.00			\$0.00

\*Income from alimony, child support, or separate maintenance income need not be revealed if the Applicant or Co-applicant does not wish to have it considered as a basis for repaying credit.

Assets	A, C or J	(\$ Amount)	Liabilities	A, C or J	(\$ Amount)
Cash in Bank			Mortgage Debt (Schedule C)		
Checking Accounts			Secured Lines/Loans-Excluding Real Estate (Schedule E)		
			Equity Lines/Loans-secured by Real Estate (Schedule E)		
			Margin Loans (Schedule E)		
			Unsecured Lines/Loans (Schedule E)		
Money Market Accounts/CD's			Credit Cards (Schedule E)		
			Life Insurance Loans (Schedule B)		
			Accounts Payable		
Readily Marketable Securities (Schedule A)			Notes Payable: Partnership/PC (Schd D)		
Non-Readily Marketable Securities (Schedule A)			Taxes Payable		
Accounts and Notes Receivable			Other Liabilities		
Cash Surrender Value of Life Insurance (Schedule B)					
Market Value of Personal Residence(s) (Schedule C)					
Market Value of Investment Real Estate (Schedule C)					
Current Value of Partnership/PC Interests (Schedule D)					
IRA, Keogh, Profit-Sharing & Other Vested Retirement Accounts					
Personal Property (including automobiles)					
Other Assets					
			<b>Total Liabilities</b>		\$0.00
<b>Total Assets</b>		→ \$	<b>Net Worth</b>		→ \$
		\$0.00			\$0.00

Schedule A - Securities					
No. of Shares (Stock or Face Value)	Description	Owner(s)	Cost	Current Market Value	Check or X if Pledged or Assigned
Readily marketable Securities (including U.S. Governments and Municipals, Non-Money Market Mutual Funds)					
Non-Readily Marketable Securities (closely held business, thinly traded, or restricted stock)					

Schedule B - Life Insurance					
Policy Owner	Face Amount of Policy	Type of Policy	Insurance Company	Cash Surrender Value	Loans Against Policy

Schedule C - Mortgage Debt: Personal Residence(s) & Real Estate Investments (excluding equity lines / loans)							
Personal Residence(s) Property Address	Legal Owner	Purchase		Market* Value	Present Loan Balance	Monthly Payment (Prin + Int)	Lender
		Year	Cost				
Real Estate Investment Property Address	Legal Owner	Purchase		Market* Value	Present Loan Balance	Monthly Payment (Prin + Int)	Lender

\*If appraised within last 12 months, please use appraised value.

Schedule D - Partnership/PC Investments**						
Type of Investment		General or Limited Partner	Cost	Current Value	Balance Due on Partnerships: Current Debt	Next Contribution Date
Business/Professional (Indicate Name)						
Investments (Including Tax Shelters)						

\*\*For investments which represent a material portion of your total assets, please include the relevant financial statements or tax returns and, in the case of partnership investments or S-Corporations, Schedule K-1s.

Schedule E - Credit Obligations: Amounts Payable to Banks, Nonbanks and/or Individuals (including equity lines / loans)							
Lender	Indicate Line or Loan	Credit Limit For Lines	Collateral	Maturity Date	Payment	Unpaid Balance	

Contingent Liabilities/Other Information	Yes	No	Yes	No	Amount (\$)
	Applicant		Co-Applicant		
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership which was not disclosed above?					
Do you have any outstanding letters of credit or surety bonds?					
Are there any suits or legal actions pending against you?					
Are you contingently liable on any lease or contract?					
Are any of your tax obligations past due?					
Are any tax returns currently being audited or contested?					
Have you or any firm in which you were a major owner ever declared bankruptcy?					
Are significant changes in income statement or balance sheets expected in the next 12 months?					
Do you have a will? Years since last review _____					
(If yes for any of the above, give details or attach information)					



Commercial Loan Application

The undersigned intend to apply for a commercial loan on the following basis:

Individual: Consider my application based upon individual assets disclosed within the enclosed financial statement.

Joint: Consider this application based upon the assets of each undersigned borrower disclosed within the enclosed financial statement(s).

**Notice to Borrowers:**

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 into 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 the Federal Reserve Consumer Help Center, P.O. Box 1200, Minneapolis, MN 55480.

The undersigned acknowledge that I/we have the right to request a written statement from Frontier Community Bank describing the reasons for loan denial if this occurs. I/we understand this request must be made to a representative of Frontier Community Bank within 60 days of oral notice of said loan denial. Frontier Community Bank will supply a written explanation within 30 days upon receipt of the request. Frontier Community Bank's primary regulator is the Federal Reserve Bank of Richmond, P.O. Box 27622, Richmond, VA 23261, (804) 526-2031.

Requests for correspondence may be addressed to:

Alan J. Sweet  
400 Lew Dewitt Boulevard  
Waynesboro, VA 22980  
(540) 932-9100

Loan Amount:                    \$ \_\_\_\_\_

By my/our signature(s) hereto, as of the date(s) indicated below, I/we (a) represent and warrant that the information provided in this application/financial statement is a true and accurate statement of my/our financial condition, (b) acknowledge receipt of individual copies of this application/financial statement; (c) affirm the application process; (d) understand that, if said application is denied, I/we have a right to request a written statement of the reasons for such denial; and (e) authorized Frontier Community Bank to verify, in any manner it deems appropriate, any and all figures, statements, and representations made in this application. In addition, each individual signing below authorizes Frontier Community Bank to check their individual credit account and employment history and have a credit reporting agency prepare a consumer credit report on them.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Signature: \_\_\_\_\_ Date: \_\_\_\_\_