



PERSONAL FINANCIAL STATEMENT

Statement date as of: _____

California Consumer Privacy Act: The California Consumer Privacy Act requires us to disclose the categories of personal information that we collect and the purpose for its use. For complete details, please visit <https://www.fmb.com/privacy>.

Please check one of the following: Married Unmarried Separated Registered Domestic Partner
If married, you may have separate credit.

If you are married and live in California or other community property state, Farmers & Merchants Bank ("Bank", "F&M Bank") will assume that the assets, income, and debts are community property, unless you indicate otherwise. If you are married or have a Registered Domestic Partner (RDP), please provide information about your spouse / RDP. Your spouse / RDP does not need to sign this statement unless applying jointly.

FULL LEGAL NAME		SOCIAL SECURITY #		DATE OF BIRTH
STREET ADDRESS		CITY	STATE	ZIP CODE
EMAIL ADDRESS		HOME PHONE		CELL PHONE
PREVIOUS ADDRESS IF AT ABOVE LESS THAN 5 YRS AGO		CITY	STATE	ZIP CODE
YEARS AT PREVIOUS ADDRESS	DEPENDENTS			
	NUMBER		AGE(S)	
EMPLOYER NAME	WORK EMAIL ADDRESS		WORK PHONE	
WORK STREET ADDRESS	CITY	STATE	ZIP CODE	
SPOUSE / RDP FULL LEGAL NAME		SOCIAL SECURITY #		DATE OF BIRTH
SPOUSE / RDP EMPLOYER		SPOUSE / RDP WORK EMAIL ADDRESS		WORK PHONE
SPOUSE / RDP WORK STREET ADDRESS		CITY	STATE	ZIP CODE



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Assets	Amount	Liabilities	Amount
Cash at F&M Bank	\$	Credit Card Debt	\$
Cash at Other Institutions	\$	Other Revolving Lines of Credit	\$
Investment Accounts (Complete Schedule 1)	\$	Investment Accounts - Margin Loans (Complete Schedule 1)	\$
Retirement Accounts	\$	Retirement Account Loans	\$
Real Estate Owned (Complete Schedule 2)	\$	Real Estate Loans (Complete Schedule 2)	\$
Cash Surrender Value/Life Insurance (Complete Schedule 3)	\$	Loans on Life Insurance Policy (Complete Schedule 3)	\$
Notes Receivable (Complete Schedule 4)	\$	Installment Loans (Complete Schedule 6)	\$
LPs/Corps/LLCs (excluding Real Estate)	\$	Other Liabilities (Complete Schedule 7)	\$
Automobile	\$		
Other Assets (Complete Schedule 5)	\$		
TOTAL ASSETS	\$	TOTAL LIABILITIES	\$
TOTAL NET WORTH (TOTAL ASSETS MINUS TOTAL LIABILITIES) \$			

Contingent Liabilities				
Are you the guarantor or endorser of any loans/notes of any other person or entity?			<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please complete the section below and include any liabilities not reported above.	
As Endorser	As Guarantor	Lease Agreements	Letter of Credit	Other
\$	\$	\$	\$	\$

Income & Expenses			
(*Other Income: Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis of repayment.)			
Annual Income	Amount	Annual Expenses	Amount
Salary & Wages	\$	Property Taxes	\$
Spouse / RDP Salary & Wages	\$	Federal & State Income Taxes	\$
Bonuses	\$	Real Estate Loan Payments	\$
Dividends & Interest	\$	Payments (Contracts, etc)	\$
Rental Income (Net)	\$	Insurance Premiums	\$
Distri. from privately held LPs/Corps/LLCs	\$	Estimated Living Expenses	\$
Other Income (Describe*)	\$	Other (Alimony, Child Support, Maintenance)	\$
TOTAL ANNUAL INCOME	\$	TOTAL ANNUAL EXPENSES	\$



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PLEASE COMPLETE THE FOLLOWING QUESTIONS (ATTACH AN ADDITIONAL SHEET IF NECESSARY)

Are there any suits, tax liens, or unpaid judgments now pending against you? Yes No
 If yes, please provide details: _____

Have you ever filed any petition under the Bankruptcy Act? Yes No
 If yes, please provide details: _____

Are any of the assets listed on this statement held in a Trust? Yes No
 If yes, please provide Trust name: _____

Are any of the assets listed herein owned by your spouse/RDP as their sole and separate property? Yes No
 If yes, please provide details: _____

Are any of the assets listed herein owned with another person who is not your spouse/RDP? Yes No
 If yes, please provide details: _____

Within the past seven years, have you or your spouse/RDP had property foreclosed upon or given title or deed in lieu thereof to a financial institution in settlement of an outstanding debt or judgment? Yes No
 If yes, please provide details: _____

Except for good faith exercise of your rights under the Consumer Credit Protection Act, have you or your spouse/RDP been a party to a lawsuit involving a financial institution within the past seven years? Yes No
 If yes, please provide details: _____

Schedule 1 - Investment Accounts				
Use attachments if necessary and identify as part of this schedule.				
Type	Institution Name	Market Value	Margin Loan	Amount Pledged
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
TOTAL		\$	\$	\$



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Schedule 2 - Real Estate Owned

No.	Address	Vesting	Market Value	Property Type	Year Acquired	Purchase Price	% Owned	Annual NOI	Lender	Lien Position	Current Balance	Monthly Payment	Interest Rate	Maturity Date
1.			\$			\$		\$		1st TD	\$	\$		
										2nd TD	\$	\$		
2.			\$			\$		\$		1st TD	\$	\$		
										2nd TD	\$	\$		
3.			\$			\$		\$		1st TD	\$	\$		
										2nd TD	\$	\$		
4.			\$			\$		\$		1st TD	\$	\$		
										2nd TD	\$	\$		
5.			\$			\$		\$		1st TD	\$	\$		
										2nd TD	\$	\$		
6.			\$			\$		\$		1st TD	\$	\$		
										2nd TD	\$	\$		
7.			\$			\$		\$		1st TD	\$	\$		
										2nd TD	\$	\$		
8.			\$			\$		\$		1st TD	\$	\$		
										2nd TD	\$	\$		
9.			\$			\$		\$		1st TD	\$	\$		
										2nd TD	\$	\$		
10.			\$			\$		\$		1st TD	\$	\$		
										2nd TD	\$	\$		
11.			\$			\$		\$		1st TD	\$	\$		
										2nd TD	\$	\$		
12.			\$			\$		\$		1st TD	\$	\$		
										2nd TD	\$	\$		
13.			\$			\$		\$		1st TD	\$	\$		
										2nd TD	\$	\$		
TOTAL			\$					\$		\$				



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Schedule 3 - Cash Surrender Value/Life Insurance				
Insured	Primary Beneficiary	Face Amount	Cash Surrender Value	Loans on Policy
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
TOTAL		\$	\$	\$

Schedule 4 - Notes Receivable						
Name of Debtor	Current Balance	Payment	Payment Frequency	Related Entity	Maturity	Collateral
	\$	\$				
	\$	\$				
	\$	\$				
TOTAL	\$	\$				

Schedule 5 - Other Assets
Please provide details below.

Schedule 6 - Installment Loans					
Name of Lender	Current Balance	Payment	Payment Frequency	Maturity	Collateral
	\$	\$			
	\$	\$			
	\$	\$			
	\$	\$			
	\$	\$			
	\$	\$			
	\$	\$			
TOTAL	\$	\$			



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Schedule 7 - Other Liabilities

Please provide details below.

PLEASE READ CAREFULLY BEFORE SIGNING: I (We) hereby affirm that the information contained in this financial statement, including all schedules, and any attachments hereto, is true, complete and correct as of the date above.

I (We) understand that the Bank is relying on this financial statement of my (our) financial condition in relation to a credit obligation with me (us). I (We) authorize the Bank or its agents to verify and check any of the information given, check my (our) credit references, verify employment and obtain one or more credit reports, from time to time. I (We) also authorize the Bank or its agents to provide financial and credit information about me (us) and my (our) account to other lenders. I (We) also authorize the Bank or its agents to obtain my (our) residence address from the California Department of Motor Vehicles and, therefore, waive my (our) rights under California Vehicle Code Section 1808.21, as amended. As permitted by applicable law, the Bank may disclose to any other interested parties Bank's experience with this account. **I (We) agree to inform the Bank immediately of any matter which may cause any significant change in my (our) financial condition.**

SIGNER

DATE

CO-SIGNER*

DATE

*Co-signer other than Spouse or Registered Domestic Partner/RDP should complete a separate financial statement.

BEFORE SUBMITTING, PLEASE BE SURE THAT ALL INFORMATION YOU ARE AFFIRMING IS TRUE, COMPLETE AND CORRECT.