Joint

Information accurate as of:

Date

VIRGINIA NATIONAL BANK[®]

Please select reporting basis:

Individual

Statement does not include assets owned solely by my spouse, any co-borrower, or any other person. Any joint ownership is identified as such on an itemized basis.

Statement includes information about my spouse, a proposed co-borrower, or other person who will be personally liable for my obligations to the Bank and reflects my/our proportionate interest in assets owned.

Please provide the following information. All applicable schedules must be completed for assets and/or liabilities held. *If more space is needed to list all assets and liabilities, please use attached schedules.

BORF	ROWER / GUARANTOR INFORMATION	CO-BO	RROWER / GUARANTOR INFORMATION
Name:		Name:	
Physical Address:		Physical Address:	
Mailing Address:		Mailing Address:	
Occupation:		Occupation:	
Years at Employer:		Years at Employer:	
Business Name:		Business Name:	
Business Address		Business Address	
Home/Mobile Phone:		Home/Mobile Phone:	
Business Phone:		Business Phone:	
Email Address:		Email Address:	
Soc. Sec. No:		Soc. Sec. No:	
Date of Birth:		Date of Birth:	

ASSETS	LIABILITIES
Cash on Hand and Deposits (A)	Loans against Liquid Asset Accounts (A, B)
U.S. Government and Marketable Securities (B)	Loans against Life Insurance Policy or Retirement Accounts (C, D)
Retirement Accounts and other Deferred Compensation (C)	Loans on Primary Residence (including HELOCs) (E)
Cash Surrender Value of Life Insurance Policies (D)	Loans on Other Real Estate (F)
Primary Residence (if owned) (E)	Loans on Vehicles, Boats, Machinery and/or Equipment (G)
Other Real Estate Owned (F)	Credit Cards and other Non-Real Estate Revolving Credit Lines (L)
Vehicles, Boats, Machinery and/or Equipment (G)	Other Debt not Included Elsewhere (M)
Receivables Due from Others (H)	
Other Assets (I)	TOTAL LIABILITIES:
Business Ownership Interest (not including Real Estate) (J)	NET WORTH:
TOTAL ASSETS:	NET WORTH (Exclusive of Business Interests):
	BUSINESS & OTHER CONTINGENT LIABILITIES (K):

The assets and liabilities section will auto-fill based on the values put into the schedules on the subsequent pages

SCHEDULE A CASH, MONEY MAI	SCHEDULE A CASH, MONEY MARKET ACCOUNTS, and CERTIFICATES OF DEPOSIT									
Held in Name of	Type of Account	Financial Institution	Balance	Pledged Ass	et?	Amount Pledged (if applicable)				
				Yes	No					
				Yes	No					
				Yes	No					
				Yes	No					
				Yes	No					
				Yes	No					
				Yes	No					

SCHEDULE B U.S. GOVERNMENT and MARKETABLE SECURITIES										
Held in Name of	Description of Asset	Financial Institution	Balance	Pledged A	sset?	Amount Pledged (if applicable)				
				Yes	No					
				Yes	No					
				Yes	No					
				Yes	No					
				Yes	No					
				Yes	No					

SCHEDULE C RETIREMENT ACCOUNTS and OTHER DEFERRED COMPENSATION									
Held in Name of	Type of Account	Financial Institution	Balance	Pledged Asset?	Amount Pledged (if applicable)				
				Yes No					
				Yes No					
				Yes No					
				Yes No					
				Yes No					
				Yes No					

SCHEDULE D LIFE INS	URANCE POLICIES					
Owner of Policy	Beneficiary	Financial Institution	Face Value (death benefit)	Cash Value*	Pledged Asset?	Amount Pledged (if applicable)
					Yes No	
					Yes No	
					Yes No	
					Yes No	
					Yes No	
*Cash Value	e refers to the liquid surrender value o	f permanent life policies that	contain an investment feature.	This is not applicable	e to all life insurance	policies.



SCHEDULE E PRIMA	RY RESIDENCE							
Held in Name of	Address	Purch. Year	Market Value	Lien Type	Lien Holder	Balance	Rate	Mo. Pmt.
				Mortgage				
	Addit	onal Liens (if app	olicable)	Credit Limit	Lien Holder	Balance	Rate	Mo. Pmt.
	Home Equity I	_oan Home	Equity Line of Credit					
	Home Equity I	_oan Home	Equity Line of Credit					

If you do not own your primary residence, please list monthly rent: / month

SCHEDULE F OTHER REAL ESTATE OWNED							Monthly Rental Income (blank if			
Held in Name of	Address	Prop. Type	Purchase Year	Market Value	Own. %	Lien Holder	Balance	Rate	Mo. Pmt.	vacant, "N/A" if not a rental)
	*** If more space is need	ed, please use	attached A	dditional Real E	Estate S	chedule (PAGE	E 6) ***			

SCHEDULE G	SCHEDULE G VEHICLES, BOATS, EQUIPMENT and/or MACHINERY								
	Year, Make, and Model	Value	Lien Holder	Balance	Maturity Date	Monthly Payment	Leased	1?	
							Yes	No	
							Yes	No	
							Yes	No	
							Yes	No	
				1			Yes	No	
							Yes	No	

SCHEDULE H	RECEIVABLES DUE FROM OTHERS							
NOTE: Please exclude rental income from investment properties listed on Schedule F.								
Due Fro	om	Balance Due	Repayment Terms	Purpose				

SCHEDULE I	OTHER ASSETS	
Ass	set Description	Value



SCHEDULE J BUSINESS OWNERSHIP INTERESTS (not including Real Estate)											
Busines	Business Name Ownership in Name of		Total Valuation	% Ownership	Ownership Value	Outstanding	Outstanding Debt		aranty?*		
						Yes	No	Yes	No	*For any business	
						Yes	No	Yes	No	with personally-	
						Yes	No	Yes	No	guaranteed debt, please complete	
						Yes	No	Yes	No	SCHEDULE K	
						Yes	No	Yes	No	below.	
*** If more space is needed, please use attached Additional Business & Other Contingent Debt Schedule (PAGE 7) ***											

SCHEDULE K	BUSINESS	AND OTHER CONTINGENT DI	If you have no contingent debt,						
*Please lis	st any business o	iner	certify by checking here:						
Business or	Entity Name	Guarantor Name	% Guaranty	Type of Debt	Lender/Creditor	Credit Lin	nit Current Balance	Int. Rate	Mo. Payment
	***	^r If more space is needed, please use	attached Additi	onal Business	& Other Contingen	t Debt Schedi	ule (PAGE 7) ***		

SCHEDULE L CREDIT CARDS and OTHER NON-REAL ESTATE REVOLVING CREDIT LINES												
Debt in name of	Bank or Creditor	Credit Limit	Current Balance	Interest Rate	Monthly Payment	Notes						

SCHEDULE M OTHER DEBT NOT INCLUDED ELSEWHERE												
Debt in name of	Bank or Creditor	Type of Debt	Current Balance	Credit Limit	Interest Rate	Maturity Date	Monthly Payment					
		1										



INCOME INFORMATION				ADDITIONAL REQUIRED INFORMATION					
Please attach complete copies of most recent Income Tax Return including all Schedules and K-1s.				Are you obligated to pay alimony, child support, or separate	Yes	No	If "Yes", please list terms and payment details:		
YEAR ENDED:	BORROWER	CO-BORROWER		maintenance payments?					
Annual Base Salary:				Are you personally liable on any	Yes	No	If "Yes", please list terms and payment details:		
Bonuses and Commissions:				leases or contracts not listed					
Dividends and Interest:				elsewhere on this form?					
Net Income from Rental Properties:				Are you involved in any pending	Yes	No	If "Yes", please describe:		
Net Income from Business Interests:				legal actions, claims, or					
Income from Pensions or Annuities:				judgments?					
Income from Trusts:					Yes	No	If "Yes", please list date:		
Income from Other Sources:				Have you ever declared bankruptcy?					
TOTAL INCOME:									

----- CERTIFICATION -----

*** PLEASE USE INK OR DOCUSIGN ONLY***

The information in this statement is provided for the purpose of obtaining or maintaining credit with Virginia National Bank on behalf of the undersigned, or on behalf of others for which the undersigned may be severally or jointly obligated to the Bank, or who execute a guaranty or provide collateral to the Bank. Each undersigned understands the Bank is relying on the information provided herein (including attached schedules) in deciding to grant or continue credit to me/us, and certifies, represents and warrants that the information provided is true and complete and that the Bank may consider this statement as continuing to be true and correct until a written notice of change is given to it by me/us. The Bank is authorized to obtain credit reports and make all inquiries it deems necessary to verify the accuracy of the statements made herein, and to determine my/our creditworthiness. The Bank is authorized to answer questions about its credit experience with me/us. I/we understand that providing false information to the Bank may constitute a serious criminal offense. Additionally, if the "as of" date is not explicitly noted on the first page of this document, I/we certify that the data included in this document is accurate as of the date of my/our signature(s), which will then be the date of record.

Signature of Borrower	Date
Signature of Co-Borrower	Date

FOR BA	NK USE ONLY
Received by:	
VNB Representative Name	Date of Receipt
	Date of Necelpt



Please use use use use use use use use use u	ADDITIONAL REAL ESTATE SCHEDULE											
Held in Name of Address Pron Type Purchase Market Value Own. Lien Holder Balance Pate Mo Pmt vacant, "N/A" if	Please us	se this schedule to report details of all	real estate o	owned that	t has not bee	n repo	orted elsewhe	ere on this fo	rm.		Monthly Rental Income (blank if	
Image: space of the systemImage: space of the system	Held in Name of	Address	Prop. Type		Market Value	Own. %	Lien Holder	Balance	Rate	Mo. Pmt.	vacant, "N/A" if	
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ADDITIONAL BUSINESS OWNERSHIP SCHEDULE													
Please use this schedule to report additional business ownership interest.													
Business Name		Total Valuation	% Ownership		-		Personal Guar	anty?*	nty?*				
					Yes	No	Yes			Yes No			
					Yes	No	Yes	No					
					Yes	No	Yes	No		any business			
					Yes	No	Yes	No		personally-			
					Yes	No	Yes	No		aranteed debt, ease complete			
					Yes	No	Yes	No		s in schedule			
					Yes	No	Yes	No		below.			
					Yes	No	Yes	No					
					Yes	No	Yes	No					
					Yes	No	Yes	No					
	ADDITIONAL BUS	INESS & OTH	HER CONTIN	GENT DEBT S	CHEDULE								
Please use this sc	hedule to report details of all c	ontingent det	ot, including a	all business deb	t for which	n the i	ndividual is a	guar	antor.				
Business or Entity Name	Guarantor Name	% Guaranty	Type of Debt	Bank or Creditor	Credit Li	mit	Current Balance		nt. Rate	Mo. Payment			

