

**CONFIDENTIAL PERSONAL FINANCIAL STATEMENT**  
**\*For use when submitting a PFS on a non-VNB document\***



Please select reporting basis:

Information accurate as of: \_\_\_\_\_  
 Date

**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.*

**Joint**

*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.*

BORROWER / GUARANTOR INFORMATION				CO-BORROWER / GUARANTOR INFORMATION			
Name:				Name:			
Physical Address:				Physical Address:			
Mailing Address:				Mailing Address:			
Occupation:		Years at Employer:		Occupation:		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.:		Date of Birth:		Soc. Sec. No.:		Date of Birth:	

CONTINGENT DEBT					If you have no contingent debt, certify by checking here:		
*Please list any debt on which the individual(s) is acting as a guarantor or co-signer					<input type="checkbox"/>		
Business or Entity Name	Individual Guarantor	% Guar.	Lender/Creditor	Credit Limit	Balance	Rate	Mo. Pmt.

\*\*\* If more space is needed, please attach additional schedule \*\*\*

ADDITIONAL REQUIRED INFORMATION			
Are you obligated to pay alimony, child support, or separate maintenance payments?	Yes	No	If "Yes", please list terms and payment details:
Are you personally liable on any leases or contracts not listed elsewhere on this form?	Yes	No	If "Yes", please list terms and payment details:
Are you involved in any pending legal actions, claims, or judgments?	Yes	No	If "Yes", please describe:
Have you ever declared bankruptcy?	Yes	No	If "Yes", please list date:

**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.

\_\_\_\_\_  
Signature of Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Co-Borrower

\_\_\_\_\_  
Date

**FOR BANK USE ONLY**

Received by: \_\_\_\_\_

\_\_\_\_\_  
Loan Officer Name

\_\_\_\_\_  
Date of Receipt