

TEXAS STAR BANK

P.O. Box 608
Van Alstyne, Texas 75495

Confidential
FINANCIAL STATEMENT as of

NAME	DATE OF BIRTH	EMPLOYER	YEARS
HOME ADDRESS	SS NO.	OCCUPATION/POSITION	YEARS
NAME OF SPOUSE (IF MARRIED SEE NOTE 1 ON PAGE 4)	DRIVERS LICENSE NO & STATE	BUSINESS ADDRESS	PHONE

ASSETS		(OMIT CENTS)	LIABILITIES		(OMIT CENTS)
CASH (Schedule 1)	In this Bank		MORTGAGES PAYABLE (Schedule 7)	Homestead	
	In other institutions			Other Wholly-owned R/E	
SECURITIES (Schedule 2)	Marketable		NOTES PAYABLE (Schedule 6)	Partially Owned R/E	
	Not Publicly Traded			To This Bank	
ACCOUNTS RECEIVABLE				Other Notes Payable	
NOTES RECEIVABLE (Schedule 3)			OIL & GAS RELATED DEBT (Schedule 8)		
NET CASH VALUE OF INS & ANNUITIES (Schedule 4)			TAXES OWING	Income Taxes	
REAL ESTATE (Schedule 7)	Homestead			Other Taxes	
	Other Wholly-Owned R/E		ACCOUNTS PAYABLE		
	Partial Ownership in R/E		ESTIMATED CREDIT CARD BALANCE		
OIL & GAS INVESTMENTS (Schedule B)			OTHER LIABILITIES (Itemize on page 4)		
EQUIPMENT & OTHER BUSINESS ASSETS					
DEFERRED COMP. & RETIREMENT PLAN (Schedule 5)					
PERSONAL PROPERTY & AUTOMOBILES					
OTHER ASSETS (Itemize on page 4)			TOTAL LIABILITIES		
TOTAL ASSETS			NET WORTH (Assets less Liabilities)		
			TOTAL CONINGENT LIABILITIES (Schedule 9)		

INCOME / EXPENSES INFORMATION								
SOURCES OR CASH (See note on page 4)		LAST YEAR 20	THIS YEAR 20	PROJECTED NEXT YEAR 20	USES OF CASH		THIS YEAR 20	PROJECTED NEXT YEAR 20
RECURRING	SALARY & WAGES				EXPENSES	INCOME TAXES & FICA		
	COMMISSIONS, BONUS, ETC					OTHER PAYROLL DED.		
	INTEREST & DIVIDENDS					LIVING EXP. & MISC.		
	RENTAL INCOME					RENTAL EXPENSES		
	OIL & GAS REV AFTER OP.EXP					OIL/GAS CAP.EXPEND		
	OTHER BUSINESS INCOME					OTHER BUSINESS EXP.		
	OTHER:					OTHER:		
SUBTOTAL					SUBTOTAL			
NON-RECURRING	COMMISSIONS, BONUS, ETC.				DEBT SERVICE	REG/SCHED.PYMTS.		
	SALES OF ASSETS					OTHER INTEREST		
	TAX REFUND					OTHER PRINCIPAL		
	OTHER:					CONTINGENT LIAB.		
TOTAL CASH SOURCES					TOTAL CASH USES			
					TOTAL CASH FLOW			

The above financial and supporting schedules, which are submitted to you (Lender) for the purpose of obtaining credit from you, present a true, complete and correct statement of my financial condition as of the date shown. I understand that misrepresenting information on this statement is a criminal offense under federal law punishable by a fine and/or imprisonment. I will notify you in writing of any material unfavorable change in my financial condition. In the absence of such notice, you may consider this a continuing statement and substantially correct. If I apply for further credit, this statement shall have the same force and effect as if delivered as an original statement of my financial condition at the time I request such further credit. You are authorized to contact any appropriate third parties for the purpose of verifying any stated information herein or at any time furnished by me to you, and obtaining credit information at any time from any of my creditors and or credit reporting agencies. This financial statement and any other information furnished to you shall be your property. You are authorized to answer questions about your credit experience with me.

Signature

Date

Witness

Date

SCHEDULE 1 – DEPOSIT ACCOUNTS

STYLE OF ACCOUNT	NAME & LOCATION WHERE HELD	BALANCE	TYPE OF ACCOUNT	ACCOUNT NO.	RESTRICTED YES OR NO?
TOTAL THIS BANK			TOTAL IN OTHER INSTITUTIONS		

SCHEDULE 2 – STOCKS AND BONDS

NAME OF ISSUER	WHERE TRADED	SHARES OR PAR	MARKET PER SHARE	MARKET VALUE	COST	PLEASSED? YES OR NO	RESTRICTED? YES OR NO	REGISTERED IN THE NAME OF
TOTAL MARKETABLE					TOTAL NOT TRADED			

RESTRICTED MEANS TRADING OF THE SECURITY IS SUBJECT TO LIMITATIONS DUE TO LETTER, LEGEND OR CONTROL

SCHEDULE 3 – NOTES RECEIVABLE

DUE FROM	ORIGINAL AMOUNT	PRESENT BALANCE	RATE	MATURITY	PAYMENT TERMS	COLLECTABLE YES OR NO?	COLLATERAL
TOTAL TO PAGE 1							

SCHEDULE 4 – LIFE INSURANCE AND ANNUITIES (including employer provided)

COMPANY	FACE AMT	BENEFICIARY	CASH VALUE	POLICY LOAN	NET CASH VALUE	INSURED	PLEADED YES OR NO?
TOTAL TO PAGE 1							

SCHEDULE 5 – DEFERRED COMPENSATION & RETIREMENT PLANS*

TRUSTEE OR PLAN ADMINISTRATOR	TYPE OF ACCOUNT	BENEFICIARY	BALANCE/VALUE	PLAN LOAN	NET PLAN VALUE	IN NAME OF	ACCESS DATE
TOTAL TO PAGE 1							

*INCLUDES I.R.A. ACCOUNTS, KEOGH, 401(k), FULLY VESTED BENEFIT PLANS, ETC.

SCHEDULE 6 – NOTES PAYABLE (Exclude mortgages listed in Schedules 7&8)

DUE TO	ORIGINAL AMOUNT	PRESENT BALANCE	RATE	MATURITY	PAYMENT TERMS	CURRENT?	COLLATERAL**
TOTAL TO PAGE 1							

**IF YOU ARE A COMAKER, LIST THE LOAN IN THE SCHEDULE AND STATE THE BORROWER'S NAME IN THIS COLUMN

SCHEDULE 9 – CONTINGENT LIABILITIES

INSTRUCTIONS: STATE TOTAL AMOUNT BY TYPE OF LIABILITY AND PROVIDE APPROPRIATE DETAIL IN THE SPACE BELOW.

AS GUARANTOR OR ENDORSOR		5. STANDBY LETTER OF CREDIT	
ON LEASES OR CONTRACTS		6. LIABILITY IN EXCESS OF % IN PARTIALLY OWNED ASSETS	
LEGAL CLAIMS OR JUDGEMENTS		7. TAX LIABILITY IF ASSETS SOLD AT STATED VALUES	
INCOME TAX CLAIM OR DISPUTED AMOUNT		8. OTHER	
TYPE #	NAME OF PARTY RECEIVING BENEFIT	OBLIGATION AMOUNT TIMING OF PAYMENTS	EXPLANATION, INCLUDE WHETHER YOU ANTICIPATE HAVING TO HONOR THIS LIABILITY
			MATURITY OR EXPIRATION DATE

BUSINESS IN WHICH I AM A PARTNER, OFFICER, PRINCIPAL OWNER, ETC.	NATURE OF BUSINESS	BUSINESS' BANK OF ACCOUNT

I understand that the following questions are addressed to me and I have answered them as appropriate.

Yes No 1. Are any of the Assets held in trust, in an estate or in any other name or capacity?

Yes No 2. Were any of the Assets (i) owned or claimed by your spouse before marriage; or (ii) acquired by your spouse during marriage by gift or inheritances; or (iii) recovered for personal injuries sustained by your spouse during marriage; or (iv) acquired from the proceeds of liquidation or any of the preceding?

Yes No 3. Are any of your real estate properties used by you in your business?

Yes No 4. Do any of your Assets secure any debts which have not been reported in the preceding schedules?

Yes No 5. Are you a party to any suit or are there any unsatisfied judgements against you?

Yes No 6. Have you been through bankruptcy or made an assignment for benefit of creditors?

I have explained fully under "Additional Remarks" on this page any "Yes" answers to the foregoing questions.

Yes No 7. I have made a will; the executor is _____

ADDITIONAL REMARKS
