



BORROWER FINANCIAL STATEMENT

Loan # _____

Borrower Name		Date of Birth	Co-Borrower Name		Date of Birth
Social Security #	Home Phone #	Work Phone #	Social Security #	Home Phone #	Work Phone #

MISCELLANEOUS INFORMATION

Mailing Address:		Property Address:			
Do you occupy the property?	Is it a Rental?	Have you ever-filed bankruptcy?			
Yes No	Yes No	Yes	No	If yes, what chapter: _____	
Is the Property listed for sale?	Yes No	Do you have any other loans with Bank of the West? (circle)			
If so, Agent's Name	Phone #	Mortgage	Home Equity	Auto	RV Marine Credit Card
Total number of persons living in the property:		Are there any other liens or judgments against the property? yes no			

EMPLOYMENT INFORMATION

Employer – Borrower	How Long?	Employer – Co-borrower	How Long?
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MONTHLY INCOME BORROWER

MONTHLY INCOME CO-BORROWER

Pay Schedule (circle one) weekly semi-monthly bi-weekly monthly		Pay Schedule (circle one) weekly semi-monthly bi-weekly monthly	
Wages	\$	Wages	\$
Unemployment / Disability Income	\$	Unemployment / Disability Income	\$
Child Support / Alimony Received	\$	*Child Support / Alimony Received*	\$
Rents Received	\$	Rents Received	\$
Other	\$	Other	\$
TOTAL:	\$	TOTAL:	\$

Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered for repaying this loan.

MONTHLY EXPENSES

ASSETS

1st Mortgage Payment	\$			Estimated Value
Auto Loan(s)	\$	Home		\$
Auto Maintenance / Fuel / Auto Insurance	\$	Other Real Estate	#	\$
Loans / Other Mortgages	\$	Checking Account(s)		\$
Credit Cards	\$	Savings		\$
Child Care / Support / Alimony Paid	\$	# of Cars	Approximate Value(s)	\$
Medical Bills / Prescriptions	\$	IRA / Keogh Account(s)		\$
Food	\$	401K / ESOP Account(s)		\$
Utilities	\$	Stocks / Bonds		\$
Phone / Internet / Cable	\$	RV / Marine		\$
Household / Apparel / Personal Care	\$	Other		\$
Other	\$	Other		\$
TOTAL:	\$	TOTAL:		\$

Borrowers agree that the financial information provided is an accurate statement of their current financial situation and understand that any action with regard to their mortgage loan will be taken by Bank of the West ("Bank") in reliance on the financial information provided. Submission of this information grants the Bank authority to take steps to verify the information disclosed, including but not limited to obtaining credit reports and contacting depository institutions, creditors, tax authorities, and employers. The Bank may also contact, and discuss borrowers' financial situation with, real estate agents, purchasers, attorneys, credit counseling service representatives, insurers, and other necessary parties.

Borrowers understand that any intentional or negligent misrepresentation of the information contained in this submission may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation made in this submission, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.

Bank's discussion of a possible foreclosure alternative will not constitute a waiver of, or defense to, the Bank's right to commence or continue any foreclosure or other collection action, and an alternative to foreclosure may be agreed to by the Bank only in writing.

Signature of Borrower Date _____

Signature of Co-Borrower Date _____