

Assets (omit cents)			Liabilities (omit cents)		
Cash (Schedule 1)	In this Bank		Mortgages Payable (Schedule 7)	Primary Residence	
	In Other Institutions			Oth Wholly-Owned RE	
Securities (Schedule 2)	Marketable		Notes Payable (Sched 6 & 8)	Partially Owned RE	
	Not Publicly Traded			To this Bank	
Accounts Receivable/Notes Receivable (Sch. 3)			Other Notes Payable		
Net Cash Value Ins. & Annuities (Schedule 4)			Margin Account		
Real Estate (Schedule 7)	Primary Residence		Taxes Owing	Income Taxes	
	Other Wholly-Owned RE			Other Taxes	
	Partially Owned RE			Unrealized Asset Apprec.	
Other Partnership Interest			Estimated Credit Card Balance		
Equipment & Other Business Assets (Sch. 8)			Accounts Payable		
Deferred Comp & Retirement Plans (Sch. 5)			Other Liabilities (Itemize on page 1 or attachment)		
Other Assets (Itemize on pg 1 or attach)					
Offshore Assets (Itemize on pg 1 or attach)					
			Total Liabilities	\$0	
Total Assets		\$0	Net Worth (Assets Less Liabilities)	\$0	

Contingent Liabilities

Instructions: State Total Amount by Type of Liability and Provide Appropriate Detail In The Space Below.

Contingent liabilities are financial obligations of other individuals, partnerships, or companies which you have endorsed, guaranteed or otherwise agreed to or have a statutory obligation to honor in the event of certain contingencies and any direct obligations that are not reflected in the balance sheet above that you will be required to honor in the event of certain contingencies. These include obligations to Bank of America as well as to other banks or creditors of any kind. You must disclose all such guarantees, endorsements, etc. in this schedule.

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|-----------------------------|---------------------------------------|-----------------------------|
| 1. As Guarantor or Endorser | 3. Legal Claims or Judgments | 5. Standby Letter of Credit |
| 2. On Leases or Contracts | 4. Income Tax Claim or Dispute Amount | 6. Other |

Type #	Name of Primary Obligor	Due To	Max. Legal Obligation Amount	Maturity	Explanation: Include whether you anticipate having to honor this liability.

Annual Income/Expense Information

Alimony, Child support or Separate Maintenance Income need not be revealed unless you wish to have them considered as a basis for repaying the requested credit.

Sources of Cash	Last Year 20__	Projected This Year 20__	Uses of Cash	Last Year 20__	Projected this Year 20__
<i>Recurring</i>			<i>Expenses</i>		
Salary & Wages			Income Taxes & FICA		
Commissions, Bonus			Other Payroll Deduction		
Interest & Dividends			Living Expense, Misc.		
Real Estate Income			Real Estate Expense		
Trust Income			Planned Investments		
Other Business Income			Alimony, Child Suppt, Sep Maint		
Other:			Other:		
Sub Total			Sub Total		
<i>Non-Recurring</i>			<i>Debt Service</i>		
Commissions, Bonus			Primary Residence Pmt.		
Sale of Assets			Scheduled Principal & Int.		
Tax Refund			Other Interest Pmts.		
Other			Other Principal Pmts.		
			Contingent Liability Pmts.		
			Total Cash Uses		
Total Cash Sources			Total Cash Flow		

Schedule 1 - Cash; Deposit Accounts					
Name on Account	Deposit Institution & Location	Balance	Type of Account	Account Number	Pledged? Yes/No
Total This Bank to Page 2		\$0		Total Other Institutions to Page 2	

Schedule 2 - Securities; Stocks and Bonds								
<i>"Restricted" means trading of the Security is subject to limitations due to letter, legend or control.</i>								
Name of Issuer	Where Traded	No. of Shares	Mkt. Price per Share	Market Value	Cost per Share	Pledged? Yes/No	*Restricted Yes/No	Registered in the Name of
Total Marketable to Page 2				\$0		Total Not Publicly Traded to Page 2		

Schedule 3 - Accounts Receivable; Notes Receivable							
Due From	Original Amount	Present Balance	Rate	Maturity	Payment Terms	Collectable? Yes/No	Collateral
Total to Page 2		\$0					

Schedule 4 - Life Insurance and Annuities (Including Employer Provided)							
Company	Face Amount	Beneficiary	Cash Value	Policy Loan	Net Cash Value	Insured	Pledged? Yes/No
Total to Page 2					\$0		

Schedule 5 - Deferred Compensation & Retirement Plans (Includes I.R.A. Accounts, KEOGH, 401(K) Fully Vested Benefit Plans, etc.,)						
Trustee or Plan Administrator	Type of Account	Beneficiary	Balance/ Value	Plan Loan	Net Plan Value	In Name of
Total to Page 2					\$0	

Schedule 6 - Notes Payable (Exclude Mortgages Listed in Schedules 7 & 8)							
Due To	Original Amount	Present Balance	Rate	Maturity	Payment Terms	Current? Yes/No	Collateral
Total to Page 2		\$0	**If you are a Co-Maker, list the loan in this Schedule and state the Borrower's Name in the Collateral Column.				

Schedule 7 Real Estate Owned (Including Partnership Interests)

#	Ownership, Description Location, Site, Improvements	Year Acquired	Cost & Investments	Market Value	Related Debt (Mark "*" by amount if not personally liable)						
					Present Balance	Lienholder	Maturity	Interest Rate	Annual Payments	**Net Operating Revenue	Taxes Current Yes or No

Primary Residence

Totals to Page 2				\$0	\$0							

Other Wholly Owned Real Estate

Totals to Page 2				\$0	\$0							

Partial Ownership in Real Estate (include %)

Your Portion of Market Value and Debt	Totals to Page 2			\$0	\$0							

Schedule 8 - Other Business Assets (Including Whole & Partial Ownership in Equipment, O & G, Mineral Interest, etc.)

	Location, Description, Type of Interest & Source of Valuation	%	Year Acquired	Date of Valuation	Present Valuation	Related Debt (Mark "*" by amount if not personally liable)						Taxes Current Yes or No
						Present Balance	Lien-holder	Maturity	Interest Rate	Annual Payments	**Net Operating Revenue	
1												
2												
3												
4												
5												
					\$0	\$0	Totals to Page 2			\$0	\$0	

**Net Operating Revenue after Operating Expense