

SECTION 3: INCOME AND EXPENSES

7 CA 9#L D9B G9 :B : CFA 5H=C B

CASH INCOME		MONTHLY	7 5 G< '9L D9B G9	A C B H< @M
NET WAGES OR SALARIES			REAL ESTATE/MORTGAGE PAYMENTS	
COMMISSIONS, BONUSES, ETC.			REGULARLY SCHEDULED INSTALLMENTS	
PARTNERSHIP DRAWS, ETC.			CREDIT CARD PAYMENTS	
PARTNERSHIP DISTRIBUTIONS			FOOD	
INTEREST & DIVIDENDS			UTILITIES & TELEPHONE	
RENTAL INCOME			GASOLINE & CAR MAINTENANCE	
TRUST DISTRIBUTIONS			INSURANCE (i.e. Life, Car, Property)	
OIL & GAS ROYALTIES (8)			CHARITABLE CONTRIBUTIONS	
OTHER			TRAVEL EXPENSES	
			SCHOOL EXPENSES	
			CLOTHING EXPENSES	
			CHILD CARE	
			ENTERTAINMENT	
			CHILD SUPPORT	
			ALIMONY	
			SAVINGS	
			BUSINESS EXPENSES	
			PARTNERSHIP CONTRIBUTIONS	
			OTHER TAXES (Real Estate, Etc.)	
			TOTAL OTHER (Detail on separate page)	
			TOTAL CASH EXPENSES	
TOTAL CASH INCOME			NET CASH FLOW	

REMINDER: 1. 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.

SECTION 4: GENERAL INFORMATION

Applicant and Co-Applicant must each answer the following questions.	Applicant		Co-Applicant	
	Yes	No	Yes	No
1. Are you a U.S. citizen? If no, are you a resident alien of the U.S.? Provide country of citizenship:				
2. Do you hold citizenship in multiple countries? If yes: List countries of citizenship for Applicant and Co-Applicant, as applicable:				
Indicate which is the primary country of citizenship for Applicant and Co-Applicant, as applicable:				
3. Are your assets primarily in the United States? If no, please provide the primary country of assets:				
4. Are your assets held in trust, an estate, or in any other name or capacity?				
5. Are your assets owned or claimed by your spouse before marriage, acquired by your spouse by gift or inheritance, recovered for personal injuries sustained by your spouse during marriage, or acquired from the proceeds of liquidation of any of the foregoing?				
6. Are you, or is anyone in your immediate family, an employee of Frost? If yes, what is your relation to the employee?				
If you answer "Yes" to the following questions, please provide an explanation on an attachment.				
7. Have you ever been convicted of a felony?				
8. Have you had property foreclosed, given title or deed in lieu of foreclosure, or had debt forgiven?				

9. Are you a director, executive officer, or principal shareholder (10% of any class voting stock) of any of the following?		
a. An insured bank or financial institution which makes commercial loans and accepts deposits? If yes, provide name of institution: _____		
b. Frost Bank or any of its subsidiaries, affiliates, or parent? If yes, provide name of subsidiary, affiliate, or parent: _____		
c. Any company controlled by any of the above? If yes, provide name of company: _____		
10. Are any assets pledged or debts secured except as shown?		
11. Have you obtained credit under any other names or with other individuals? If yes, please provide names and Social Security numbers: _____		
12. Do you have any contingent liabilities as a guarantor, co-signer, or endorser of debt that are not shown on the Statement? Are you obligated or a guarantor on any leases (e.g., real estate, equipment) that extend beyond one year?		
If the information in this Statement applies to Applicant and Co-Applicant, each should answer the following questions. If you answer "Yes" to the following questions, please provide an explanation on an attachment.		
13. Have you ever been the subject of a voluntary or involuntary personal bankruptcy or receivership?		
14. Have you ever been a principal or guarantor of any entity that was the subject of a voluntary or involuntary bankruptcy?		
15. Are you a party to any material claims or lawsuits or had a material judgment against you?		
16. Are you an examiner, assistant examiner, or employee of an independent auditor who has the authority to examine or audit Frost?		
17. Are you delinquent on payment of any personal income taxes or real property taxes?		
18. Are you currently, or have you ever been, subject of a delinquent tax lien, or a payment arrangement with the IRS or a state taxing authority?		
19. Have you ever defaulted on a loan (beyond any applicable cure period) in any obligation related to either repayment of debt or the collateral securing such debt?		

SECTION 5: ACKNOWLEDGMENT AND AGREEMENT

I/we have carefully read the information contained in this Statement and am/are providing this Statement to Frost for the purpose of inducing Frost to extend or continue credit or other business relationship from time to time in whatever form. The undersigned understands that Frost is relying on the information contained in and provided in connection with this Statement, and all such information is given for the purpose of obtaining a loan(s) or other credit ("Loan") from Frost. The undersigned agrees that Frost may, without further notice and on a continuing and on-going basis, (a) verify the undersigned's bank records, credit history, and any other information deemed necessary by Frost, and (b) obtain the undersigned's credit report from one or more consumer credit reporting agencies in connection with the application, renewal, modification, extension, review, collection, servicing or administration of the Loan. This authorization specifically permits Frost to obtain or use the undersigned's credit report from one or more consumer credit reporting agencies in connection with all loans and guaranties of the undersigned with Frost and notwithstanding the discharge in bankruptcy of the borrower for liability for a Loan. The undersigned authorizes and directs consumer credit reporting agencies to provide the undersigned's credit report to Frost. The undersigned has a continuing obligation to (a) amend and/or supplement the information provided in or given in connection with this Statement if any of the material facts which have been represented in or given in connection with this Statement should change prior to closing of the Loan, and (b) immediately update all financial information should more current information become available. In the event payments on the Loan become delinquent, Frost may report the names and account information of the undersigned to one or more credit reporting agencies. Frost is authorized to respond to and answer questions about its credit experience with the undersigned, and may share the information it obtains through any credit report with Frost's affiliates.

As long as any obligation or guarantee of the undersigned to Frost is outstanding, the undersigned shall deliver an updated financial statement on an annual basis.

This Statement and any other financial or other information that the undersigned delivers to Frost shall be Frost's property.

The undersigned certifies that the information provided in and given in connection with this Statement is true and correct as of the date set forth opposite the signature(s) on this Statement. The undersigned acknowledges that any information obtained may be disclosed to applicant, any prospective borrower or guarantor of the Loan and any of their representatives, employees, and affiliates. The undersigned certifies that the organizational documents furnished in connection with the Loan are complete and effective. The undersigned acknowledges that any intentional or negligent misrepresentation of such information may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both, and liability for monetary damages to Frost and any other person or entity who may suffer any loss due to reliance upon any misrepresentation which has been made in or in connection with this Statement.

 Date: _____ Co-Applicant Signature: _____ Date: _____

SCHEDULE 1 DEPOSIT ACCOUNTS (Please list IRAs on Schedule 5)

NAME ON ACCOUNT	NAME & LOCATION WHERE HELD	BALANCE	TYPE OF ACCT.	ACCOUNT NO.	RESTRICTED Y OR N
TOTAL			TOTAL OTHER INSTITUTIONS		

SCHEDULE 2 STOCKS, BONDS AND MUTUAL FUNDS

NAME OF ISSUER	Statement Attached	Where Traded	Public Market Value	Private Market Value	Cost	Pledged Yes or No	Restricted* Yes or No	REGISTERED IN NAME OF
TOTAL PUBLICLY TRADED					TOTAL PRIVATELY HELD			

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

SCHEDULE 3 NOTES RECEIVABLE

DUE FROM	ORIGINAL AMT.	PRESENT BALANCE	RATE	MATURITY	PAYMENT TERMS	Collectable	COLLATERAL
TOTAL N/R							

SCHEDULE 4 LIFE INSURANCE AND ANNUITIES (Including employer provided)

COMPANY	Face Amount	BENEFICIARY	CASH VALUE	POLICY LOAN	NET CASH VALUE	INSURED	Pledged? Y or N
TOTAL CASH VALUE OF LIFE INSURANCE							

SCHEDULE 5 DEFERRED COMPENSATION AND RETIREMENT PLANS*

TRUSTEE or PLAN ADMINISTRATOR	HMD9C: 577C1 BH	BENEFICIARY	65@5B79 J5@9	PLAN @C5B	NET PLAN J5@9	IN NAME C:	5779GG 85H9
*INCLUDES IRA ACCOUNTS, KEOGH, 401(k), FULLY VESTED BENEFIT PLANS, ETC.							

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

DUE TO	ORIGINAL 5A C1 BH	PRESENT 65@5B79	RATE	MATURITY	PAYMENT H9FAG	Current? Y or N	COLLATERAL*
NOTES PAYABLE							

*IF YOU ARE CO-MAKER, LIST THE LOAN IN THIS SCHEDULE AND STATE THE BORROWER'S NAME IN THIS COLUMN.

SCHEDULE 9 CONTINGENT LIABILITIES

LIABILITY TYPE	CREDITOR NAME	OBLIGATION AMOUNT	IS CASH OUTLAY ANTICIPATED? Y or N	Maturity Date or Expiration Date
AS GUARANTOR or ENDORSER				
ON LEASES or CONTRACTS				
LEGAL CLAIMS or JUDGEMENTS				
INCOME TAX CLAIM or DISPUTED AMOUNT				
TAX LIABILITY if ASSETS SOLD at STATED VALUES				
OTHER (Describe)				
TOTAL CONTINGENT LIABILITIES				

SCHEDULE 10 OTHER BUSINESS INTERESTS

BUSINESS NAME	NATURE OF BUSINESS	% OWNERSHIP	VALUE	HOW VALUED	BUSINESS RANK

SCHEDULE 11 OTHER ASSETS, LIABILITIES, AND/OR ADDITIONAL REMARKS

OTHER ASSETS	AMOUNT	OTHER LIABILITIES	AMOUNT
TOTAL		TOTAL	

Remarks	