

Personal Financial Statement Acknowledgment

The undersigned has delivered to Zions Bancorporation, N.A. dba _____ (“Lender”) a personal financial statement attached hereto as Exhibit “A” and incorporated herein by this reference (“Financial Statement”) in connection with an extension of credit to the undersigned or to others upon the guaranty of the undersigned (the “Credit”). The undersigned acknowledges that the Financial Statement does not contain all of the information which Lender requests from the undersigned in Lender’s standard-form personal financial statement. Lender will accept the Financial Statement, in lieu of Lender’s standard-form personal financial statement, on the express condition that the undersigned execute and deliver this Acknowledgment to Lender.

Please check all the boxes that apply to the Financial Statement and complete the applicable information below.

You completed the Financial Statement as an individual and do not reside in a community property state or property that you own that is a basis for loan repayment is not located in a community property state.

The income or assets of your spouse will be used as a basis for loan qualification, or you are relying on alimony, child support, or separate maintenance payments from a spouse or former spouse as a basis for loan qualification.

You are married and (1) reside in a community property state, or (2) the property that will secure the loan is in a community property state, or (3) other property that you own is in a community property state and is a basis for loan repayment.

Sole & Separate obligation, you reside or own property in Arizona. The Financial Statement is submitted as a sole & separate financial statement to support a request for credit as a sole and separate debt of the undersigned (and is not based on the credit worthiness of the marital community, if any). All sole and separate income, assets & debts for which you are obligated are listed in the Financial Statement and below. No information (except name) is provided for your spouse (if any).

In addition to the foregoing, and as a supplement to the Financial Statement, please respond to the questions below relative to any contingent liabilities of the undersigned:

	Applicable?	Estimated Amount
Do you have any contingent liabilities as endorser?		\$
Do you have any contingent liabilities as co-maker or guarantor?		\$
Do you have any contingent liabilities on any lease or contract?		\$
Are you involved in pending legal action?		\$
Do you have any other special debt/circumstances?		\$
Do you or your co-applicant have any contested income tax liens?		\$
Total Contingent Liabilities:		\$
Are any of your assets pledged or encumbered? If yes, list assets pledged or encumbered		\$
Are you obligated to pay alimony, child support or maintenance?		\$
Are any of your debts past due?		

Have you ever had any auto, furniture, or other property repossessed?	
Have you filed for bankruptcy?	
Have you applied for a loan at any financial institution in the last six months?	

If the answers to any of the immediately preceding four (4) questions are yes, please explain (you may attach additional pages as necessary):

The information contained above and in the Financial Statement is provided to induce the Lender to extend or to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. The undersigned acknowledge and understand that the Lender is relying on the information provided in the Financial Statement in deciding to grant or continue credit or to accept a guaranty thereof. Each of the undersigned represents, warrants, and certifies that the information provided in the Financial Statement is true, correct, and complete. Each of the undersigned agrees to notify Lender immediately and in writing of any change in name, address, or employment, and of any material adverse change (1) in any of the information contained in the Financial Statement, (2) in the financial condition of any of the undersigned, or (3) in the ability of the undersigned to perform its (or the) obligations in connection with the Credit to Lender. In the absence of such notice or a new and full written financial statement, the Financial Statement shall be considered as a continuing statement and substantially correct. Lender is authorized to (i) obtain consumer reports and other information on the undersigned, including in his/her/their individual, personal capacity(ies); (ii) obtain reports on any businesses with which the undersigned may be associated; and (iii) make all inquiries deemed necessary to verify the accuracy of the information contained in the Financial Statement and to determine the credit-worthiness of the undersigned.

Applicant Signature:

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Signature (Individual 1)

Date Signed

Signature (Individual 2)

Date Signed

Verification of Individual 2 Non-Applicant (if applicable): I represent, warrant and certify to the best of my knowledge that the information contained in the Financial Statement is true, correct and complete; I understand that the information in the statement is provided by the above-referenced applicant to induce Lender to extend or continue the extension of credit to the applicant, and the Lender will rely thereon. The Lender is authorized to (i) obtain consumer reports and other information on the undersigned, including in his/her/their individual, personal capacity(ies); (ii) obtain reports on any businesses with which the undersigned may be associated; and (iii) make all inquiries deemed necessary to verify the accuracy of the information contained in the Financial Statement and to determine the credit-worthiness of the undersigned. I am not, however, applying for individual credit.

Non-Applicant Signature:

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Signature (Individual 2 Non-applicant)

Date Signed

Exhibit "A"

Personal Financial Statement

[see attached]