

# PERSONAL FINANCIAL STATEMENT

- I am applying for individual credit in my own name and am relying on my own income, or assets and not the income or assets of another person as the basis for repayment of the credit requested (complete only Section 1, 3 and 4).
- We are applying for joint credit (complete all sections. If appropriate, the joint applicant may complete a separate Personal Financial Statement, and the application may be submitted together).
- I am applying for individual credit but am relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested (complete all sections. Provide information in Section 2 about the person whose alimony, support, or maintenance payments or income or assets you are relying on. Alimony, child support, or separate maintenance income, need not be revealed if you do not wish to have it considered as a basis for repaying this obligation).
- This statement relates to my guaranty of the indebtedness of other person(s), firm(s), or corporation(s) (complete Sections 1, 3 and 4).

| Section 1 – Individual Information (type or print) |            | Section 2 – Other Party Information (type or print) |            |
|--|------------|---|------------|
| Name   |            | Name  |            |
| Address  |            | Address   |            |
| City, state & zip                                  |            | City, state & zip                                   |            |
| Position or occupation                             |            | Position or occupation                              |            |
| Business name                                      |            | Business name                                       |            |
| Business address                                   |            | Business address                                    |            |
| City, state & zip                                  |            | City, state & zip                                   |            |
| Length of employment                               |            | Length of employment                                |            |
| Res. Phone   | Bus. Phone | Res. Phone  | Bus. Phone |

| Section 3 – Statement of financial Condition as of _____, 20____ |            |   |            |
|--|------------|---|------------|
| Assets   | In dollars | Liabilities   | In dollars |
| Cash on hand and in this bank                                    |            | Notes payable to banks – see Schedule E                 |            |
| Cash in other banks  |            | Notes payable to other institutions – see Schedule E    |            |
| U.S. Gov't & marketable securities – see Schedule A              |            | Due to brokers  |            |
| Non-Marketable securities – see Schedule B                       |            | Amounts payable to others - secured                     |            |
| Restricted, control or margin account stocks                     |            | Amounts payable to others - unsecured                   |            |
| Real Estate owned – see Schedule C                               |            | Accounts and bills due                                  |            |
| Accounts, loans and notes receivables                            |            | Unpaid income tax                                       |            |
| Automobiles  |            | Other unpaid taxes and interest                         |            |
| Other personal property  |            | Real estate mortgages payable – see Schedule C & E      |            |
| Cash surrender value-life insurance – see Schedule D             |            | Other debts (car payments, credit cards, etc) - itemize |            |
| Other assets – itemize – see Schedule F if applicable            |            |   |            |
|  |            |   |            |
|  |            |   |            |
|  |            |   |            |
|  |            | Total Liabilities                                       |            |
|  |            | Net Worth   |            |
| Total Assets   |            | Total Liabilities and Net Worth                         |            |

| Section 4 – Annual Income<br>For Year Ended _____, 20____   | Annual Expenditures  | Liabilities  | Estimated Amounts |
|---|--|--|-------------------|
| Salary, bonuses & commissions \$ _____  | Mortgage/rental payments \$ _____                                  | Do you have any ... Yes or No  | \$ _____          |
| Dividends & interest _____  | Real estate taxes/assessments _____                                | Contingent liabilities (as endorser, co-maker or guarantor)? Yes or No | _____             |
| Real estate income _____  | Taxes-federal, state & local _____                                 | Involvement in pending legal action? Yes or No                         | _____             |
| Other income _____<br>(alimony, child support or separate maintenance income need not be revealed if you do not wish to have considered as a basis for repaying this obligation.) | Insurance payments _____   | Other special debt or circumstances? Yes or No                         | _____             |
| Do you have a will? Yes or No   | Other contract payments _____<br>(car payments, charge cards, etc) | If "yes" to any question(s) describe:                                  | _____             |
| Do you have a trust? Yes or No  | Alimony, child support _____                                       | _____  |                   |
|   | Other expenses _____   | _____  |                   |
| Total Income \$ _____   | Total Expenditures \$ _____  | Total Contingent Liabilities   | \$ _____          |

(complete schedules and sign on reverse)

(use additional schedules if necessary)

**SCHEDULE A – U.S. GOVERNMENT & MARKETABLE SECURITIES**

| Number of shares or Face Value of Bonds | Description | In Name of | Are those registered, pledged or hold by others | Market Value |
|---|-------------|------------|---|--------------|
|   |             |            |   |              |
|   |             |            |   |              |
|   |             |            |   |              |
|   |             |            |   |              |

**SCHEDULE B – NON-MARKETABLE SECURITIES**

| Number of Shares | Description | In Name of | Are these registered, pledged or held by others? | Value | Source of Value |
|------------------|-------------|------------|--|-------|-----------------|
|                  |             |            |  |       |                 |
|                  |             |            |  |       |                 |
|                  |             |            |  |       |                 |
|                  |             |            |  |       |                 |

**SCHEDULE C – RESIDENCES AND OTHER REAL ESTATE (PARTIALLY OR WHOLLY OWNED)**

| Address and Type of Property | Title In Name of | % of Ownership | Date Acquired | Cost | Market Value | Monthly Payment | Mortgage L.C. Amount | Mortgage L.C. Maturity |
|------------------------------|------------------|----------------|---------------|------|--------------|-----------------|----------------------|------------------------|
|                              |                  |                |               |      |              |                 |                      |                        |
|                              |                  |                |               |      |              |                 |                      |                        |
|                              |                  |                |               |      |              |                 |                      |                        |
|                              |                  |                |               |      |              |                 |                      |                        |

**SCHEDULE D – LIFE INSURANCE CARRIED, INCLUDING GROUP INSURANCE**

| Name of Insurance Company | Owner of Policy | Beneficiary and Relationship | Face Amount | Policy Loans | Cash Surrender Value |
|---------------------------|-----------------|------------------------------|-------------|--------------|----------------------|
|                           |                 |                              |             |              |                      |
|                           |                 |                              |             |              |                      |
|                           |                 |                              |             |              |                      |
|                           |                 |                              |             |              |                      |

**SCHEDULE E – BANK AND OTHER INSTITUTIONAL RELATIONSHIPS**

| Name and Address of Creditor | Original Loan/Line Amount | Date of Loan | Maturity Date | Unsecured or secured (List Collateral) | Amount Owed |
|------------------------------|---------------------------|--------------|---------------|--|-------------|
|                              |                           |              |               |  |             |
|                              |                           |              |               |  |             |
|                              |                           |              |               |  |             |
|                              |                           |              |               |  |             |

**SCHEDULE F – BUSINESS VENTURES**

| List Names and Address of Any Business Venture in Which You Are a Principal or Partner | Total Assets Listed in Section 3 | Your % of Ownership | Your Position/Title In the Business | Total Assets of Business | List of Business | Years in Business |
|--|----------------------------------|---------------------|-------------------------------------|--------------------------|------------------|-------------------|
|  |                                  |                     |                                     |                          |                  |                   |
|  |                                  |                     |                                     |                          |                  |                   |
|  |                                  |                     |                                     |                          |                  |                   |
|  |                                  |                     |                                     |                          |                  |                   |

The information contained in this statement is provided to induce you 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 you are relying on the information provided herein 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 herein is true, correct and complete. Each of the undersigned agrees to notify you 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 this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein, and to determine the credit-worthiness of the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned.

Signature (individual) \_\_\_\_\_

Social Security Number \_\_\_\_\_

Date signed \_\_\_\_\_, 20\_\_\_\_

Date of Birth \_\_\_\_\_

Signature (other party) \_\_\_\_\_

Social Security Number \_\_\_\_\_

Date signed \_\_\_\_\_, 20\_\_\_\_

Date of Birth \_\_\_\_\_