# PERSONAL FINANCIAL STATEMENT

Statement of Financial Condition As Of \_\_\_\_\_/\_

Applicant Name:

**Business Phone** 

Co-Applicant Name:

**Business Phone Residence Phone** 

Residence Address

City, State, & Zip

## JOINT CREDIT APPLICATION

By submitting this Personal Financial Statement, we intend to apply for joint credit.

Applicant Signature

**Co-Applicant Signature** 

ASSETS	AMOUNT (\$)	LIABILITIES & NET WORTH	AMOUNT ( \$)
Cash in Bank		Notes Payable to Bank	
(including money market accounts, CDs)		Secured	
Cash in Other Financial Institutions (List)		Unsecured	
(including money market accounts, CDs)		Notes Payable to Others (Schedule F)	
		Secured	
		Unsecured	
		Credit Cards & Accounts Payable	
		Margin Accounts	
Readily Marketable Securities (Schedule A)		Notes Due to Privately Owned Businesses	
Non-Readily Marketable Securities (Schedule A)		Taxes Payable	
Ownership in Privately Owned Businesses (Schedule B)		Personal Residential Mortgages (Schedule D)	
Notes Receivable from Business		Investment Real Estate Debt (Schedule E)	
Notes Receivable from Others		Life Insurance Loans (Schedule C)	
Net Cash Surrender Value of Life Insurance (Schedule C)		Other Liabilities (List):	
Real Estate for Personal Use (Schedule D)			
Real Estate Investments (Schedule E)			
Retirement Accounts (IRA, Keogh, Profit Sharing & Other)			
Automobiles			
		Total Liabilities	
Other Assets (List):			
		Net Worth (Total Assets minus Total Liabilities)	
Total Assets		Total Liabilities & Net Worth	

SOURCES OF INCOME	
Salary	
Bonus and Commissions	
Interest & Dividends	
Real Estate Income	
You need not disclose alimony, child support or separate maintenance income unless you wish the Bank to consider them in a credit decision.	
Other Income (please itemize)	
Total Income	

CONTINGENT LIABILITIES	
As Guarantor, Endorser, or Co-maker	
On Leases or Contracts	
Legal Claims	
Provisions for Federal Income Taxes	
Other Special Debt	
Total Contingent Liabilities	

GENERAL INFORMATION		PERSONAL INFORMATION
Are any assets pledged?	If yes, please list in schedule below.	Business or Employer – Applicant:
Are you a defendant in any suits	or legal actions?	Co-applicant:
US Citizen? If	no, Resident Alien Number:	Date of Birth – Applicant:
Personal bank accounts carried a	at (name of financial institution):	Co-applicant:
		Partner or officer in any other venture?:
Have you or any business you ha	ave owned ever declared bankruptcy?	Do you have a will?
If yes, please explain on addition	onal sheet.	If so, name of executor:

## SCHEDULE OF ASSETS PLEDGED

	Description	Value To Whom Pledged				ledged		
SCHEDULE A - A	ALL SECURITIES INCLUDING	G NON-MONEY MAR	KET M	UTUAL FUNDS (	use additional she	eet if neces	sary)	
NO. OF							PLED	GED
SHARES OR BOND FACE VALUE	DESCRIPTION	OWNER(S)	v	VHERE HELD	CURRENT M. VALUE		YES	NO
READILY MARKE	TABLE SECURITIES (includ	ing Stocks, Bonds, Mu	utual Fu	unds, U.S. Goverr	nments, and Mu	nicipals)		
NON-READILY M	L ARKETABLE SECURITIES (	thinly traded or restric	ted sto	ck)				

## SCHEDULE B – OWNERSHIP IN PRIVATELY HELD BUSINESSES (use additional sheet if necessary)

BUSINESS NAME	NATURE OF BUSINESS	DATE OF INVESTMENT	ORIGINAL INVESTMENT COST	% OF OWNERSHIP	PRESENT VALUE OF YOUR INVESTMENT

	SCHEDULE C – LIFE INSURANCE (use additional sheet if necessary)								
I	INSURANCE COMPANY	FACE AMOUNT TYPE OF		BENEFICIARY	CASH SURRENDER	POLICY	OWNERSHIP	PLEDGED	
	INSURANCE COMPANY	OF POLICY	POLICY	DENEFICIARI	VALUE	LOANS	OWNERSHIP	YES	NO
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SCHECULE D – REAL ESTATE FOR PERSONAL USE (use additional sheet if necessary)									
					PRESENT				
	LEGAL	PURC	HASE	MARKET	LOAN	INTEREST	MATURITY	MONTHLY	
PROPERTY ADDRESS	OWNER	YEAR	PRICE	VALUE	BALANCE	RATE	DATE	PAYMENT	LENDER

SCHEDULE E - REAL ESTATE INVESTMENTS (MAJORITY OWNERSHIP ONLY) (use additional sheet if necessary)									
					PRESENT				
	LEGAL	PURC	-	MARKET	LOAN	INTEREST	MATURITY	MONTHLY	
PROPERTY ADDRESS	OWNER	YEAR	PRICE	VALUE	BALANCE	RATE	DATE	PAYMENT	LENDER

#### SCHEDULE F - NOTES PAYABLE PRESENT SECURED ORIGINAL LOAN INTEREST MATURITY MONTHLY YES NO AMOUNT PAYMENT TYPE BALANCE COLLATERAL RATE LENDER DATE

### REPRESENTATIONS AND WARRANTIES

The information contained in this statement is provided to induce Bank to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that the Bank is relying on the information provided herein in deciding to grant or to continue to grant credit or to accept a guarantee 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 the Bank 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 their obligations to the Bank. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify the Bank as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, the Bank may declare the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. Bank is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. Each of the undersigned to Bank is outstanding, the undersigned shall supply annually an updated personal financial statement. This personal financial statement and any other financial or other information that the undersigned gives Bank shall become the property of the Bank.

The undersigned authorize any person or consumer reporting agency to give Bank a copy of the undersigned's credit report and any other financial information it may have on the undersigned, and to prepare at Bank Bank's request, a consumer investigative report.

Signature:	Date:	Social Security Number:
Signature:	Date:	Social Security Number:

(Rev. 9/06)

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