

## PERSONAL FINANCIAL STATEMENT

- If you are applying for individual credit in your own name, and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, or if this statement relates to your guaranty of the indebtedness of other person(s), firm(s), or corporation(s), complete only Sections 1, 3, and 4.
- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the 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.
- If you are applying for joint credit with another person, complete all Sections, providing information in Section 2 about the joint applicant.

WE INTEND TO APPLY FOR JOINT CREDIT:

\_\_\_\_\_  
APPLICANT

\_\_\_\_\_  
CO-APPLICANT

Section 1 - Individual Information	Section 2 - Other Party Information
Full Name _____	Full Name _____
Address _____	Address _____
Length at Present Address _____	Length at Present Address _____
Previous Address (if less than 5 years at present) _____	Previous Address (if less than 5 years at present) _____
Social Security # _____ Date of Birth _____	Social Security # _____ Date of Birth _____
Employer _____	Employer _____
Employer Address _____	Employer Address _____
Job Title _____ Employment Length _____	Job Title _____ Employment Length _____
Primary Phone # _____ Addtl Phone # _____	Primary Phone # _____ Addtl Phone # _____
E-mail Address _____	E-mail Address _____
Marital Status*: <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated	Marital Status*: <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated
<small>*Do not provide this information if your application is for individual, unsecured credit.</small>	<small>*Do not provide this information if your application is for individual, unsecured credit.</small>

Section 3 - Statement of Financial Condition as of \_\_\_\_\_, 20\_\_\_\_

ASSETS	LIABILITIES
Cash (Schedule 1) _____	Mortgages on Real Estate (Schedule 4) _____
Securities (Schedule 2) _____	Due to Broker Loans (Schedule 5) _____
Life Insurance Cash Value (Schedule 3) _____	Revolving Credit or Installments (Schedule 6) _____
Real Estate (Schedule 4) _____	Business Ventures (Schedule 7) _____
Retirement/Pension/IRA (Schedule 5) _____	Unpaid Taxes _____
Business Ventures (Schedule 7) _____	Other Liabilities _____
Autos/Machinery/Equipment Total Value _____	Total Liabilities _____
Other Assets Total Value _____	Net Worth _____
Total Assets _____	Total Liabilities & Net Worth _____

Section 4 - Annual Income, Expenditures, & Contingent Liabilities

ANNUAL INCOME For Year Ended _____	ANNUAL EXPENDITURES		CONTINGENT LIABILITIES	
Individual    Joint	Individual	Joint	Contingent liabilities (as co-maker or guarantor?)	Yes or No    Individ or Jt
Salary _____	Mortgage/Rent Payments _____	_____	_____	_____
Commission _____	RE Taxes/Insurance Assesments _____	_____	Contested tax liens? _____	_____
Rental _____	Taxes-Federal, State, & Local _____	_____	Other special debt or circumstances? _____	_____
Other Income _____	Other Expenses _____	_____	If "yes" to any question(s) describe in Schedule 8	
Total Income _____	Total Expenditures _____	_____		

Have (either of) you or any firm in which you were a major owner ever declared bankruptcy, or settled any debts for less than the amounts owed? \_\_\_\_\_

Are (either of) you a defendant in any suit or legal action? \_\_\_\_\_

Are (either of) you presently subject to any unsatisfied judgments or tax liens? \_\_\_\_\_

When, if ever, have (either of) you been audited by the IRS? If so, what year? \_\_\_\_\_

Member  
FDIC



SCHEDULE 1 / Cash, Savings, & Certificates of Deposit (Use additional sheet if necessary)

Name of Bank or Financial Institution	Owner	Type of Account	If Pledged, to Whom?	Account Balance

SCHEDULE 2 / Securities Owned or Attach Brokerage Statements

Description	Owner	Are Assets Pledged or Held by Others?	Current Market Value

SCHEDULE 3 / Life Insurance / Group Insurance (Use additional sheet if necessary)

Insurance Company	Policy Owner	Beneficiary	Face Value of Policy	Net Cash Surrender Value	Loans

SCHEDULE 4 / Real Estate Owned (Use additional sheet if necessary)

Property Address	Description	Creditor Name	Purchase Price	Mortgage Balance	Pmt. Amt.	Market Value

SCHEDULE 5 / Profit Sharing / IRA / Pension Accounts / 401k or Attach Brokerage Statements

Name of Institution	Type of Account	Account Balance	Vested Balance	Loans

SCHEDULE 6 / Installment Notes , Credit Lines & Revolving Charge Accts. (Mastercard, Visa, Etc.) (Use additional sheet if necessary)

Name of Creditor	Collateral	Repayment Terms	Balance Due
		per	
		per	
		per	
		per	
		per	

SCHEDULE 7 / Business Ventures (Use additional sheet if necessary)

Business Name/Address	Position/Title	Line of Business	% of Ownership	Assets - Sec. 3	Liabilities - Sec.3	Net Worth of Business

SCHEDULE 8 / Contingent Liabilities

Contingent Liabilities (describe)	Balance Due
As endorser / guarantor	
Taxes / Liens / Judgment / Lawsuits / Other	

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 acknowledges and understands 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 (1) the information provided herein is true, correct and complete and gives a correct and complete showing of the financial condition of the undersigned, (2) the undersigned has no liabilities direct, indirect or contingent except as set forth in this statement, and (3) legal and equitable title to all assets listed herein is in the undersigned's sole name, except as may be herein otherwise noted. 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 and the undersigned hereby authorized all persons of whom you make such inquiries to respond thereto in full. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned.

Date Signed \_\_\_\_\_ Signature (individual) \_\_\_\_\_

Date Signed \_\_\_\_\_ Signature (other party) \_\_\_\_\_