



**PERSONAL FINANCIAL STATEMENT**

**IMPORTANT: Please read these directions before completing this form and check (✓) the appropriate box below.**

- 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 request; complete only the Applicant sections.
- if you are applying for joint credit with another person, complete all sections.
- 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.

APPLICANT			CO-APPLICANT		
Full Name			Full Name		
Street Address			Street Address		
City/State/Zip			City/State/Zip		
County			County		
Since	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	Since	<input type="checkbox"/> Own	<input type="checkbox"/> Rent
Previous Address (if less than 5 years at present)			Previous Address (if less than 5 years at present)		
City/State/Zip			City/State/Zip		
Since	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	Since	<input type="checkbox"/> Own	<input type="checkbox"/> Rent
Social Security #		Date of Birth	Social Security #		Date of Birth
Phone: Residence		Work	Phone: Residence		Work
Employer			Employer		
Address			Address		
Position/Title		Since	Position/Title		Since
Previous Employer			Previous Employer		
Position/Title		How Long	Position/Title		How Long
Dependents (include self)			Dependents (include self)		
Marital Status <input type="checkbox"/> Unmarried <input type="checkbox"/> Married			Marital Status <input type="checkbox"/> Unmarried <input type="checkbox"/> Married		

ASSETS		LIABILITIES	
Cash (Schedule 1)		Installment Loans, Credit Lines, Notes (Schedule 8)	
Securities (Schedule 2)		Credit Cards, Accounts, Support (Schedule 9)	
Life Insurance Cash Value (Schedule 3)		Insurance Loans (Schedule 3)	
Mortgages and Contracts Held by You (Schedule 4)		Mortgages, Real Estate Loans (Schedule 5)	
Real Estate (Schedule 5)		Taxes Due	
Profit Sharing, Pension, Retirement, IRA (Schedule 6)		Other Liabilities (Describe)	
Personal Property (Schedule 7)			
Other Assets (Describe)			
		<b>Total</b>	
<b>Total</b>		<b>(Total Assets Less Total Liabilities)</b>	<b>Net Worth</b>

* ANNUAL INCOME	APPLICANT	CO-APPLICANT	PLEASE ANSWER EACH QUESTION (Yes / No)	APP.	CO-APP
Salary			Are you a Co-Maker, Endorser or Guarantor of any other person's debt?	No	No
Bonuses/Commissions					
Dividends/Interest			Are you a defendant in any suit or legal action?	No	No
Net Real Estate Income					
Other (List)			Have you ever gone through bankruptcy or had a judgment against you?	No	No
			Have you made a will?	No	No
<b>Total</b>					

\* Income from alimony, child support, or maintenance payments need not be entered unless you want it considered as a base for repayment

SCHEDULE 1 / CASH, SAVINGS, & CERTIFICATES		
Name of Bank or Financial Institution	Type of Account	Acct. Balance
		<b>Total</b>

SCHEDULE 2 / SECURITIES OWNED				
Par Value or No. of Shares	Description	Registered in Name(s) of	Listed or Unlisted	Current Market Value
			Listed	
			Listed	
			Listed	
			Listed	
			Listed	
			Listed	
			Listed	
			Listed	
				<b>Total</b>

SCHEDULE 3 / LIFE INSURANCE					
Insurance Company	Insured	Beneficiary	Face Value of Policy	Cash Value of Policy	Loans
					<b>Total</b>

**SCHEDULE 4 / RECEIVABLES DUE TO ME ON MORTGAGES AND CONTRACTS I OWN**

Name of Debtor	Description of Property	First Lien or Second Lien	Date of Maturity	Repayment Terms	Balance Due
				per month	
				per month	
				per month	
<b>Total</b>					

**SCHEDULE 5 / REAL ESTATE OWNED**

Property Description	Name of Creditor	Year Acquired	Purchase Price	Mortgage Balance	Date of Maturity	Repayment Terms	Current Market Value
						per month	
						per month	
						per month	
						per month	
						per month	
						per month	
<b>Total</b>					<b>Total</b>		

**SCHEDULE 6 / PROFIT SHARING AND PENSION / RETIREMENT / IRA**

Name of Institution	Type of Account	Account Balance	Amount Totally Vested	Loans
<b>Total</b>				

**SCHEDULE 7 / PERSONAL PROPERTY**

Type	Description	Value
Vehicles		
Recreational Vehicles		
Household Furnishings		
Jewelry		
Personal Investment Items		
Small Business Net Worth		
Other		
<b>Total</b>		

**SCHEDULE 8 / INSTALLMENTS LOANS, CREDIT LINES AND NOTES**

Name of Creditor	Collateral	Date of Maturity	Repayment Terms	Balance Due
			per month	
			per month	
			per month	
			per month	
<b>Total</b>				

**SCHEDULE 9 / CREDIT CARDS, ACCOUNTS, ALIMONY/CHILD SUPPORT, ETC.**

Name of Company	Repayment Terms	Balance Due
	per month	
	per month	
	per month	
	per month	
	per month	
<b>Total</b>		

You certify that the information provided in this statement is true and correct. So long as you owe any sums to the bank, you agree to give the bank prompt written notice of any material change in your financial condition and, upon request, you agree to provide the bank with an updated personal financial statement. The bank is authorized to retain this personal financial statement whether or not credit is approved and is further authorized to verify your credit and employment history or any other information in this statement. This application does not obligate the bank to make any loan even if you meet the normal standards the bank considers in determining whether to approve or deny the application.

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 Applicant's Signature

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 Date

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 Co-Applicant's Signature

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 Date