



PERSONAL FINANCIAL STATEMENT

Dated: _____

IMPORTANT: Read these directions before completing this Statement

We intend to apply for joint credit.

Applicant _____

Co-Applicant _____

Section 1 – Individual Information (type or print)				Section 2 – Other Party Information (type or print)			
Name				Name			
Address				Address			
				City, State & Zip Code			
Social Security #		Date of Birth		Social Security #		Date of Birth	
Occupation				Occupation			
Business Name				Business Name			
Business Address				Business Address			
Length at current address		Length at employment:		Length at current address		Length at employment	
Res. Phone		Bus. Phone		Res. Phone		Bus. Phone	
Email Address				Email Address			
Section 3 – Statement of Financial Condition as of							
Assets (Do not include assets of doubtful value)	In dollars (omit cents) Individual	Joint Y/N	If joint, with whom	Liabilities	In dollars (omit cents) Individual	Joint Y/N	If joint, with whom
Cash, Checking & Savings, CD's – see Schedule A				Notes payable to banks & others – see Schedule H			
U.S. Gov't & marketable securities – see Schedule B				Due to brokers			
Non-marketable securities – see Schedule C				Amounts payable to others-secured			
Securities held by broker in margin accounts				Amounts payable to others – unsecured			
Restricted, control or margin account stocks				Accounts and bills due			
Real estate owned – see Schedule D				Unpaid income tax			
Accounts, loans & notes receivable				Other unpaid taxes & interest			
Automobiles				Real estate mortgages payable – see Schedule D & H			
Cash surrender value-life insurance-See Schedule E							
Vested interest in deferred compensation/profit-sharing plan-See Schedule F							
Business ventures-see Schedule G							
Other Assets/personal property Itemize-see Schedule G if applicable				Total Liabilities			
				Net Worth			
Total Assets				Total Liabilities & Net Worth			

Section 4 – Annual Income for Year Ended

	Individual	Joint	Annual Expenditures	Individual	Joint	Contingent Liabilities Estimated Amount	Individual	Joint
Salary, bonuses & commissions			Mortgage/rental payments			Do you have any ... Yes No		
Dividends & interest			Real Estate taxes & assessments			Contingent liabilities (as Endorser, co-maker or Guarantor?) <input type="checkbox"/> <input type="checkbox"/>		
Real Estate income			Taxes-federal, state & local			On leases? Contracts? <input type="checkbox"/> <input type="checkbox"/>		
Other Income (alimony, child support or separate			Insurance payments			Involvement in pending Legal actions? <input type="checkbox"/> <input type="checkbox"/>		
Maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation)			Other contract payments (car payments, charge cards)			Contested income tax Liens? <input type="checkbox"/> <input type="checkbox"/>		
			Alimony, child support, maintenance			Any estimated capital gains tax on unrealized Asset appreciation? <input type="checkbox"/> <input type="checkbox"/>		
			Other expenses			Other special debt or Circumstances? <input type="checkbox"/> <input type="checkbox"/>		
Total Income	\$	\$	Total Expenditures	\$	\$	If yes to any question(s) describe:		
						Total Contingent Liabilities	\$	\$

SCHEDULE A – CASH, CHECKING AND SAVINGS ACCOUNTS, CERTIFICATES OF DEPOSIT, MONEY MARKET FUNDS, ETC.

Name of Financial Institution	Type of Account	Owner	(J)	If Pledged, to whom?	Balance
			<input type="checkbox"/>		
			<input type="checkbox"/>		
			<input type="checkbox"/>		

SCHEDULE B – U.S. GOVERNMENT & MARKETABLE SECURITIES (Use additional sheet if necessary)

Number of Shares or Face Value of Bonds	Description	In Name of	Are these registered, pledged or held by others?	Market Value	Exchanges where traded

SCHEDULE C – NON-MARKETABLE SECURITIES (Use additional sheet if necessary)

Number of Shares or Face Value of Bonds	Description	In Name of	Are these registered, pledged or held by others?	Market Value	Exchanges where traded

SCHEDULE D – INVESTMENTS IN REAL ESTATE (Use additional sheet if necessary)

Description/Location of Real Estate Investment	(J)	Date of Original Investment/Amount	% Owned by You	Market Value of Your % of Investment	Present Balance	Monthly Payment	Mortgage Maturity Date	Mortgage Owed To
	<input type="checkbox"/>							
	<input type="checkbox"/>							
	<input type="checkbox"/>							

SCHEDULE E – LIFE INSURANCE CARRIED, INCLUDING GROUP INSURANCE

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

SCHEDULE F – VESTED INTEREST IN DEFERRED COMPENSATION/PROFIT-SHARING PLANS

% Vested	Company Name	Account Number	Manner of Payout (Annuity, Lump Sum)	Distribution Date	Beneficiary	Amount

SCHEDULE G – BUSINESS VENTURES (Use additional sheets if necessary)

List Name and Address of Any Business Venture In Which You Are a Principal or Partner	Position/Title in the Business	Line of Business	Years in Business	Total Assets Listed in Section 3	% of Ownership	Net Worth of Business	Present Net Value of your Investment

SCHEDULE H – LOANS OWING BANKS, BROKERS, FINANCE COMPANIES, AND OTHERS (MASTERCARD, VISA, ETC.)

Owing to (Acct. No.)	(J)	Date of Original Borrowing/Amount	Present Balance	Due	Monthly Payment	Date of Final Payment	Secured by
	<input type="checkbox"/>						
	<input type="checkbox"/>						
	<input type="checkbox"/>						
	<input type="checkbox"/>						
	<input type="checkbox"/>						
	<input type="checkbox"/>						

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? If yes, please provide details on a separate sheet.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are (either of) you a defendant in any suit or legal action?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are (either of) you presently subject to any unsatisfactory judgments to tax liens?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
When, if ever, have (either of) you been audited by the IRS?		

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 authorizes 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) _____

Important information about procedures for opening a new account:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. In all cases, protection of our customers' identity and confidentiality is our pledge to you.

Right to Receive Copy of Appraisal: If the property securing this loan is a 1-4 family residential dwelling, we may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.