



Personal Financial Statement

CONTACT YOUR REPRESENTATIVE AT THE BANK IF YOU HAVE ANY QUESTIONS REGARDING THE COMPLETION OF THIS FORM

Mark appropriate line with an "X" concerning credit request and initial (if requested) after printing.

- ___ 1. 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 a basis of repayment of the credit requested.
- ___ 2. This is an application for joint credit with another person.
- ___ 3. We intended to apply for joint credit. Please initial here: _____ Applicant _____ Co-Applicant
- ___ 4. You are applying for individual credit, but are relying on the income or assets of another person as the basis for repayment of the credit requested.

APPLICANT

Name:	
Social Security Number:	
Address:	
Telephone Number:	
Email Address:	
Date of Birth:	
Present Employer:	
Position:	
Address of Employer:	

CO-APPLICANT

Name:	
Social Security Number:	
Address:	
Telephone Number:	
Email Address:	
Date of Birth:	
Present Employer:	
Position:	
Address of Employer:	

INSTRUCTIONS: Please follow the steps below to aid in the completion of your personal financial statement. If you are not using a computer to complete the form, print off a blank copy and fill it in by hand. Round numbers to the nearest \$100.

- Step 1:** Enter the date of valuation.
- Step 2:** Complete the Income & Contingent Liabilities Schedules.
- Step 3:** Complete Schedules A - J. As you complete each Schedule totals will accumulate. Once you have completed a Schedule, the total should be transferred to the Summary of Assets & Liabilities. If you need more room in a particular schedule, attach an additional sheet of paper with the detail and reference the sheet in the Schedule. Be sure to enter the total of the attached sheet in the Schedule so it will reflect in the Summary totals.
- Step 4:** The Summary of Assets and Liabilities is a summary based on your completion of Schedules A - J. If you are using a computer, these cells will be automatically completed for you. If you are completing the form by hand please transfer the total of each Schedule to the corresponding Summary section.
- Step 5:** Complete questions on page 5 as instructed.
- Step 6:** Print, sign, and return your personal financial statement to your lending officer. **DO NOT** send back via email for security reasons.

DATE OF VALUATION: _____

SCHEDULE I (LIABILITIES): NOTES PAYABLE TO BANKS, OTHERS, & INSTALLMENT CONTRACTS PAYABLE

TO WHOM PAYABLE	ADDRESS	COLLATERAL OR UNSECURED	PAYMENT TERMS	UNPAID BALANCE
Banks				
			\$ / Month	
			\$ / Month	
			\$ / Month	
			\$ / Month	
Total To Banks:				
Others				
			\$ / Month	
			\$ / Month	
			\$ / Month	
			\$ / Month	
Total To Others:				
Installment Contracts				
			\$ / Month	
			\$ / Month	
			\$ / Month	
			\$ / Month	
Total To Installment Contracts:				

SCHEDULE J (LIABILITIES): DEPT. STORES, CREDIT CARDS, TAXES PAYABLE, & OTHER LIABILITIES

TO WHOM PAYABLE	ADDRESS	COLLATERAL OR UNSECURED	PAYMENT TERMS	UNPAID BALANCE
Dept. Stores & Credit Cards			\$ / Month	
Taxes Payable			\$ / Month	
Other Liabilities				
			\$ / Month	
			\$ / Month	
			\$ / Month	
Total Other Liabilities:				

SUMMARY

ASSETS	AMOUNT	LIABILITIES	AMOUNT
Cash in this Bank (Sch. A)		Mortgage on Homestead (Sch. H)	
Cash in other Banks (Sch. A)		Mtgs. or Liens on Other Real Estate (Sch. H)	
Securities Owned (Sch. B) {Attach Statements}		Notes Payable to Banks (Sch. I)	
Cash Surrender Value of Life Ins. (Sch. C)		Notes Payable to Others (Sch. I)	
Homestead (Sch. D)		Installment Contracts Payable (Sch. I)	
Other Real Estate Owned (Sch. D)		Loans on Life Insurance (Sch. C)	
Automobiles (Sch. E)		Dept. Stores, Credit Cards & Others (Sch. J)	
Personal Property (Sch. E)		Income Taxes Payable (Sch. J)	
Other Assets (Sch. E)		Other Liabilities (Sch. J)	
Due from Friends, Relatives, & Others (Sch. F)			
Mortgage & Contracts for Deed Owned (Sch. G)		TOTAL LIABILITIES	
		Net Worth (Total Assets Less Total Liabilities)	
Total:		Total:	

INSTRUCTIONS: Answer the following questions. Indicate Yes or No with an "X" in front of your answer.

Have you ever gone through bankruptcy or had a judgement against you?

Applicant: _____ Yes _____ No
Co-Applicant: _____ Yes _____ No

Are any assets pledged or debts secured except as shown?

Applicant: _____ Yes _____ No
Co-Applicant: _____ Yes _____ No

Have you made a will?

Applicant: _____ Yes _____ No
Co-Applicant: _____ Yes _____ No

Number of dependents (If none check "None")

Applicant: _____ None
Co-Applicant: _____ None

Marital Status (answer only if this financial statement is provided in connection with a request for secured credit or applicant is seeking a joint account with spouse) (Unmarried includes single, divorced, and widowed)
Please enter M=Married; S=Seperated; U=Unmarried

Applicant: _____
Co-Applicant: _____

The foregoing statement, submitted for the purpose of obtained credit, is true and correct in every detail and fairly shows my/our financial condition at the time indicated. I/we will give you prompt written notice of any subsequent substantial change in such financial condition occurring before discharge of my/our obligations to you. I/we understand that you will retain this personal financial statement whether or not you approve the credit in connection with which it is submitted. You are also authorized to check my/our credit and employment history or any other information contained herein.

THE UNDERSIGNED CERTIFY THAT THE INFORMATION CONTAINED ON THIS FORM
HAS BEEN CAREFULLY REVIEWED AND THAT IT IS TRUE AND CORRECT IN ALL RESPECTS.

Date

Applicant's Signature

Date

Co-Applicant's Signature (If you are requesting the financial accommodation jointly)