

**PERSONAL FINANCIAL STATEMENT**

**SECTION 1 - INDIVIDUAL INFORMATION (Type or Print)**

Name: \_\_\_\_\_  
 Residence address: \_\_\_\_\_  
 City, State & Zip: \_\_\_\_\_  
 Social Security #: \_\_\_\_\_  
 Date of Birth: \_\_\_\_\_  
 Position or Occupation: \_\_\_\_\_  
 Business Name: \_\_\_\_\_  
 Business Address: \_\_\_\_\_  
 City, State & Zip: \_\_\_\_\_  
 Residence Phone: \_\_\_\_\_  
 Business Phone: \_\_\_\_\_  
 Email Address: \_\_\_\_\_

**SECTION 2 - OTHER PARTY INFORMATION (Type or Print)**

Name: \_\_\_\_\_  
 Residence address: \_\_\_\_\_  
 City, State & Zip: \_\_\_\_\_  
 Social Security #: \_\_\_\_\_  
 Date of Birth: \_\_\_\_\_  
 Position or Occupation: \_\_\_\_\_  
 Business Name: \_\_\_\_\_  
 Business Address: \_\_\_\_\_  
 City, State & Zip: \_\_\_\_\_  
 Residence Phone: \_\_\_\_\_  
 Business Phone: \_\_\_\_\_  
 Email Address: \_\_\_\_\_

**SECTION 3 - STATEMENT OF FINANCIAL CONDITION AS OF:** \_\_\_\_\_

ASSETS (Do not include assets of doubtful value)	In Dollars (Omit Cents)	LIABILITIES	In Dollars (Omit Cents)
<b>Numbers represent schedules on reverse side to be completed</b>			
Cash on hand and in banks - 1	\$ _____	Notes payable to banks - secured - 7	\$ _____
U.S. Gov't & Marketable Securities - 2	\$ _____	Notes payable to banks - unsecured - 7	\$ _____
Non-Marketable Securities - 3	\$ _____	Loans pledged with securities - 2 & 3	\$ _____
Partial interest in real estate equities - 4	\$ _____	Unpaid income tax	\$ _____
Real estate owned - 4	\$ _____	Other unpaid taxes and interest	\$ _____
Loans Receivable	\$ _____	Partial interest in real estate mortgages payable - 4	\$ _____
Autos & other personal property - 5	\$ _____	Real Estate mortgage payable - 4	\$ _____
Cash value life insurance - 6	\$ _____	Life Insurance Loans - 6	\$ _____
		Loans in partnerships/private owned businesses- 7	\$ _____
Other Assets - Itemize	\$ _____	Other liabilities not listed above to include credit cards - 8	\$ _____
	\$ _____		
	\$ _____		
Retirement Accounts - (pensions, 401K, IRAs, etc.)	\$ _____	<b>TOTAL LIABILITIES</b>	\$ _____
	\$ _____		
	\$ _____	<b>NET WORTH</b>	\$ _____
<b>TOTAL</b>	\$ _____	<b>TOTAL LIABILITIES &amp; NET WORTH</b>	\$ _____

**CONTINGENT LIABILITIES**

Do you have any contingent liabilities? \_\_\_\_\_ If yes, please describe: \_\_\_\_\_  
 As endorser, co-maker or guarantor? \_\_\_\_\_ If yes, please describe & state amount: \_\_\_\_\_ \$  
 Legal Claims? \_\_\_\_\_ If yes, please describe & state amount: \_\_\_\_\_ \$  
 Other Special debt? \_\_\_\_\_ If yes, please describe & state amount: \_\_\_\_\_ \$  
 Do you have contested income tax liens? \_\_\_\_\_ If yes, please describe & state amount: \_\_\_\_\_ \$

**GENERAL INFORMATION**

Do you have a will? \_\_\_\_\_ If yes, please name executor: \_\_\_\_\_  
 Are you a partner or officer in any other venture? \_\_\_\_\_ If yes, please describe: \_\_\_\_\_  
 Obligated to pay Alimony, child support or maintenance payments? \_\_\_\_\_ If yes, please describe: \_\_\_\_\_  
 Pledged assets other than as described on schedules? \_\_\_\_\_ If yes, please describe: \_\_\_\_\_  
 Are you a defendant in any suits or legal actions? \_\_\_\_\_ If yes, please describe: \_\_\_\_\_  
 Have you ever declared bankruptcy? \_\_\_\_\_ If yes, please describe: \_\_\_\_\_

**ANNUAL SOURCES OF INCOME**

	APPLICANT	CO-APPLICANT
<b>Note to Applicant:</b> Your income from alimony, child support or separate maintenance need not be revealed if you choose not to have it considered on the basis of credit. Complete <b>Co-Applicant</b> information only if financial statement is to apply or maintain secured/joint credit or if you are relying on Co-Applicant's income to repay credit.		
Salary (\$ reported on W-2) or Bus. Net Income	\$ _____	\$ _____
Bonus & Commissions	\$ _____	\$ _____
Interest & Dividends	\$ _____	\$ _____
Real Estate Income (Schedule 4)	\$ _____	\$ _____
Business Income or Loss	\$ _____	\$ _____
Royalties	\$ _____	\$ _____
Other (itemize)	\$ _____	\$ _____
<b>TOTAL</b>	\$ _____	\$ _____

**SCHEDULE 1 - CASH ON HAND IN BANKS**

Type of Account	Financial Institution	In name of	Pledged?	Balance
				\$
				\$
				\$
<b>TOTALS</b>				\$

**SCHEDULE 2 - U.S. GOVERNMENT & MARKETABLE SECURITIES**

# of shares or face value (bonds)	Description	In name of	Pledged?	Market Value
				\$
				\$
				\$
<b>TOTALS</b>				\$

**SCHEDULE 3 - NON-MARKETABLE SECURITIES**

# of shares	Description	In name of	Pledged?	Source of value?	Value
					\$
					\$
<b>TOTALS</b>					\$

**SCHEDULE 4 - REAL ESTATE & PARTIAL INTEREST IN REAL ESTATE (Attach additional sheet for additional properties)**

Address and type of property	Title in name of	% own'd	Date acquired	Cost	Market Value	Monthly Payment	Mortgage Balance	Taxes Current?
				\$	\$	\$	\$	
				\$	\$	\$	\$	
				\$	\$	\$	\$	
<b>TOTALS</b>				\$	\$	\$	\$	

**SCHEDULE 5 - AUTOMOBILES & OTHER PERSONAL VEHICLES (Motor homes, motorcycles and other titled vehicles)**

Description	Type of vehicle	In name of	Source of value	Current market value
			\$	\$
			\$	\$
			\$	\$
<b>TOTALS</b>			\$	\$

**SCHEDULE 6 - LIFE INSURANCE CARRIED, INCLUDING N.S.L.I. AND GROUP INSURANCE**

Name of insurance company	Owner of policy	Beneficiary	Face amount	Policy Loans	Cash surrender value
			\$	\$	\$
			\$	\$	\$
<b>TOTALS</b>			\$	\$	\$

**SCHEDULE 7 - LOANS SECURED/LOANS UNSECURED/EQUITY IN PARTNERSHIPS/PRIVATELY OWNED BUSINESSES**

Name of Lender	Credit in the name of	Collateral description/unsecured	% own'd	Original date	Limit or orig. bal	Current balance	Monthly payment
					\$	\$	\$
					\$	\$	\$
					\$	\$	\$
<b>TOTALS</b>					\$	\$	\$

**SCHEDULE 8 - OTHER LIABILITIES AND CREDIT CARDS**

Name of Lender	Credit in the name of	Orig. date	Credit limit/orig. bal.	Current balance	Monthly payment
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
<b>TOTALS</b>			\$	\$	\$

**PERSONAL ADVISORS - APPLICANT**

Insur. Agent:	Phone:
Attorney:	Phone:
Investment Advisor:	Phone:
Accountant:	Phone:
Executor in will:	Phone:

**PERSONAL ADVISORS - CO-APPLICANT**

Insur. Agent:	Phone:
Attorney:	Phone:
Investment Advisor:	Phone:
Accountant:	Phone:
Executor in will:	Phone:

**Agreement:** I (we) understand that the Bank is relying on the information provided in this statement to extend or continue to extend credit. I (we) warrant that the information provided is true, correct and complete. I (we) agree to notify you immediately and in writing of any change of name, address, employment and any material adverse change that adversely affects the information in the statement, the financial condition of the undersigned, or my (our) ability to fulfill my (our) obligations. You are authorized to make whatever inquiries are necessary to verify the information provided, including, but not limited to obtaining reports from credit reporting agencies. You are authorized to answer questions about your credit experience with me (us).

Applicant Signature: \_\_\_\_\_ Co-Applicant Signature: \_\_\_\_\_

Date Signed: \_\_\_\_\_ Date Signed: \_\_\_\_\_