



Personal Financial Statement

- I am applying for individual credit in my own name and relying on my own income or assets and not the income or assets of another person as the basis for repayment of the credit requested. Complete the entire form, except for section B.
- We are applying for joint credit. Complete all Sections, providing information in Section B about the joint applicant.

Applicant Signature

Co-Applicant Signature

- This statement relates to the guaranty of the indebtedness of another person(s), firm(s) or entity(s). Complete all applicable Sections.

WHEN YOU HAVE COMPLETED ALL APPLICABLE SECTIONS YOU MUST SIGN AND DATE THE SIGNATURE AND AUTHORIZATION BOX.

IF YOU NEED ADDITIONAL SPACE TO COMPLETE ANY SECTION, PLEASE UTILIZE THE ADDITIONAL INFORMATION SECTION.

Section A: APPLICANT				Section B: CO-APPLICANT			
Name				Name			
Social Security No.	Date of Birth	Home Phone		Social Security No.	Date of Birth	Home Phone	
Cell Phone	Email			Cell Phone	Email		
Present Street Address			No. Years	Present Street Address			No. Years
City/State/Zip				City/State/Zip			
Previous Street Address (if at present address less than one year)			No. Years	Previous Street Address (if at present address less than one year)			No. Years
City/State/Zip				City/State/Zip			
Employer			No. Years	Employer			No. Years
Business Street Address			Business Phone	Business Street Address			Business Phone
City/State/Zip				City/State/Zip			
Position/Title		Type of Business		Position/Title		Type of Business	
Date of Will	Name of Executor			Date of Will	Name of Executor		
No. of Dependents	Age(s) of Dependent(s)			No. of Dependents	Age(s) of Dependent(s)		
Name and Address of Personal Reference				Name and Address of Personal Reference			

BALANCE SHEET

	<u>Applicant</u>	<u>Co-Applicant</u>	<u>Joint Ownership</u>	<u>Total</u>
<u>ASSETS</u>				
Cash in Banks (Schedule A)				
Listed Securities - Stocks & Bonds (Schedule B)				
Cash Value Life Insurance Net of Loans (Schedule C)				
Other Liquid Assets				
Sub Total - Liquid Assets				
Real Estate - Personal Residence(s) (Schedule D)				
Investment Real Estate - Wholly Owned (Schedule E)				
Investment Real Estate - Partial Owned (Schedule F)				
General and Limited Partnership Investments Not Including Real Estate (Schedule G)				
Closely Held Businesses/Investments (Schedule H)				
IRA/Keogh/401K Accounts (Schedule I)				
Vested Interest In Pension/Profit Sharing/Deferred Compensation (Schedule J)				
Accounts and Notes Receivable (Schedule K)				
Securities Held By Broker In Margin Accounts				
Automobiles and Personal Property				
Other Assets: (List)				
TOTAL ASSETS				
<u>LIABILITIES</u>				
Notes Payable To Banks - Secured (Schedule L)				
Notes Payable To Banks - Unsecured (Schedule L)				
Notes Payable - Other (Schedule L)				
Accounts Payable (Schedule L)				
Credit Cards				
Due To Broker On Margin Accounts				
Unpaid Income Tax				
Real Estate Mortgages - Personal Residence(s) (Schedule D)				
Real Estate Mortgages - Investment Real Estate Wholly Owned (Schedule E)				
Other Liabilities: (List)				
TOTAL LIABILITIES				
NET WORTH (Total Assets Minus Total Liabilities)				

SCHEDULE - A CASH, CHECKING, SAVINGS, CERTIFICATE OF DEPOSIT AND MONEY MARKET ACCOUNTS				
Name Of Financial Institution	Account Type	In Name Of	If Pledged - to whom?	Total
TOTAL				

Schedule B Listed Securities - Stocks & Bonds - (DO NOT INCLUDE RETIREMENT ASSETS)

Description	# Of Shares Or Face Value	In Name Of	If Pledged - to whom?	Cost	Market Value
TOTAL					

Schedule C Life Insurance (Including Group Insurance)

Name Of Insurance Company	Owner Of Policy	Beneficiary	Face Amount	Policy Loans	Cash Value
TOTAL					

Schedule D Real Estate Owned - Personal Residence(s) (List Mortgages Individually By Property)

Property Type and Location	In Name Of*	Year Acquired	Cost	Market Value	Mortgage Amount	Monthly Payment
TOTALS						

Schedule E Investment Real Estate - Wholly Owned

Property Type and Location	In Name Of*	Cost	Monthly Payment	Gross Rent	Net Rental Income (Gross Rent Less Expenses)
	Year Acquired	Market Value	Mortgage Amount	Expenses Excl. Interest & Depr.	
Total of Market Values and Mortgage Amounts				Total Net Rent Inc	

Schedule F Investment Real Estate - Partially Owned

Property Type and Location	In Name Of*		Total Cost Of Property	Annual Mortgage Payments	Net Value (Mkt. Value less Debt)	Annual Rent Receipts	Net Rental Inc. (Rent less Exp.)
	% Owned	Year Acquired	Total Market Value Of Property	Total Mortgage Debt	Your Value (Net Value X % Owned)	Expenses Excl. Interest & Depr.	Your Portion of Net Rental Inc.
Total Your Value							

*If property is in a land trust is the beneficial interest assigned? Yes ___ No ___ To Whom _____
 Are you contingently liable as guarantor on any of the above obligations? Yes ___ No ___

Schedule G General and Limited Partnership Investments Not Including Real Estate

Name Of Partnership	In Name Of	% Owned	Limited Or General	Amount Invested	Market Value	If Pledged - to whom?
TOTAL						

Schedule H Closely Held Businesses/Investments

Description	In Name Of	# Of Shares Owned	% Owned	Book Value As Of	Amount	If Pledged - to whom?
TOTAL						

Schedule I IRA, Keogh, 401K Accounts

Type Of Account	In Name Of	Beneficiary	Institutional Holder	Total Value	Vested Amount
TOTALS					

Schedule J Vested Interest In Pension, Profit Sharing and Deferred Compensation Plans

Name Of Company	In Name Of	Beneficiary	Payout Basis	Date Available	Vested Amount
TOTAL					

Schedule K Accounts and Notes Receivable

Name Of Debtor	Collateral	Interest Rate	Payment Schedule	Payment Amount	Total Due
TOTAL					

Schedule L Notes and Accounts Payable To Banks and Others

Payable To	In Name Of	Collateral	Payment Schedule	Payment Amount	Amount Owing
TOTAL					

INCOME STATEMENT

	Previous Calendar Year			Anticipated Current Calendar Year		
	<i>Applicant</i>	<i>Co-Applicant</i>	<i>Total</i>	<i>Applicant</i>	<i>Co-Applicant</i>	<i>Total</i>
ANNUAL INCOME						
Salary (Gross)						
Bonus and Commissions						
Interest						
Dividends						
Rental Income (Net)						
Trust Income						
Pension/Annuity Income						
Alimony, Child Support, Separate Maintenance*						
Partnership Income						
Capital Gains						
Other: (List)						
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TOTAL INCOME						

	Previous Calendar Year			Anticipated Current Calendar Year		
	<i>Applicant</i>	<i>Co-Applicant</i>	<i>Total</i>	<i>Applicant</i>	<i>Co-Applicant</i>	<i>Total</i>
ANNUAL EXPENSES						
Residential Mortgage Payments						
Residential Real Estate Taxes						
Consumer Loan Payments						
Credit Card Payments						
Other Loan Payments						
Alimony/Child Support/Maint.						
Other Expenses Over 5% of Income: (List)						
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TOTAL EXPENSES						

*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 the obligation

Contingent Liabilities

- Do you have any contingent liabilities? Yes No \$ _____
- Are you contingently liable for any partnership/other contributions? Yes No \$ _____
- Are you an endorser, co-maker or guarantor? Yes No \$ _____
- Do you have any outstanding Letters Of Credit? Yes No \$ _____
- Are you contingently liable on any leases or contracts? Yes No \$ _____
- Are there any suits or legal actions pending against you? Yes No \$ _____
- Are any of your tax obligations past due? Yes No \$ _____

If yes to any explain: _____

General Questions

- Are there any bad or doubtful assets excluded from the attached Balance Sheet? Yes No
- Are you a partner or officer in any other venture? Yes No
- Are any assets pledged other than as described on the attached schedules? Yes No
- Have any of your debts ever been discharged, satisfied or settled under the Bankruptcy Act? Yes No
- Have you gifted, forfeited or transferred any assets in the last 36 months? Yes No

If yes to any explain: _____

