

# Personal Financial Statement

I may apply for a credit extension, loan or other financial accommodation alone or together with someone else ("Co-Applicant"). If I apply with a Co-Applicant and our combined assets and debts can meaningfully and fairly be presented together, the Co-Applicant and I may complete this required statement and any supporting schedules jointly. Otherwise separate forms and schedules are required.

Applicant			Co-Applicant		
Full Name			Full Name		
Street Address			Street Address		
City / State / Zip			City / State / Zip		
County			County		
Since:	Own	Rent \$ _____ /Mo.	Since	Own	Rent \$ _____ /Mo.
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
Dependents (Include Self & Ages)			Dependents (Include Self & Ages)		
Marital Status *    Unmarried            Married            Separated			Marital Status *    Unmarried            Married            Separated		
<b>*Do not provide this information if your application is for individual, unsecured credit</b>					

**Please Complete Schedules 1 - 8 before this section.**

Date of Valuation: \_\_\_\_\_ (Attach separate sheets if more space is needed)

Assets	Joint-J	Sole-S	Amount (\$)	Liabilities	Joint-J	Sole-S	Amount (\$)
Cash (Schedule 1)							
Securities (Schedule 2)				Short Term Notes Due to Others			
Life Insurance Cash Value (Schedule 3)				Insurance Loans (Schedule 3)			
Mortgages and Contracts I Own (Schedule 4)							
Homestead (Schedule 5)				Mortgages on My Home (Schedule 5)			
Other Real Estate (Schedule 5)				Mortgages on Other Real Estate (Schedule 5)			
Profit Sharing, Pension & IRA Accounts(Schedule 6)				Loans Against Retirement Accounts (401K, IRA, etc.)			
Investment in Closely Held Co (Sch 7)							
Automobiles (Describe)				Installment Loans and Contracts			
Personal Property				Loans Payable to Banks (Include Credit Cards) (Schedule 8)			
Jewelry/art/electronics							
Other Tangible Assets (Describe)				Other Liabilities (Describe)			
				Taxes (Federal & State)			
				<b>Total Liabilities \$</b>			
			<b>Total Assets \$</b>	<b>(Total Assets Less Total Liabilities)</b>			<b>Net Worth \$</b>

Contingent Liabilities (Schedule 8)	Available Credit Lines (Excluding Credit Cards) (Schedule 7)	
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Annual Income		Amount (\$)	Annual Expenditures		Amount (\$)
Salary (Applicant)			Federal Income and Other Taxes		
Salary (Co-Applicant)			State Income and Other Taxes		
Bonuses & Commissions (Applicant)					
Bonuses & Commissions (Co-Applicant)			Mortgage Payments	Residential (Schedule 5)	
				Investment (Schedule 5)	
Rental Income (Schedule 5)			Property Taxes	Residential	
				Investment	
Interest Income			Interest & Principal Payments on Loans		
Dividend Income					
Capital Gains					
Partnership Income			Alimony / Child Support		
Other Investment Income					
Other Income (List) **					
<b>Total Income \$</b>			<b>Total Expenditures \$</b>		

\*\* Income from 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 this obligation.

Schedule 1 CASH, SAVINGS, CERTIFICATES AND MONEY MARKET ACCOUNTS					
Name of Bank, Financial Institution or Brokerage Firm	Type of Account	In Whose Name ?	Pledged?		Account Balance (\$)
			Yes	No	
<b>Total (\$)</b>					

Schedule 2 SECURITIES OWNED								
Number of Shares or Bond Amount	Description	Pledged?		In Whose Name(s) Registered?	Cost (\$)	Present Market Value (\$)	Exchange Listed-L Unlisted-U	Controlled-C Restricted-R
		Yes	No					
<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, MORTGAGES AND / OR CONTRACTS I OWN					
Name of Debtor	Description of Property	First Lien or Second Lien	Date of Maturity	Repayment Terms	Balance Due (\$)
				per	
				per	
				per	
<b>Total (\$)</b>					

Schedule 5 REAL ESTATE OWNED											
PERSONAL RESIDENCE Property Address	Legal Owner	Purchase		Market Value	Present Loan Bal. \$	Interest Rate	Loan Maturity Date	Monthly Rental Income	Monthly Payment(s)	Lender	
		Yr	Price								
<b>Total (\$)</b>											
INVESTMENT / PARTNERSHIPS Property Address	Owner-ship %	Legal Owner	Purchase		Market Value	Present Loan Bal. \$	Interest Rate	Loan Maturity Date	Monthly Rental Income	Monthly Payment(s)	Lender
			Yr	Price							
<b>Total (\$)</b>											

Schedule 6 PROFIT SHARING, PENSION, AND IRA ACCOUNTS (INCLUDES 401 K)				
Name of Institution or Plan	Type of Acct	Account Balance (\$)	Amount Totally Vested (\$)	Loans (\$)
<b>Total (\$)</b>				

Schedule 7 INVESTMENT IN CLOSELY HELD CO & PARTNERSHIPS							
Type of Investment	Value of Investment	% Owned	Value of Ownership	Related Debt			
					% of Debt		
<b>Total (\$)</b>							

Schedule 8		LOANS PAYABLE TO BANKS & OTHERS (INCLUDE CREDIT CARDS)					
To Whom Payable	Address	Interest Rate	Describe Collateral or indicate if Unsecured	How Payable		Maturity Date	Unpaid Balance (\$)
				Amount (\$) Owed	Per		
					Month		
					Month		
					Month		
					Month		
<b>Total (\$)</b>							

Schedule 9		CONTINGENT LIABILITIES						
				Applicant		Co-Applicant		
				Yes	No	Yes	No	
Are you a co-maker, endorser or guarantor on any debts, leases or other obligations?								
If Yes:	To Whom Payable	Terms		Maximum Liability		Maximum Liability		
				Applicant		Co-Applicant		
				Yes	No	Yes	No	
Have you or any firm in which you were a major owner ever declared bankruptcy or had a judgment against you?								
Are any assets pledged or debts secured except as shown?								
Have you drawn a will?								
Have you ever had a financial plan prepared for you?								
Income tax returns are filed through (date):								
Are any returns currently being contested? Yes No				If Yes, what year(s):				
				Applicant		Co-Applicant		Amount (\$)
				Yes	No	Yes	No	
Do you have outstanding Letters of Credit or Surety Bonds?								
Are there any suits or legal actions pending against you?								
Are any of your tax obligations past due?								
What would be your total estimated tax liability if you were to sell your major assets?								
If yes for any of the above, give details:								

**Amount Requested or Guaranteed:** \_\_\_\_\_ **Purpose of Loan or Guaranty for:** \_\_\_\_\_

**Representations and Warranties**  
 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 guarantee of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. **Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete.** 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. If the undersigned fail to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. 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. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned give you shall be your property.

\_\_\_\_\_  
Date

\_\_\_\_\_  
My Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant signature (if you are requesting the financial accommodation jointly)