



Personal Financial Statement

Date: _____

CHECK BOX FOR JOINT ACCOUNT: [] If you are applying for a joint account or an account that you and another person will use, complete all sections, providing information about the Joint Applicant or user.

Applicant _____ Co-Applicant _____

If submitting this financial statement as a guarantor(s), please check the appropriate box below.

- Individual Guarantor
Joint Guarantors

NOTICE: You do not have to list joint assets on this statement. If you choose to do so, all joint owners must sign this statement. If the Bank determines it necessary to support an extension of credit, all owners of jointly held property may be required to execute an agreement making them contractually liable regarding such extension of credit, or may be required to sign an agreement granting Bank a security interest in such jointly owned assets.

Name:
Address:
City, State & Zip:
Social Security #:
Date of Birth:
Occupation:
Business Name:
Business Address:
City, State & Zip:
Residential Phone:
Business Phone:

Name:
Address:
City, State & Zip:
Social Security #:
Date of Birth:
Occupation:
Business Name:
Business Address:
City, State & Zip:
Residential Phone:
Business Phone:

Assets

Table with 4 columns: Individual, Joint, If Joint, with whom, and a list of asset categories including Cash on Hand, Securities, Real Estate, etc.

Liabilities

Table with 4 columns: Individual, Joint, If Joint, with whom, and a list of liability categories including Notes to Banks, Accounts Payable, etc.

Personal (please check yes or no)

Table with 3 columns: Question, Yes, No. Contains questions about business affiliations, bankruptcy, contingencies, legal actions, and tax liens.

Annual Income

Table with 4 columns: Individual, Other Party, Total, and a list of income categories including Salary, Bonuses, Interest, etc.

SCHEDULE A - CASH ON HAND & IN BANKS

Name of Financial Institution	Type of Acct.	Owner	If Pledged, to Whom?	Balance

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

Description	Number of Shares or Face Value of Bonds	In Name of	Are these Registered, Pledged, or Held by Others?	Value	Exchanges where Traded

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

Description	Number of Shares	In Name of	Are these Registered, Pledged, or Held by Others?	Value	Method of Valuation

SCHEDULE D - REAL ESTATE OWNED (Use additional sheet if necessary)

Description/Location of Real Estate Investment	Owner	Original Purchase Price	Market Value	Present Balance	Monthly Payment	Mortgage Maturity Date	Mortgage Owed To

SCHEDULE E - LIFE INSURANCE (Use additional sheet if necessary)

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

SCHEDULE F - RETIREMENT ACCOUNTS: 401K, IRA'S, PENSION (Use additional sheet if necessary)

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

SCHEDULE G - LOANS TO BANKS, OTHERS & CREDIT CARDS

Owing to (Acct. No.)	Monthly Payment	Date of Original Borrowing/Amt	Due	(J)	Present Balance	Date of Final Payment	Secured by

Statement: I (we) understand that the Bank is relying on the information provided in this statement to extend or continue to extend credit. I (we) certify 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 of 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 in connection with the personal/business loan application. I (we) authorize the Bank to obtain a consumer credit report about me (us) and to disclose any of the information to the Bank's affiliates for the purpose of evaluating the loan application.

Date signed: _____

Signature (Individual) _____

Date signed: _____

Signature (Other party) _____