



Personal Financial Statement

Date: _____

CHECK THE FOLLOWING BOX AND SIGN BELOW FOR JOINT ACCOUNT ONLY:

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	Individual	Joint	If Joint, with whom
Cash on Hand and in Bank (Schedule A)			
U.S. Government Securities (Schedule B)			
Marketable Securities (Schedule B)			
Non Marketable Securities (Schedule C)			
Receivable/Note Receivable			
Real Estate Owned (Schedule D)			
Cash Value Life Insurance (Schedule E)			
Retirement Accts (Schedule F)			
Business Ventures			
Automobiles			
Other Assets			
Total Assets:			

Liabilities	Individual	Joint	If Joint, with whom
Notes to Banks-Unsecured (Schedule G)			
Notes to Banks-Secured (Schedule G)			
Notes Payable-Other (Schedule G)			
Accounts Payable			
Credit Card Debt (Schedule G)			
Unpaid Taxes-Income or Other			
Real Estate Mtg Balance (Schedule D)			
Installment Loan Balances			
Other Liabilities			
Total Liabilities:			
Net Worth:			

For the questions below please check Yes or No:

	Yes	No
Are (either of) you a partner in any firm or affiliated with any other business?		
Have (either of) you filed Bankruptcy?		
Do (either of) you have any contingent liabilities (co-maker or guarantor)?		
Do (either of) you have a will?		
Are (either of) you a defendant in any suit or legal action?		
Have (either of) you been audited by the IRS?		
Are (either of) you presently subject to any unsatisfied judgments to tax liens?		

Annual Income	Individual	Other Party	Total
Salary			
Bonuses & Commissions			
Interest & Dividends			
Real Estate Income			
Other Income			
Total:			

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): _____