

Personal Financial Statement

Submitted to: _____ Statement Date: _____

The request for credit will be in the name of the persons named below who shall use their income and/or assets for the repayment of the loan. Those named below will be jointly and severally contractually liable for the repayment of the loan;

Individual Information - Borrower		Individual Information - Co-Borrower	
Name		Name	
Address		Address	
City, State, & Zip		City, State, & Zip	
Position or occupation		Position or occupation	
Res. Phone	Bus. Phone	Res. Phone	Bus. Phone
S.S.#	Birth Date	S.S.#	Birth Date

ASSETS

LIABILITIES

CURRENT ASSETS (Readily Convertible to Cash)		CURRENT LIABILITIES (Due Within 12 Months)	
A Cash & Savings --	\$ _____	G Notes Payable to Bank --	\$ _____
B Investments (Marketable) -- Certificates of Deposit --	_____	G Notes Payable to Others --	_____
C Receivables (Due within 1 year) --	_____	G Accts. Payable (e.g. charge cards/accounts) --	_____
D Cash Value - Life Insurance -- Other Current Assets --	_____	Taxes and Interest Payable --	_____
	_____	G Principal Payments - Term Debt --	_____
	_____	Other Current Liabilities --	_____
TOTAL -- Current Assets	\$ _____	TOTAL -- Current Liabilities	\$ _____

NON CURRENT ASSETS

NON CURRENT LIABILITIES (Term Debt)

E Real Estate Owned --	\$ _____	G Intermediate Term Liabilities --	\$ _____
Mortgages and Contracts Receivable --	_____	(e.g. installment loans)	_____
F Investments (Non-Marketable) --	_____	G Long Term Liabilities --	_____
C Receivables (Long Term) --	_____	(e.g. real estate loans)	_____
Retirement Funds --	_____	Other Liabilities --	_____
Personal Property --	_____	Contingent Capital Gains Tax Liability--	_____
Vehicles --	_____	TOTAL LIABILITIES	_____
Other Assets --	_____		_____
	_____	NET WORTH	_____
TOTAL ASSETS	\$ _____	TOTAL LIABILITIES & NET WORTH	\$ _____

ANNUAL INCOME

ESTIMATE OF ANNUAL EXPENDITURES

Salary --	\$ _____	Income Taxes --	\$ _____
Bonus & Commissions --	_____	Other Taxes --	_____
Dividends & Interest --	_____	Insurance Premiums --	_____
Rental and Lease Income (Net) --	_____	Term Loan Payments (Principal & Interest)	_____
Co-Borrower's Income if Employed --	_____	Interest Expense (Short Term Debt) --	_____
Other Income (Income from alimony or child support need not be revealed if you do not choose to rely on it as a basis for repaying this obligation)	_____	Living Expenses --	_____
	_____	Other Expenditures --	_____
	_____	Other Expenditures --	_____
TOTAL	\$ _____	TOTAL	\$ _____

In the last 7 years, have you any unsatisfied judgements? In the last ten years, have you been declared bankrupt?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

In the last 7 years, have you had any property foreclosed upon or given title or deed in lieu thereof?

<input type="checkbox"/>	<input type="checkbox"/>
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Are you a co-maker, guarantor or endorser on a note? If yes, denote amount below:

Contingent Liabilities: Co-maker or Guarantor \$ _____ Other: _____ \$ _____

Do you have any unused credit facilities at any other institutions?

<input type="checkbox"/>	<input type="checkbox"/>
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Are you a party in a lawsuit?

Are you obligated to pay alimony, child support, or separate maintenance?

At the present time are you insured for health or major medical coverage?

At the present time are you insured for disability income (if self-employed)?

Have you prepared a will and/or estate plan?

Name of Accountant _____ Name of Home-owners insurance Agent? _____

The statement represents the true, complete and accurate statement of my/our financial condition. I/we agree that if any change occurs that materially reduces the means or ability to pay any claims or demands I/we will immediately notify the bank in writing, and unless the bank is so notified, it may continue to rely upon the statement herein as a true, complete and accurate statement.

Dated _____ Signed _____

Witness _____ Signed _____

Witness

Any willful misrepresentation on this statement could result in a fine and/or imprisonment under provisions of the U.S. criminal code.

