



Personal Financial Statement

	Applicant	Co-Applicant
Name		
Social Security Number		
Date of Birth		
Home Phone		
Present Address		
City, State, Zip Code		
Number of Years at Present Address		
Employer		
Type of Business		
Position/Title		
Business Phone		
Business Address		
City, State, Zip Code		
Number of Years with Employer		
Date of Will		
Name of Executor		
Number of Dependents		
Age(s) of Dependent(s)		
Income Taxes filed thru (date)? Any being audited or contested? Y/N		
Have you ever had a financial plan prepared for you?		
Name of Nearest Relative		
Relative's Address		
City, State, Zip Code		

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 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, immediate 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 other financial or other information that the undersigned give you shall be your property.

If checked, bank personnel assisted me in completing this form either by phone, in person or otherwise, however, all information was provided by me, my designate or my accountant/CPA and all aforementioned Representations and Warranties remain in effect.

Date

Your Signature

Date

Co-Applicant's Signature (if you are requesting the financial accommodation jointly)

BALANCE SHEET, as of _____

ASSETS

	Applicant	Co-Applicant	Joint Ownership	Total
Cash and Short-Term Investments (Schedule A)				
Marketable Securities (Schedule B)				
Other Liquid Assets				
Total Liquid/Marketable Assets				
Non-Marketable Securities (Schedule C)				
Accounts and Notes Receivable (Schedule D)				
Real Estate Investments (Schedule E)				
Real Estate Owned – Personal Residence(s) (Schedule F)				
Retirement Accounts				
Cash Value Life Insurance (Schedule G)				
Equity Interest in Business				
General and/or Limited Partnership Interest (Non-Real Estate)				
Personal Property				
Other Assets (Itemize) Asset 1: Asset 2: Asset 3:				
Total Assets				

LIABILITIES AND NET WORTH

	Applicant	Co-Applicant	Joint Ownership	Total
Notes Payable to Banks - Secured (Schedule H)				
Notes Payable to Banks – Unsecured (Schedule H)				
Notes Payable - Other				
Credit Card Balances				
Accounts Payable and Bills Due				
Unpaid Income Taxes				
Other Unpaid Taxes and Interest				
Real Estate Mortgages Payable (Schedules E & F)				
Other Liabilities (Itemize) Liability 1: Liability 2: Liability 3:				
Total Liabilities				
Net Worth (Total Assets minus Total Liabilities)				

CONTINGENT LIABILITIES

	YES	NO	Amount
Are you a guarantor, co-maker or endorser for any debt of an individual, corporation or partnership?			
Do you have any outstanding letters of credit or surety bonds?			
Are there any suits or legal actions pending against you?			
Have you or any firm in which you were a major owner ever declared bankruptcy?			
Are you contingently liable on any lease or contract?			
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, please give details and indicate if this applies to the applicant, co-applicant, or both:			

STATEMENT OF INCOME AND OTHER OBLIGATIONS, as of _____

CURRENT INCOME AND TAXES

	Salary	Bonus	Commission	Dividend/Interest Income	Real Estate Income	Other Income	Alimony/Child Support*	Total Income	Estimated Income Taxes
Applicant									
Co-Applicant									

*Include income from alimony, child support or separate maintenance payments. However, this does not need to be revealed if you do not choose to have it considered as a basis for repaying your bank obligations.

OTHER OBLIGATIONS

	Amount of Contingent Liabilities as Endorser, Co-Maker or Guarantor	Amount of Contingent Liabilities on Leases or Contracts	Alimony, Child Support, Separate Maintenance, et.al.	Amount of Legal Claims	Amount of Other Special Debt	Contested Income Tax Amount
Applicant						
Co-Applicant						

SCHEDULES

SCHEDULE A – CASH, CHECKING AND SAVINGS ACCOUNTS, CERTIFICATES OF DEPOSIT, MONEY MARKET FUNDS, ET AL.

Name of Financial Institution	In Name of	Type of Account	If Pledged, to Whom	Account Number	Current Balance

Total _____

SCHEDULE B – MARKETABLE SECURITIES (STOCKS, BONDS, UNITED STATES TREASURIES, MUTUAL FUNDS, BROKERAGE ACCOUNTS, ET AL.)

Name of Security	In Name of	Which Exchange	Number of Shares	Par Value of Bonds	If Pledged, to Whom	Cost Basis	Date	Market Value

Total _____

SCHEDULE C – NON-MARKETABLE SECURITIES

Name of Security	In Name of	Source of Value	Percentage Owned	If Pledged, to Whom	Date	Current Balance
Total						_____

SCHEDULE D – ACCOUNTS AND NOTES RECEIVABLE

From Whom	In Name of	If Pledged, to Whom	Original Amount	Monthly Payment	Interest Rate	Description	Maturity Date	Balance Due
Total								_____

SCHEDULE E – REAL ESTATE INVESTMENTS

Property Type and Address	In Name of	Percentage Owned	Date Acquired	Purchase Price	Mortgagee/Maturity Date	Mortgage Payment	Mortgage Balance	Market Value
Totals							_____	_____

SCHEDULE F – PERSONAL REAL ESTATE

Property Type and Address	In Name of	Percentage Owned	Date Acquired	Purchase Price	Mortgagee/Maturity Date	Mortgage Payment	Mortgage Balance	Market Value
Totals							_____	_____

SCHEDULE G – LIFE INSURANCE

Name of Insurance Company	In Name of	Beneficiary	Face Amount	Policy Loan Balance	Cash Surrender Value

Total _____

SCHEDULE H – NOTES PAYABLE

To Whom	In Name of	Maturity Date	Amount Due	Description	Monthly Payment	Unsecured/ Secured	Total Amount Due – Secured	Total Amount Due - Unsecured

Totals _____