

PERSONAL FINANCIAL STATEMENT

Submitted to:

Date:

IMPORTANT: Federal Law requires financial institutions to obtain sufficient financial information to verify your identity. You may be asked several questions such as your name, address, date of birth and to provide your drivers license or other forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

Section 1 - Individual Information (type or print)		Section 2 - Other Party Information (type or print)	
Name		Name	
Address		Address	
City, State, Zip		City, State, Zip	
Social Security Number		Social Security Number	
Date of Birth		Date of Birth	
Position or Occupation		Position or Occupation	
Business Name		Business Name	
Business Address		Business Address	
City, State, Zip		City, State, Zip	
Length at Present Address		Length at Present Address	
Length of Employment		Length of Employment	
Res. Phone	Bus. Phone	Res. Phone	Bus. Phone

Section 2 - Statement of Financial Condition as of

Assets (Do not include assets of doubtful value)	In dollars (omit cents) [Individual]	[Joint]	If joint, with whom	Liabilities	In dollars (omit cents) [Individual]	[Joint]	If joint, with whom
Cash, checking & savings, CD's - see Schedule A				Notes payable to banks & others - see Schedule H			
U.S. Govt. & marketable securities - see Schedule B				Due to brokers			
Non-marketable securities - see Schedule C				Amounts payable to others - secured			
Securities held by broker in margin accounts				Amount payable to others - unsecured			
Restricted, control or margin account stocks				Accounts and bills due			
Real estate owned - see Schedule D				Unpaid income tax			
Accounts, loans & notes receivable - see Schedule I				Other unpaid taxes & interest			
Automobiles				Real estate mortgages payable - see Schedules D&H			
Cash surrender value-life insurance - see Schedule E							
Vested interest in deferred compensation / profit-sharing plans - see Schedule F							
Business ventures - see Schedule G							
Other assets / personal property itemize - see Schedule G if applicable							
				Total Liabilities			
				Net Worth			
Total Assets				Total Liabilities and Net Worth			

Section 3 - Annual Income for Year Ended

Annual Income	[Individual]	[Joint]	Annual Expenditures	[Individual]	[Joint]	Contingent Liabilities	Estimated Amt.	[Individual]	[Joint]
Salary, bonuses & commissions			Mortgage / rental payments			Do you have any ...			
Dividends & interest			Real estate taxes & assessments			Contingent liabilities (as endorser, co-maker or guarantor?)	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Real estate income			Taxes-federal, state & local			(On leases? on contracts?)	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Other income: (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)			Insurance payments			Involvement in pending legal actions?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
			Other contract payments (car payments, charge cards, etc.)			Contested income tax liens?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
			Alimony, child support, maintenance			Any estimated capital gains tax on the unrealized asset appreciation?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
			Other expenses			Other special debt or circumstances?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Total Income			Total Expenditures			If "yes" to any question(s) describe:			
						Total Contingent Liabilities			

SCHEDULE A - CASH, CHECKING AND SAVINGS ACCOUNTS, CERTIFICATES OF DEPOSIT, MONEY MARKET FUNDS, ETC.

Name of financial institution	Type of account	Owner	(J)	If pledged, to whom?	Balance

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

Number of shares or face value of bonds	Description	In name of	Are these registered, pledged, or held by others?	Market value	Exchanges where traded

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

Number of shares	Description	In name of	Are these registered, pledged, or held by others?	Value	Method of valuation

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

Description / location of real estate investment	(J)	Date of original investment / amount	% Owned by you	Market value of your % of investment	Present balance	Monthly payment	Mortgage maturity date	Mortgage owed to

SCHEDULE E - LIFE INSURANCE CARRIED, INCLUDING GROUP INSURANCE

Name of insurance company	Owner of policy	Beneficiary and relationship	Face amount	Policy loans	Cash surrender value

SCHEDULE F - VESTED INTEREST IN DEFERRED COMPENSATION / PROFIT-SHARING PLANS

% Vested	Company name	Account number	Manner of payout (annuity, lump sum, etc.)	Distribution date	Beneficiary	Amount

SCHEDULE G - BUSINESS VENTURES (Use additional sheet if necessary)

List name and address of any business venture in which you are a principal or partner	Your position / title in the business	Line of business	Years in business	Total assets listed in Section 3	Your % of ownership	Net worth of business	Present net value of your investment

SCHEDULE H - LOANS OWING BANKS, BROKERS, FINANCE COMPANIES, AND OTHERS (MASTERCARD, VISA, ETC)

Owing to (acct number)	(J)	Date of original borrowing / amount	Present balance	Due	Monthly payment	Date of final payment	Secured by

SCHEDULE I - Accounts, Loans and Notes Receivable

Name of Debtor	Owed To	Collateral	How Payable	Maturity Date	Unpaid Balance
			\$ _____ per _____		
			\$ _____ per _____		
			\$ _____ per _____		

- If you are applying for individual credit in your own name and are relying on your own income, or assets and not the income or assets of another person as the basis for repayment of the credit requested, or if this statement related to your guaranty of the indebtedness of other person(s), firm(s), or corporation(s), complete only sections 1-3.
- If you are applying for individual credit but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, complete all sections. Provide information in Section 4 (BELOW) about the person whose alimony, support, or maintenance payments or income or assets you are relying on. 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.

Section 4 – Annual Income for Year Ended

	APPLICANT	CO-APPLICANT
Have (either of) you or any firm in which you were a major owner ever declared bankruptcy, or settled any debts for less than the amounts owed? If yes, please provide details on a separate sheet.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any assets pledged or debts secured except as shown?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are (either of) you a defendant in any suit or legal action?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are (either of) you presently subject to any unsatisfied judgments to tax liens?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
When, if ever, have (either of) you been audited by IRS?		
Have you made a will?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Number of Dependents? (if "none", check None)	_____ or <input type="checkbox"/> None	_____ or <input type="checkbox"/> None
Marital Status (answer only if this financial statement is provided in connection with a request for secured credit or applicant seeking a joint account with spouse.)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)
Are (either of) you obligated to pay child support or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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 the subject obligation for you which you are applying (or have applied). Alimony, child support, separate maintenance received is under:	<input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Agreement	<input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Agreement

Notice of Negative Information

Federal Law requires us to provide the following notice to customers before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative Information" means information concerning delinquencies, late payments, insolvency, or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about customers that have not done what they are required to do under terms and conditions of the executed loan documents.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

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 other upon the guaranty of the undersigned. The undersigned acknowledges and understands that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty thereof. Each of the undersigned represents, warrants, and certifies that (1) the information provided herein is true, correct and complete and gives a correct and complete showing of the financial condition of the undersigned, (2) the undersigned has no liabilities direct, indirect or contingent except as set forth in this statement, and (3) legal and equitable title to all assets listed herein is in the undersigned's sole name, except as may be herein otherwise noted. Each of the undersigned agrees to notify you immediately 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 a continuing statement and substantially correct. 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 and the undersigned hereby authorizes all persons of whom you make such inquiries to respond thereto in full. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned.

Date signed _____ Signature (individual) _____

Date signed _____ Signature (other party) _____