

**PERSONAL FINANCIAL STATEMENT**

**IMPORTANT:** Read these directions before completing this Statement.

- 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, complete only Sections 1 and 3.
- If you are applying for joint credit with another person, complete all Sections providing information in Section 2 about the joint applicant.
- 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, providing information in Section 2 about the person on whose alimony, support, or maintenance payments or income or assets you are relying.
- If this statement relates to your guaranty of the indebtedness of other person(s), firm(s) or corporations(s), complete Sections 1 and 3.

<b>SECTION 1 – INDIVIDUAL INFORMATION</b>				We intend to apply for Joint Credit				
					Individual	Other Party		
Last Name	First	M	Social Security Number		Date of Birth	U.S. Citizen Yes ___ No ___	Number of Dependents	Home Telephone
Street Address			City		State	Zip Code	How long at this address Yrs. ___ Months ___	

Employed By \_\_\_\_\_ Position \_\_\_\_\_ How Long \_\_\_\_\_  
 Address \_\_\_\_\_ Telephone \_\_\_\_\_  
 Give details of Contingent Liability (As endorser, co-maker or guarantor) \_\_\_\_\_  
 Are you obligated to make payments for: Alimony \_\_\_ Child Support \_\_\_ Separate Maintenance \_\_\_? Specify Amount \$ \_\_\_\_\_ Monthly

<b>SECTION 2 – OTHER PARTY INFORMATION</b>								
Last Name	First	M	Social Security Number		Date of Birth	U.S. Citizen Yes ___ No ___	Number of Dependents	Home Telephone
Street Address			City		State	Zip Code	How long at this address Yrs. ___ Months ___	

Employed By \_\_\_\_\_ Position \_\_\_\_\_ How Long \_\_\_\_\_  
 Address \_\_\_\_\_ Telephone \_\_\_\_\_

<b>SECTION 3 – STATEMENT OF FINANCIAL CONDITION AS OF _____ 20 _____</b>
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**ASSETS**

**LIABILITIES**

<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>1) Cash on hand and in banks <b>(Itemize in Schedule A)</b></td><td></td></tr> <tr><td>2) Mortgages or trust notes due to me <b>(Schedule B)</b></td><td></td></tr> <tr><td>3) Other notes and accounts due to me</td><td></td></tr> <tr><td>4) Stocks and Bonds <b>(Schedule C)</b></td><td></td></tr> <tr><td>5) Cash Value of Life Insurance <b>(Schedule D)</b></td><td></td></tr> <tr><td>6) Real Estate <b>(Schedule E)</b></td><td></td></tr> <tr><td>7) Retirement Accounts</td><td></td></tr> <tr><td>8) Machinery, Equipment, Autos, and Trucks <b>(Schedule F)</b></td><td></td></tr> <tr><td>9) Household Furnishing and other Personal Property</td><td></td></tr> <tr><td>10) Other Assets, to include ownership in Unincorporated business venture(s) and livestock <b>(Itemize in schedule G)</b></td><td></td></tr> <tr><td> </td><td></td></tr> <tr><td> </td><td></td></tr> <tr><td> </td><td></td></tr> <tr><td> </td><td></td></tr> <tr><td> </td><td></td></tr> <tr><td>11) <b>Total Assets (Add lines 1 through 10)</b></td><td></td></tr> </table>	1) Cash on hand and in banks <b>(Itemize in Schedule A)</b>		2) Mortgages or trust notes due to me <b>(Schedule B)</b>		3) Other notes and accounts due to me		4) Stocks and Bonds <b>(Schedule C)</b>		5) Cash Value of Life Insurance <b>(Schedule D)</b>		6) Real Estate <b>(Schedule E)</b>		7) Retirement Accounts		8) Machinery, Equipment, Autos, and Trucks <b>(Schedule F)</b>		9) Household Furnishing and other Personal Property		10) Other Assets, to include ownership in Unincorporated business venture(s) and livestock <b>(Itemize in schedule G)</b>												11) <b>Total Assets (Add lines 1 through 10)</b>		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>12) Notes payable to banks <b>(Schedule H)</b></td><td></td></tr> <tr><td>  Secured</td><td></td></tr> <tr><td>  Unsecured</td><td></td></tr> <tr><td>13) Loans against Cash Value of Life Insurance <b>(Schedule D)</b></td><td></td></tr> <tr><td>14) Notes payable to others <b>(Schedule I)</b></td><td></td></tr> <tr><td>15) Credit Cards and Bills Payable <b>(Schedule J)</b></td><td></td></tr> <tr><td>16) Loans on Machinery, Equipment, Autos and Trucks <b>(From Schedule F)</b></td><td></td></tr> <tr><td>17) Real Estate Mortgages Payable <b>(From Schedule E)</b></td><td></td></tr> <tr><td>18) Taxes Due</td><td></td></tr> <tr><td>19) Other Liabilities</td><td></td></tr> <tr><td> </td><td></td></tr> <tr><td> </td><td></td></tr> <tr><td> </td><td></td></tr> <tr><td> </td><td></td></tr> <tr><td> </td><td></td></tr> <tr><td>20) <b>Total Liabilities (Add lines 12 through 19)</b></td><td></td></tr> <tr><td>21) <b>Net Worth (Subtract line 20 from line 11)</b></td><td></td></tr> <tr><td>22) <b>Total Liabilities and Net Worth (Add lines 20 and 21)</b></td><td></td></tr> </table>	12) Notes payable to banks <b>(Schedule H)</b>		Secured		Unsecured		13) Loans against Cash Value of Life Insurance <b>(Schedule D)</b>		14) Notes payable to others <b>(Schedule I)</b>		15) Credit Cards and Bills Payable <b>(Schedule J)</b>		16) Loans on Machinery, Equipment, Autos and Trucks <b>(From Schedule F)</b>		17) Real Estate Mortgages Payable <b>(From Schedule E)</b>		18) Taxes Due		19) Other Liabilities												20) <b>Total Liabilities (Add lines 12 through 19)</b>		21) <b>Net Worth (Subtract line 20 from line 11)</b>		22) <b>Total Liabilities and Net Worth (Add lines 20 and 21)</b>	
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\*Notice: 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).

Annual Income:	INDIVIDUAL	OTHER PARTY
Salary .....		
Bonus & Commissions--		
Interest & Dividends----		
Rental Income-----		
* Other Income-----		
Total Income-----		

(Answer "Yes" or "No")	INDIVIDUAL	OTHER PARTY
Are you a defendant in any suits or legal action? .....		
Are there any judgments unsatisfied against you? .....		
Have you been through bankruptcy or made settlement with creditors within the last 7 years? .....		
Are there any claims for prior years' Federal or State Income Taxes against you?-----		

Other Income: Alimony, Child Support, separate maintenance received under:

- court order
- written agreement
- oral understanding

**SCHEDULE (A) CASH IN BANKS**

NAME OF BANK	TYPE OF ACCOUNT	ACCOUNT NUMBER	BALANCE

**SCHEDULE (B) MORTGAGES OR TRUST NOTES DUE TO ME**

ADDRESS OF PROPERTY	MAKER	DATE ACQUIRED	ORIGINAL BALANCE	PRESENT BALANCE	TERMS OF REPAYMENT

**SCHEDULE (C) STOCKS AND BONDS OWNED**  
 please provide complete list, attach addendum if necessary

NUMBER OF SHARES (STOCKS) FACE VALUE (BONDS)	NAME OF COMPANY	EXCHANGE LISTED ON (note if unlisted)	MARKET VALUE	AMOUNT PLEDGED OR ON MARGIN (INCLUDE ON LINE 19)

**SCHEDULE (D) LIFE INSURANCE CARRIED, INCLUDING N.S.L.I. AND GROUP INSURANCE**

NAME OF INSURANCE COMPANY	OWNER OF POLICY	BENEFICIARY	FACE AMOUNT	POLICY LOANS	CASH SURRENDER VALUE

**SCHEDULE (E) REAL ESTATE OWNED**  
**please provide complete list, attach addendum if necessary**

DESCRIPTION AND ADDRESS	CITY OR COUNTY	TITLED IN NAME OF	DATE ACQUIRED	COST	FAIR MARKET VALUE	MORTGAGE BALANCE	MONTHLY PMT.	NAME AND ADDRESS

**SCHEDULE (F) MACHINERY, EQUIPMENT AUTOS AND TRUCKS**

ASSET DETAIL (include year, make, model)	ASSET VALUE	LOAN BALANCE	MONTHLY PAYMENT

**SCHEDULE (G) OTHER ASSETS ITEMIZED**

ASSET DETAIL	Asset Pledged or Outstanding Lien	Monthly Debt Obligation

**SCHEDULE (H) NOTES PAYABLE TO BANKS**

NAME OF BANK	PURPOSE	ORIGINAL AMOUNT	BALANCE OWING	TERMS OF REPAYMENT

**SCHEDULE (I) NOTES PAYABLE TO OTHERS**

NAME OF BANK	PURPOSE	ORIGINAL AMOUNT	BALANCE OWING	TERMS OF REPAYMENT

**SCHEDULE (J) CREDIT CARDS AND BILLS PAYABLE (Itemize every debt over \$100.00)**

NAME AND ADDRESS OF COMPANY	PURPOSE	AMOUNT OWING	TERMS OF REPAYMENT

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with you on behalf of the undersigned, or persons, firms or corporations in whose behalf the undersigned may either severally or jointly with others, execute a guaranty in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of a change is give to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statement made herein, and to determine my/our creditworthiness. You are authorized to answer questions about your credit experience with me/us.

Signature \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_