



Personal Financial Statement as of _____

Individual Statement Joint Statement

NAME		SOCIAL SECURITY #	DATE OF BIRTH	DRIVER'S LICENSE #, ST
HOME STREET ADDRESS		CITY/STATE/ZIP		TELEPHONE NUMBER
NAME OF EMPLOYER		STREET ADDRESS OF EMPLOYER		CITY/STATE/ZIP
POSITION	YEARS THERE	BUSINESS PHONE	NAME OF CPA	BUSINESS PHONE

NAME OF SPOUSE (IF APPLICABLE)		SOCIAL SECURITY #	DATE OF BIRTH	DRIVER'S LICENSE #, ST
SPOUSE'S HOME STREET ADDRESS (IF DIFFERENT)		CITY/STATE/ZIP		TELEPHONE NUMBER
SPOUSE'S NAME OF EMPLOYER		STREET ADDRESS OF EMPLOYER		CITY/STATE/ZIP
POSITION	YEARS THERE	BUSINESS PHONE	NAME OF CPA	BUSINESS PHONE

ASSETS		(OMIT CENTS)
CASH (SCH. 1)	THIS BANK	\$
	IN OTHER BANKS	\$
SECURITIES (SCH. 2 & 3)	MARKETABLE	\$
	NON-MARKETABLE	\$
	NOTES & RECEIVABLES	\$
REAL ESTATE (SCH. 4)	HOMESTEAD	\$
	REAL ESTATE OWNED	\$
	PARTIAL INTEREST R/E	\$
LIFE INSURANCE (SCH. 5)		\$
AUTOS		\$
		\$
OTHER ASSETS		\$
		\$
		\$
		\$
		\$
		\$
TOTAL ASSETS		\$

LIABILITIES		(OMIT CENTS)
REVOLVING ACCOUNTS/CREDIT CARDS		\$
N/P TO THIS BANK (SCH. 7)	UNSECURED	\$
	SECURED	\$
N/P TO OTHER BANKS (SCH. 7)	UNSECURED	\$
	SECURED	\$
MORTGAGE PAYABLE (SCH. 4)	HOMESTEAD	\$
	REAL ESTATE OWNED	\$
	PARTIAL INTEREST IN R/E	\$
OTHER NOTES PAYABLE (SCH. 7)		\$
TAXES OWING	INCOME TAXES	\$
	OTHER TAXES	\$
ACCOUNTS PAYABLE		\$
DUE TO BROKERS IN MARGIN ACCOUNTS		\$
OTHER LIABILITIES (ITEMIZE)		\$
		\$
		\$
		\$
TOTAL LIABILITIES		\$
NET WORTH		\$

AGGREGATE CONTINGENT LIABILITIES: \$ _____ (SCH. 6, PAGE 2)

STATEMENT OF CASH FLOW			
Note: Income from alimony, child support or maintenance payments need not be revealed if you do not choose to have it considered as a basis for repaying your obligations to this bank.			
SOURCES OF CASH		20	_____
Salaries, Wages (Gross)	\$	_____	
Bonus	\$	_____	
Commissions	\$	_____	
Income from assets			
Dividends and Interest	\$	_____	
Real Estate (Rental)	\$	_____	
Other	\$	_____	
Spouse's Salary, Wages (Gross)	\$	_____	
Other Income - See Note	\$	_____	
TOTAL CASH RECEIVED	\$	_____	
Estimated Federal and State Income Taxes	\$	_____	
USES OF CASH		20	_____
Rent of Homestead Mortgage Pymt (P&I)	\$	_____	
Other R/E Non-Homestead Mortgage Pymt (P&I)	\$	_____	
Other Financing (P&I)	\$	_____	
Amount Paid on Revolving/Open Accounts	\$	_____	
Real Estate - Taxes	\$	_____	
Real Estate - Insurance	\$	_____	
Living Expenses	\$	_____	
Other	\$	_____	
Other	\$	_____	
TOTAL CASH OUTLAYS	\$	_____	
Cash Flow Surplus (Deficit)	\$	_____	

Check here if you are providing a current year income tax return complete with all schedules in lieu of completing this section. You hereby certify that the tax return you are providing is complete and accurate.

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Initials _____ Initials _____

SCHEDULE 1 – CASH AND DEPOSITS				
Name of Banks or Savings & Loans	Account in Name(s) of	Amount	Are these deposits pledged?	If pledged, how much?
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	

SCHEDULE 2 – MARKETABLE & NON-MARKETABLE SECURITIES (ATTACH COPIES OF BROKERAGE STATEMENTS)				
Number of Shares	Name of Issuer	In Name of	Market Value	If pledged, how much?

SCHEDULE 3 – NOTES & RECEIVABLES						
Maker	Original Date	Original Amount	Present Balance	Payments	Maturity	Collateral

SCHEDULE 4 – REAL ESTATE							
Property Description and Location	Year Acquired	Market Value	Cost	Present Balance	Monthly Payment	Lienholder	Monthly Rental Income
Homestead							
1							
2							
TOTAL OF LINES 1 THROUGH 2 to PAGE 1							

Other Real Estate Owned							
3							
4							
5							
6							
7							
TOTAL OF LINES 3 THROUGH 7 to PAGE 1							

Partial Interest in Real Estate							
8							
9							
10							
11							
YOUR % OF MARKET VALUE AND DEBT to PAGE 1							

SCHEDULE 5 – LIFE INSURANCE CARRIED, INCLUDING GROUP INSURANCE					
Amount	Name(s) of Individual(s) Covered	Owner of Policy	Name of Issuing	Cash Surrender Value	Beneficiary

SCHEDULE 6 – CONTINGENT LIABILITIES			
Name of Company/Individual	% in Ownership	Loan Balance	Balance of your obligation

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Initials _____ Initials _____

SCHEDULE 7 – DEBT						
Name of Banks or Savings & Loans	Account in Name(s) of	Date of Loan	High Borrowing	Owe Currently	Payments Mo./ Qtr./ Yr.	Collateral

GENERAL INFORMATION	Borrower	Spouse (if applicable)
1. Have you ever had an asset(s) repossessed by a creditor?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Are you a co-signer or guarantor of any other debt?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Are you a partner or officer in any other venture?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Are you a defendant in any lawsuits or legal actions?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Have you ever filed bankruptcy or had a judgment against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
6. Have you ever been a principal or guarantor of a firm that declared bankruptcy?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Are any assets held in trusts?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
8. Do you have a will? Name of Executor? _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
9. Have you ever been convicted of a felony?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
10. Are you a party to any claims or lawsuits?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
11. Are you a citizen of the United States?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
12. Have you been involved in an IRS Audit in the past five (5) years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
13. ATTACH EXPLANATION ON SEPARATE PAGE.		

PRIVACY POLICY
<p>The following privacy principles were established to maintain the security, integrity and confidentiality of your personal financial information.</p> <p><u>The type of information we collect:</u> We routinely collect and retain the information we obtain from account applications you provide to us, and from transactions history (deposits, loans, credit cards, etc., you obtain from us). We also obtain information from credit reporting agencies, credit bureau or check reporting companies. This information helps us:</p> <ul style="list-style-type: none"> To establish and administer your accounts (e.g.: We ask for personally identifying information to protect your accounts from fraud.) To satisfy certain regulatory requirements (e.g.: When you open an account that pays interest, we are required by the IRS to obtain your social security number.) To better understand you so that we may provide you with additional or improved products and services (e.g.: We require information concerning your credit history and your assets to determine if you qualify for loan approval.) <p><i>We do not share our current or previous customers' nonpublic personal information with any affiliate or with non-affiliated third parties except as permitted or required by law.</i></p> <p><u>How this information is protected:</u> Access to your personally identifiable financial information is limited to employees with a specific business reason for utilizing this data. Our employees are educated about the importance of maintaining confidentiality and customer privacy. If necessary, we take appropriate disciplinary steps to enforce our employees' responsibility to protect your very personal information. In order to prevent unauthorized access to your information, we maintain security standards and procedures that conform to industry practices.</p> <p>PRIVACY AT THIS LENDING INSTITUTION Our goal is to maintain your trust and confidence when handling your personal information. The security of personal information about you is our priority. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive.</p>

Important Notice about Credit Reporting
 We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.

Notice of Negative Information (Pre-Sharing)
 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 report such information about you, only that we may report such information about customers that have not done what they are required to do under our agreement(s). After providing this notice, additional negative information may be submitted without providing further notice.

AUTHORIZATION

I/We authorize the Lending Institution to make whatever credit inquiries that it deems necessary in connection with this financial statement for the purpose of considering new credit requests or in the course of review or collection of any credit extended in reliance on this financial statement. I/We authorize and instruct any person or consumer reporting agency to compile and furnish to the Lending Institution any information that it may have or obtain in response to such credit inquiries and agree that such information, along with this financial statement, shall remain the Lending Institution's property whether or not credit is extended. You are authorized to verify the information herein, and obtain such additional information as you may require, by contacting my spouse and other third parties. The information contained herein is submitted for the purpose of procuring, establishing and maintaining credit with you in behalf of the undersigned persons, firms or corporations in whose behalf the undersigned may either severally or jointly with others execute a guaranty in your favor. The undersigned warrants that this completed financial statement has been carefully read and is true, correct and complete and that you may consider this statement as continuing to be true, correct and complete until a written notice is given to you by the undersigned.

Borrower's Signature _____ **Date** _____
Spouse's Signature (if applicable) _____ **Date** _____

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