

## PERSONAL FINANCIAL STATEMENT

**IMPORTANT: Please read and check off one of the following statements  
(If applying for joint credit, both parties must also initial in the appropriate area)**



This personal financial statement is being offered in conjunction with an individual application for consumer / business purpose credit, for an extension or renewal of such credit, or compliance with annual financial reporting requirements. **Please complete Sections 1, 3, 4, and 5. Please Initial \_\_\_\_\_**

This personal financial statement is being offered in conjunction with a joint application for consumer/ business purpose credit, for an extension or renewal of such credit, or compliance with annual financial reporting requirements. **Please complete Sections 1, 2, 3, 4, and 5. Joint Initials \_\_\_\_\_**

Section 1 - Individual Information		Section 2 - Other Party Information	
Name		Name	
Address		Address	
City, State, & Zip		City, State, & Zip	
Email Address		Email Address	
Position or Occupation		Position or Occupation	
Business Name		Business Name	
Business Address		Business Address	
City, State & Zip		City, State & Zip	
Length of Employment		Length of Employment	
Personal Phone	<input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Other	Personal Phone	<input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Other
Business Phone		Business Phone	

Assets <small>(Do not include assets of doubtful value)</small>	In dollars <small>(omit cents)</small>	Liabilities	In dollars <small>(omit cents)</small>
Checking, Saving, & Money Market Accts (Schedule 1)		Life Insurance Loans (Schedule 2)	
Certificates of Deposit (Schedule 1)		Amount Owed to All Financial Institutions (Schedule 9)	
Cash Surrender Value of Life Insurance (Schedule 2)		Amounts Payable to Others - Secured (Schedule 9)	
Marketable Securities (Schedule 3)		Amounts Payable to Others - Unsecured (Schedule 9)	
Securities Held in Margin Accounts (Schedule 3)		Accounts and Bills Due	
Non-Marketable Securities (Schedule 4)		Unpaid Income Taxes	
Accounts / Notes Receivable (Schedule 5)		Other Unpaid Taxes and Interest	
Real Estate for Personal Use (Schedule 6)		Mortgage Balances of Personal Real Estate (Schedule 6)	
Real Estate for Investment Use (Schedule 7)		Mortgage Balances of Investment Real Estate (Schedule 7)	
Ownership in Privately Owned Businesses (Schedule 8)		Other Liabilities (Car Payments, Credit Cards, etc.) Please itemize below:	
Other Assets (Automobiles, Personal Property, etc.) Please itemize below:			
		<b>Total Liabilities</b>	
		<b>Total Net Worth</b>	
<b>Total Assets</b>		<b>Total Liabilities and Net Worth</b>	

Section 3 (Must be Completed) - **Statement of Financial Condition as of:**

\_\_\_\_\_ **20** \_\_\_\_\_  
Month Day

**SCHEDULE 1 - CASH AND CERTIFICATE OF DEPOSIT(S) IN OTHER BANKS**

Description	Name of Institution	In Name of	Pledged? Yes/No	Value
<b>TOTAL</b>				

**SCHEDULE 2 - LIFE INSURANCE (INCLUDING GROUP INSURANCE)**

Name of Insurance Company	Owner of Policy	Beneficiary and Relationship	Face Amount	Policy Loans	Cash Surrender Value
<b>TOTALS</b>					

**SCHEDULE 3 - MARKETABLE SECURITIES & BONDS (INCLUDING GOVERNMENT ISSUES)**

Number of Shares	Description (If bond, include face value)	In Name(s) of	Pledged? Yes/No	Cost	Market Value
<b>TOTAL</b>					

**SCHEDULE 4 - NON-MARKETABLE SECURITIES (INCLUDES SECURITIES HELD IN RETIREMENT PLANS)**

Number of Shares	Description	In Name(s) of	Pledged? Yes/No	Cost of Original Investment	Source of Curr. Value	Current Value
<b>TOTAL</b>						

**SCHEDULE 5 - ACCOUNTS AND NOTES RECEIVABLE DUE FROM OTHERS**

Name of Debtor	Origination Date of Loan	Maturity Date	Secured or Unsecured?	Monthly Payment	Present Balance
<b>TOTAL</b>					

**SCHEDULE 6 - REAL ESTATE FOR PERSONAL USE (PARTIALLY OR WHOLLY OWNED)**

Address (Street, City, State) of Property	Title in Name of	% of Ownership	Date Acquired	Mortgage Maturity	Cost	Market Value	Entire Monthly Payment	Mortgage Balance
<b>TOTAL</b>							<b>TOTAL</b>	

**SCHEDULE 7 - REAL ESTATE FOR INVESTMENT USE (PARTIALLY OR WHOLLY OWNED)**

Address (Street, City, State) of Property	Title in Name of	% of Ownership	Date Acquired	Mortgage Maturity	Cost	Market Value	Entire Monthly Payment	Mortgage Balance
<b>TOTAL</b>							<b>TOTAL</b>	

**SCHEDULE 8 - BUSINESS VENTURES AND OTHER ASSETS**

List Name & Address of any Business Venture in which you are an Owner, Stockholder, or Partner	Type of Business	Number of Years in Business	Your Position / Title in the Business	Book Value of Business (Equity Only)	Your Percent of Ownership	Book Value of Business Owned by You
<b>TOTAL</b>						

**SCHEDULE 9 - BANKS AND OTHER FINANCIAL INSTITUTION RELATIONSHIPS**

Name and Address of Creditor	Original Loan/Line Amount	Origination Date of Loan	Maturity Date	Secured or Unsecured (List Collateral)	Monthly Payment	Amount Owed
<b>TOTAL</b>						

SECTION 4 - PERSONAL INFORMATION	YES	NO	PROFESSIONAL INFORMATION
Have you ever declared bankruptcy? If so, describe:			<b>ACCOUNTANT</b> Name: _____
Are you a defendant in any legal actions? If so, describe:			Address: _____ Phone: _____
Do you have any unsatisfied judgements/tax liens? If so, describe:			<b>ATTORNEY</b> Name: _____
Have you been audited by the IRS in the past 3 years? If so, indicate the year and reasoning:			Address: _____ Phone: _____
Do you have a will? If so, name executor:			

SECTION 5 - ANNUAL INCOME SUMMARY		OTHER LIABILITIES			Estimated Amount
INDIVIDUAL INFORMATION		Do you have any of the following?	Yes	No	
Salary		Contingent Liabilities			
Bonus & Commissions		Unresolved Litigations			
Dividends & Interest		Other Special Debt or Circumstances			
Net Real Estate Income		Tax Liens			
Tax Free Income		<b>TOTAL OTHER LIABILITIES:</b>			
Other Income*:		If "yes" to any of the above, please describe below:			
<b>TOTAL INCOME:</b>					
OTHER PARTY INFORMATION					
Salary					
Bonus & Commissions					
Dividends & Interest					
Net Real Estate Income					
Tax Free Income					
Other Income*:					
<b>TOTAL INCOME:</b>					

**\*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.**

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 surety 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 surety 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 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 as 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. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned.

Signature (individual) _____	Signature (other party) _____
Social Security Number _____	Social Security Number _____
Date of Birth _____	Date of Birth _____
Date Signed _____	Date Signed _____

To protect your privacy, this statement should NOT be emailed after it is completed.