



PERSONAL FINANCIAL STATEMENT

PART 1-PERSONAL PROFILE

Name _____	Social security number _____		
Address _____	Occupation _____		
Business name _____	Business address _____		
Length of employment _____	Residential telephone _____	Business telephone _____	
Previous employer _____	City/State _____	Contact _____	Telephone _____

PART 2-PERSONAL FINANCIAL PROFILE AS OF _____

If assets are jointly held, please check the appropriate boxes and the joint owner also should sign this statement.

ASSETS (ROUND NUMBERS TO NEAREST 1,000)	Check if jointly owned	LIABILITIES (ROUND NUMBERS TO NEAREST 1,000)	
Cash — Bank	\$ _____ <input type="checkbox"/>	Mortgage amounts owed (total schedule B)	\$ _____
Cash (other financial institutions—identify)	_____ <input type="checkbox"/>	Other loans (total schedule C)	_____
_____		Credit cards (please itemize)	
Marketable securities (total schedule A)	_____ <input type="checkbox"/>	1. _____	_____
Non-marketable securities	_____ <input type="checkbox"/>	2. _____	_____
Real estate market value (total schedule B)	_____ <input type="checkbox"/>	3. _____	_____
Accounts, loans and notes receivable	_____ <input type="checkbox"/>	Other accounts, leases and bills due	
Retirement accounts (vested portion)	_____ <input type="checkbox"/>	1. _____	_____
Life insurance—cash surrender value only	_____ <input type="checkbox"/>	2. _____	_____
Automobiles	_____ <input type="checkbox"/>	3. _____	_____
Other assets (please itemize)		Unpaid income or other taxes and interest	_____
1. _____	_____ <input type="checkbox"/>		
2. _____	_____ <input type="checkbox"/>	TOTAL LIABILITIES	\$ _____
3. _____	_____ <input type="checkbox"/>	NET WORTH	\$ _____
TOTAL ASSETS	\$ _____	TOTAL LIABILITIES AND NET WORTH	\$ _____

PART 3-PERSONAL INCOME AND EXPENSES (For the year ending _____)

ANNUAL INCOME		ANNUAL EXPENSES	
Annual salary, bonuses and commissions	\$ _____	Mortgage/rental payments	\$ _____
Dividends and interest	_____	Real estate taxes	_____
Rental income (total schedule B)	_____	Federal, state and local taxes	_____
<i>You need not list alimony, child support or separate maintenance income if you do not wish to have it considered.</i>		Insurance premiums	_____
Other Income	_____	Other loans, credit cards, etc.	_____
TOTAL ANNUAL INCOME	\$ _____	Alimony, child support, maintenance	_____
Number of dependents _____		Other expenses/tuition	_____
Ages _____		TOTAL ANNUAL EXPENSES	\$ _____
		Do you have any contingent liabilities? (For example, as endorser, co-maker, guarantor or as the result of legal actions or contested taxes)	\$ _____
		Please describe: _____	



PART 4—GENERAL INFORMATION

If you answer yes to any of these questions, please provide details.

Have you ever had a repossession? Yes No

Have you or your business ever declared bankruptcy? Yes No

(Note: Having declared bankruptcy does not automatically disqualify you from obtaining a loan.)

Details: _____

Have you ever been convicted of or pleaded guilty to a criminal offense, other than a minor traffic violation? Yes No

At this time are you in default under any loans, leases or any other instruments to which you are a party or legally bound? Yes No

Schedule A. Marketable Securities (Government Securities, Stocks and Bonds—or attach listing)

Number of shares/units	Description	In name of	Market value per share/unit	Total market value of securities	Pledged as collateral?	
			\$	\$	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 <input type="checkbox"/>

Total \$ _____

Schedule B. Real Estate

Address (street, city and state)	Title in the name of	% Owned	Date acquired	Cost	Tax assessment value
Residence. _____	_____	_____	_____	\$ _____	\$ _____
Property #2. _____	_____	_____	_____	_____	_____
Property #3. _____	_____	_____	_____	_____	_____

Residence.	Estimated market value	Mortgage amounts owed	Account number	Mortgage held by	Maturity date
_____	\$ _____	\$ _____	_____	_____	_____
Property #2. _____	_____	_____	_____	_____	_____
Property #3. _____	_____	_____	_____	_____	_____
Total \$ _____	Total \$ _____	_____	_____	_____	_____

Calculation of net rental income before mortgage payments:

Property #	Annual rental income	(minus) Taxes & insurance	(minus) Other cash expenses	(equals) Net rental income before mortgage payments
Property #2.	\$ _____	\$ _____	\$ _____	\$ _____
Property #3.	_____	_____	_____	_____
Total \$ _____	_____	_____	_____	_____

Schedule C. Other Loans

Lender	Date of loan	Original amount of loan or line of credit	Current balance outstanding	Monthly payment	Secured or unsecured?	Final maturity
_____	_____	\$ _____	\$ _____	\$ _____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
Total \$ _____			_____	_____	_____	_____

Schedule D. Businesses

Other businesses in which you are an owner/principal, officer or director	% Owned	Position/title	Type of business	Total assets of business	Year established
_____	_____	_____	_____	\$ _____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Each person who signs below (the "Signer") certifies to the Bank that the information filled in above and in any accompanying documentation is true, complete and accurate, and that each Signer will promptly notify the Bank of any material changes to such information. Each Signer authorizes the Bank to collect information relating to the Signer from time to time, including, but not limited to, consumer reports from consumer reporting agencies. If the Bank takes an adverse action relating to a business credit application in whole or in part because of information about any Signer(s) (including, but not limited to, information contained in a consumer report), each Signer authorizes the Bank to notify the company or other business entity which has applied to the Bank for a loan of such fact. This Personal Financial Statement and any accompanying documentation remain the Bank's property.

Signature _____ Date _____ Joint owner of assets _____ Social security number _____
 Date of birth _____ Name _____
 Check relationship to business applicant: Owner Non-owner guarantor Check relationship to business applicant: Owner Non-owner