



PERSONAL FINANCIAL STATEMENT

You may apply for an extension of credit individually or jointly with another applicant. This statement and any applicable supporting schedules may be completed jointly by co-applicants if their assets and liabilities can be meaningfully and fairly presented on a combined basis, otherwise separate statements and schedules must be provided. If you are applying for an unsecured loan, you do not need to complete any information concerning a co-applicant unless another person will be permitted to use the account or you wish the co-applicant's income to be relied upon as the basis for repayment. For the purpose of obtaining credit with the bank, the following statement and information are furnished as a complete, true, and accurate statement of the financial condition of the undersigned. All amounts may be rounded to the nearest \$100.

APPLICANT			CO-APPLICANT		
Full Name			Full Name		
Street Address			Street Address		
City/State/Zip			City/State/Zip		
County			County		
Since	Own	Rent	Since	Own	Rent
Social Security #	Date of Birth		Social Security #	Date of Birth	
Phone: Residence or Cell	Work		Phone: Residence or Cell	Work	
Employer			Employer		
Address			Address		
Position/Title		Since	Position/Title		Since
Dependents/Include Self			Dependents/Include Self		
Marital Status* <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated			Marital Status* <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated		

*Do not provide this information if your application is for individual.

Please Complete Schedules 1-8 before this section.

Date of Valuation:

ASSETS		LIABILITIES	
Cash (Schedule 1)	\$ -	Credit Cards and Bills (Schedule 7)	\$ -
Stocks & Bonds (Schedule 2)	\$ -	Credit Lines Due to Banks and Others (Schedule 8)	\$ -
Life Insurance Cash Value (Schedule 3)	\$ -	Insurance Loans (Schedule 3)	\$ -
Profit Sharing, Pensions, and IRA's (Schedule 4)	\$ -	Installment Loans Contracts (Schedule 8)	\$ -
Accounts & Notes Receivables (Schedule 5)	\$ -	Mortgages on Home (Schedule 6)	\$ -
Residence (Schedule 6)	\$ -	Mortgages on Other Real Estate (Schedule 6)	\$ -
Other Real Estate (Schedule 6)	\$ -	Taxes	\$ -
Automobiles (Describe)	\$ -	Other Liabilities (Describe)	\$ -
Value of My Companies	\$ -		\$ -
Personal Property	\$ -		\$ -
Other Assets (Describe)	\$ -		\$ -
	\$ -	Total \$	\$ -
Total \$	\$ -	(Total Assets Less Total Liabilities)	Net Worth \$ -

Please contact your Banker if you need assistance with completing these schedules. Round all amounts to the nearest \$100.

ANNUAL INCOME	APP.	CO.-APP.	ANNUAL EXPENDITURES	
Salary			Federal Income and Other Taxes	
Bonuses/Commissions			Credit Card Payments	
Dividends/Interest			Installment Loans	
Rental Income			Mortgage Payments - Residential	
Business Income			Mortgage Payments - Investments	
Other Investment Income				
Other (List)				
Total Income \$	\$ -	\$ -	Total Expenditures \$	\$ -

SCHEDULE 1 / CASH, SAVINGS, AND CERTIFICATES OF DEPOSIT

Name of Bank or Financial Institution	Type of Account	Account Balance
CASH ACCOUNTS:		
Total \$		\$ -

SCHEDULE 2 / STOCKS AND BONDS

Par Value or No. of Shares	Description	Registered in Name(s) of	Listed or Unlisted	Current Market Value
Total \$				\$ -

SCHEDULE 3 / LIFE INSURANCE

Insurance Company	Insured	Beneficiary	Face Value of Policy	Cash Value of Policy	Loans
Total \$			\$ -	\$ -	\$ -

SCHEDULE 4 / PROFIT SHARING, PENSION, AND IRA'S

Name of Institution	Type of Account	Account Balance	Amount Totally Vested	Loans
Total \$		\$ -	\$ -	\$ -

SCHEDULE 5 / ACCOUNTS AND NOTES RECEIVABLES

Name of Debtor	Description of Property	First Lien or Second Lien	Date of Maturity	Repayment Terms	Balance Due
Total \$					\$ -

SCHEDULE 6 / REAL ESTATE OWNED

Property Description	Name of Creditor	Year Acquired	Purchase Price	Mortgage Balance	Date of Maturity	Repayment Terms	Current Market Value
Insurance Co			Agent				
Total \$							\$ -

SCHEDULE 7 / CREDIT CARDS, BILLS DUE, ALIMONY/CHILD SUPPORT, etc.

Name of Company	Repayment Terms	Balance Due
	per	
	per	
	per	
	per	
Total \$		\$ -

SCHEDULE 8 / INSTALLMENT LOANS, CREDIT LINES, AND NOTES PAYABLE

Name of Creditor	Collateral	Date of Maturity	Repayment Terms	Balance Due
			per	
			per	
			per	
			per	

Total \$ \$ -

Please answer each question (Y or N)	APP.	CO.APP.	Please answer each question (Y or N)	APP.	CO.APP.
Have you ever gone through bankruptcy or had a judgment against you?	<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
Have you made a will?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a Co-Maker, Endorser, or Guarantor of another person's debt?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Please answer each question (Y or N)			APP.	CO.APP.	Amount (\$)
Do you have outstanding letters of credit or surety bonds?			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are there any suits or legal actions pending against you?			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are any of your tax obligations past due?			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Do (either of) you have a line of credit or unused facility at any other institution?			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Do you have any assets or liabilities not listed on this financial statement?			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, please explain why not included					

REPRESENTATIONS AND WARRANTIES: 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 guarantee 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 guarantee 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 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. If the undersigned fail to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned as the case may be, immediately due and payable. 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. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorize you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other information that the undersigned gives you shall be your property.

THE UNDERSIGNED CERTIFY THAT THE INFORMATION CONTAINED ON THIS FORM HAS BEEN CAREFULLY REVIEWED AND THAT IT IS TRUE AND CORRECT IN ALL RESPECTS.

Applicant's Signature Date

Co-Applicant's Signature Date