## 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 coapplicants 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 individual 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 or other person's income to be relied upon as the basis for repayment. For the purpose of obtaining credit from time to time with the bank, the following statement and information are furnished as a complete, true, and accurate statement of the financial condition of the undersigned.

| APPLICANT |  | CO-APPLICANT |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Full Name |  | Full Name |  |  |  |
| Street Address |  | Street Address |  |  |  |
| City/State/Zip |  | City/State/Zip |  |  |  |
| County |  | County |  |  |  |
| Since $\quad \square$ Own | $\square$ Rent | Since | $\square$ Own |  | $\square$ Rent |
| Previous Address (if less than 5 years at present) |  | Previous Address (if less than 5 years at present) |  |  |  |
| City/State/Zip |  | City/State/Zip |  |  |  |
| Since $\square$ Own | $\square$ Own $\square$ Re | Since | $\square$ Own |  | $\square$ Rent |
| Social Security \# Date of Birth |  | Social Security \# |  | Date of Birth |  |
| Phone: Residence | Work | Phone: Residence |  | Work |  |
| Employer |  | Employer |  |  |  |
| Address |  | Address |  |  |  |
| Position/Title | Since | Position/Title ${ }^{\text {a }}$ |  |  |  |
| Previous Employer |  | Previous Employer |  |  |  |
|  |  | Position/Title |  |  | How Long |
| Dependents (include self) |  | Dependents (include self) |  |  |  |
| Marital Status$\qquad$ $\square$ Married |  | Marital Status Unmarried |  |  | Married |


| ASSETS |  | LIABILITIES |  |
| :--- | :--- | :--- | :--- |
| Cash (Schedule 1) | Installment Loans, Credit Lines, Notes (Schedule 8) |  |  |
| Securities (Schedule 2) | Credit Cards, Accounts, Support (Schedule 9) |  |  |
| Life Insurance Cash Value (Schedule 3) | Insurance Loans (Schedule 3) |  |  |
| Mortgages and Contracts Held by You (Schedule 4) | Mortgages, Real Estate Loans (Schedule 5) |  |  |
| Real Estate (Schedule 5) |  | Taxes Due |  |
| Profit Sharing, Pension, Retirement, IRA (Schedule 6) | Other Liabilities (Describe) |  |  |
| Personal Property (Schedule 7) |  |  |  |
| Other Assets (Describe) |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  | Total |  |
|  |  |  |  |
| Total |  |  |  |


| * ANNUAL INCOME | APPLICANT | CO-APPLICANT | PLEASE ANSWER EACH QUESTION (Yes / No) | APP. | CO-APP |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Salary |  |  | Are you a Co-Maker, Endorser or Guarantor of any other person's debt? | No | No |
| Bonuses/Commissions |  |  |  |  |  |
| Dividends/Interest |  |  | Are you a defendant in any suit or legal action? | No | No |
| Net Real Estate Income |  |  |  |  |  |
| Other (List) |  |  | Have you ever gone through bankruptcy or had a judgment against you? | No | No |
|  |  |  |  |  |  |
|  |  |  | Have you made a will? | No | No |

* Income from alimony, child support, or maintenance payments need not be entered unless you want it considered as a base for repayment


## SCHEDULE 1 / CASH, SAVINGS, \& CERTIFICATES

| Name of Bank or Financial Institution |  | Type of Account |
| :--- | :--- | :--- |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  | Total. Balance |


| SCHEDULE 2 / SECURITIES OWNED |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Par Value or No. of Shares | Description | Registered in Name(s) of | Listed or Unlisted | Current Market Value |
|  |  |  | Listed |  |
|  |  |  | Listed |  |
|  |  |  | Listed |  |
|  |  |  | Listed |  |
|  |  |  | Listed |  |
|  |  |  | Listed |  |
|  |  |  | Listed |  |
|  |  |  | Listed |  |
| Total |  |  |  |  |

SCHEDULE 3 / LIFE INSURANCE

| Insurance Company | Insured | Beneficiary | Face Value of Policy | Cash Value of Policy | Loans |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| Total |  |  |  |  |  |

SCHEDULE 4 / RECEIVABLES DUE TO ME ON MORTGAGES AND CONTRACTS I OWN

| Name of Debtor | Description of Property | First Lien or <br> Second Lien | Date of <br> Maturity | Repayment Terms | Balance Due |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | per month |  |
|  |  |  | per month |  |  |
|  |  |  | per month |  |  |


| SCHEDULE 5 / REAL ESTATE OWNED |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Property Description | Name of Creditor | Year <br> Acauired | Purchase <br> Price | Mortgage <br> Balance | Date of <br> Maturity | Repayment Terms | Current Market <br> Value |
|  |  |  |  |  |  | per month |  |
|  |  |  |  |  |  | per month |  |
|  |  |  |  |  |  | per month |  |
|  |  |  |  |  |  | per month |  |
|  |  |  |  |  |  | per month |  |
|  |  |  |  |  | per month |  |  |

SCHEDULE 6 / PROFIT SHARING AND PENSION / RETIREMENT / IRA

| Name of Institution | Type of Account | Account <br> Balance | Amount Totally <br> Vested | Loans |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Total |  |  |  |  |

SCHEDULE 7 / PERSONAL PROPERTY

| Type | Description | Value |  |
| :--- | :--- | :--- | :--- |
| Vehicles |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| Recreational Vehicles |  |  |  |
|  |  |  |  |
| Household Furnishings |  |  |  |
| Jewelry |  |  |  |
| Personal Investment Items |  |  |  |
|  |  | Total |  |
| Small Business Net Worth |  |  |  |
| Other |  |  |  |


| SCHEDULE 8 / INSTALLMENTS LOANS, CREDIT LINES AND NOTES |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Name of Creditor | Collateral | Date of <br> Maturity | Repayment Terms | Balance Due |
|  |  |  | per month |  |
|  |  | per month |  |  |
|  |  | per month |  |  |
|  |  | per month |  |  |

SCHEDULE 9 / CREDIT CARDS, ACCOUNTS, ALIMONY/CHILD SUPPORT, ETC.

| Name of Company | Repayment Terms |  |
| :---: | :---: | :---: |
|  | Balance Due |  |
|  | per month |  |
|  | per month |  |
|  | per month |  |
|  | per month |  |

You certify that the information provided in this statement is true and correct. So long as you owe any sums to the bank, you agree to give the bank prompt written notice of any material change in your financial condition and, upon request, you agree to provide the bank with an updated personal financial statement. The bank is authorized to retain this personal financial statement whether or not credit is approved and is further authorized to verify your credit and employment history or any other information in this statement. This application does not obligate the bank to make any loan even if you meet the normal standards the bank considers in determining whether to approve or deny the application.

