



Personal Financial Statement

Requested Credit: Individual Joint

We intend to apply for joint credit. _____ Applicant Initials _____ Co-Applicant Initials

You may apply for a credit extension or financial accommodation individually or jointly with a co-applicant. This statement and any applicable supporting schedules may be completed jointly by both married and unmarried co-applicant if their assets and liabilities are sufficiently joined so that the statement can be meaningfully and fairly presented on a combined basis; otherwise separate statements and schedules are required.

Applicant

Name: _____ SSN: _____

Address: _____

Phone Number: _____ Date of Birth: _____

Present Employer: _____ Position: _____

Address: _____

Business Phone: _____ Email: _____

Accountant/Tax Preparer: _____ Attorney: _____

Banker: _____ Broker/Financial Advisor: _____

Life Ins. Agent: _____ Property/Casualty Ins. Agent: _____

Co-Applicant

Name: _____ SSN: _____

Address: _____

Phone Number: _____ Date of Birth: _____

Present Employer: _____ Position: _____

Address: _____

Business Phone: _____ Email: _____

Accountant/Tax Preparer: _____ Attorney: _____

Banker: _____ Broker/Financial Advisor: _____

Life Ins. Agent: _____ Property/Casualty Ins. Agent: _____

Date _____

		Round all amounts to the nearest \$100 Must include all marital assets		
Assets (assets you own)		Amount	Liabilities (debts you owe)	Amount
Cash in Bank:	Checking		Loans payable to banks (schedule 7)	
	Savings			
	C.D.'s		Installment contracts payable (schedule 7)	
	Other		Amounts due to dept. stores and others	
Total Cash			Credit cards (MasterCard, Visa & others)	
Due from friends, relatives and others (schedule 1)			Income Taxes Payable	
Contracts for deed owned (schedule 2)			Auto Loan(s)/Lease(s)	
Securities owned (schedule 3)			Student Loans	
Cash Surrender value of life insurance (schedule 4)			Loans on life insurance (schedule 4)	
Homestead (schedule 5)				
Other real estate owned (schedule 5)			Mortgage on homestead (schedule 6)	
Automobiles (year, make, model)			Mortgage or liens on other real estate	
Personal property			owned (schedule 6)	
Retirement Accounts				
Other Assets (detail)			Other Liabilities (detail)	
Value of business interests				
Other Assets (detail)				
Value of business interests				
			TOTAL LIABILITIES	
			Net worth (total assets less total liabilities)	
TOTAL ASSETS			TOTAL LIABILITIES AND NET WORTH	

Annual Income	Applicant	Co-applicant	Contingent Liabilities	Amount
Salary			As endorser	
Commissions			As guarantor	
Dividends			Lawsuits	
Interest			For taxes	
Rentals			Other (detail)	
Alimony, child support or maintenance (you need not show this unless you wish us to consider it).				
Other				
			Check here if "none"	
TOTAL INCOME			TOTAL CONTINGENT LIABILITIES	

SCHEDULE 1 - DUE FROM FRIENDS, RELATIVES AND OTHERS

Name of Debtor	Owed to	Collateral	Monthly Payment	Maturity Date	Unpaid Balance
TOTAL					

SCHEDULE 2 - CONTRACTS FOR DEED OWNED

Name of Debtor	Type of property	1st or 2nd lien	Owed to	Monthly Payment	Unpaid Balance
Total					

SCHEDULE 3 - SECURITIES OWNED

No. shares or Bond amount	Description	In whose name(s) registered	Cost	Present Market Value
TOTAL				

SCHEDULE 4 - LIFE INSURANCE

Insured	Insurance Company	Beneficiary	Face value of policy	Cash Value	Loans
Total					

SCHEDULE 5 - REAL ESTATE

Address and type of property	Year Acquired	Monthly Income-if any	Cost	Present Market Value	Amount of Insurance
<i>PERSONAL RESIDENCE</i>					
<i>OTHER PROPERTY</i>					
Total					

SCHEDULE 6 - MORTGAGES OR LIENS ON REAL ESTATE

To whom payable	Interest Rate	Maturity Date	Payment/Month	Unpaid Balance
<i>PERSONAL RESIDENCE</i>				
HELOC or Other Second REM				
<i>OTHER PROPERTY</i>				
Total				

SCHEDULE 7 - LOANS PAYABLE TO BANKS & OTHERS AND INSTALLMENT CONTRACTS PAYABLE

To whom payable	Address	Collateral or Unsecured	Maturity Date	Payment/Month	Unpaid Balance
Total					

	<u>Applicant</u>	<u>Co-Applicant</u>
Have I ever gone through bankruptcy or had a judgment against me?	<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 I made a Will?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Number of dependents (if none, check "None")	_____ <input type="checkbox"/> None	_____ <input type="checkbox"/> None
Marital Status (Answer only if this financial statement is provided in connection with a request for secured credit or applicant is seeking a joint account with spouse.)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried <i>(Unmarried includes single, divorced, widowed)</i>	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried <i>(Unmarried includes single, divorced, widowed)</i>

The foregoing statement, submitted for the purpose of obtaining credit, is true and correct in every detail and fairly shows my/our financial condition at the time indicated. I/we give you prompt written notice of any subsequent substantial change in such financial condition occurring before discharge of my/our obligations to you. I/we understand that you will retain this personal financial statement whether or not you approve the credit in connection with which it is submitted. You are authorized to check my/our credit and employment history or any other information contained herein.

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 Signature	Date
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Co-Applicant Signature (if applicable)	Date
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