



# 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 \_\_\_\_\_

		<b>Round all amounts to the nearest \$100 Must include all marital assets</b>		
<b>Assets (assets you own)</b>		<b>Amount</b>	<b>Liabilities (debts you owe)</b>	<b>Amount</b>
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				
			<b>TOTAL LIABILITIES</b>	
			Net worth (total assets less total liabilities)	
<b>TOTAL ASSETS</b>			<b>TOTAL LIABILITIES AND NET WORTH</b>	

<b>Annual Income</b>	<b>Applicant</b>	<b>Co-applicant</b>	<b>Contingent Liabilities</b>	<b>Amount</b>
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"	
<b>TOTAL INCOME</b>			<b>TOTAL CONTINGENT LIABILITIES</b>	

**SCHEDULE 1 - DUE FROM FRIENDS, RELATIVES AND OTHERS**

<b>Name of Debtor</b>	<b>Owed to</b>	<b>Collateral</b>	<b>Monthly Payment</b>	<b>Maturity Date</b>	<b>Unpaid Balance</b>
<b>TOTAL</b>					

**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>					
<b>Total</b>					

**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>				
<b>Total</b>				

**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
<b>Marital Status</b> (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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