

# Personal Financial Statement

Financial Condition as of date:  

**Please Complete All Sections**

The following assets, liabilities, income and expenses on this financial statement represent a (an) (check one of the following):

- Individual financial statement      List all your income, expenses, assets and liabilities if this is an individual financial statement.
- Individual and Community Property financial statement      List all your individual and community property income, expenses, assets and liabilities. Exclude all separate property assets and income of your spouse if this is an individual and community property financial statement. Separate property assets are assets owned or claimed by your spouse before marriage, or acquired by your spouse during marriage by gift or inheritances, or recovered from personal injuries sustained by your spouse during marriage or acquired from the proceeds of liquidation of any of the preceding.
- Joint financial statement      List all income, expenses, assets and liabilities of you and your spouse if this is a joint financial statement.

Personal Information			
Applicant Name		Co-Applicant Name	
Employer		Employer	
Business Phone No.	Home Phone	Business Phone No.	Home Phone
Home Address, City and State		Home Address, City and State	
Social Security No.	Date of Birth	Social Security No.	Date of Birth
E-Mail Address		E-Mail Address	
Name of Your Attorney		Name of Your Attorney	
Name of Your Accountant		Name of Your Accountant	

**Please answer the following questions as appropriate. Explain in "Additional Comments" below responses to any "Yes" answer.**

- No  Yes  1. Are any of the assets listed on this financial statement located outside the United States of America?
- No  Yes  2. Are any of the assets listed on page 2 held in trust, in an estate or in any other name or capacity?
- No  Yes  3. Do any of your assets secure debts which have not been reported on this financial statement?
- No  Yes  4. Have you ever filed for personal bankruptcy, had any property you owned foreclosed, or made a settlement or an assignment for the benefit of a creditor?
- No  Yes  5. Has any corporation or partnership in which you are (were) an owner or a general partner ever filed for bankruptcy? had property foreclosed, or made a settlement or assignment for the benefit of a creditor?
- No  Yes  6. Are you, or any corporation or partnership in which you are an owner or partner, a party to a law suit or legal action?
- No  Yes  7. Do you have any unsatisfied legal judgements against you?
- No  Yes  8. Are any income tax returns, whether personal or that of any corporation or partnership in which you are an owner or general partner, currently being audited or contested?
- No  Yes  9. Are any personal, corporate or partnership income tax returns or payments delinquent?

**Additional Comments**


I (We), the undersigned, hereby submit this personal financial statement and supporting schedules to the Lender for the purpose of inducing the Bank to extend or maintain credit whether as direct obligor(s) or indirectly as guarantor(s) or other indirect obligor(s) of credit extended to others. I (We) hereby certify that this statement presents a true, complete, and correct statement of financial condition as of the date shown and does not omit any pertinent information. I (We) understand that misrepresenting information on this statement, or its supporting schedules, is a criminal offense under federal law. I (We) further agree to promptly notify the Lender, in writing, of any negative material change in my (our) financial condition. And, I (We) hereby authorize the Lender to contact credit reporting agencies and other sources for the purposes of determining creditworthiness, verifying information stated herein, and to answer any questions about my credit standing with Lender.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

If you intend to apply for joint credit, please initial here ----->

Applicant \_\_\_\_\_

Co-Applicant \_\_\_\_\_

Balance Sheet			
Assets		Liabilities	
Cash	-	Residential Mortgage	-
Marketable Securities		Other Owned Real Estate Debt	-
Non-Marketable Securities	-	Notes Payable	-
Accounts / Notes Receivable	-	Income Taxes Payable	-
Cash Value Life Insurance	-	Other Taxes Payable	-
Homestead / Residence	-	Credit Card Balance(s)	-
Other Owned Real Estate	-	Accounts Payable	-
Partnerships, Corporations, LLC	-	Other	-
Other Assets	-	Other	-
Retirement Assets	-	Other	-
Oil & Gas Interests	-		-
Personal Property	-		-
Vehicles	-		-
Other	-		-
Other	-		-
Other	-		-
Other	-		-
Other	-	<b>Total Liabilities</b>	-
<b>Total Assets</b>	-	<b>Net Worth (Assets - Liabilities)</b>	-

Contingent Liabilities					
Do you have any contingent liabilities in which you guaranty or endorse any financial obligations?				No <input type="checkbox"/>	Yes <input type="checkbox"/>
If yes, complete the information in the space provided below using the following six types as a guide.					
1. Guarantor or Co-signor/Endorser		4. Income Tax Claims or Disputes			
2. Contracts or Leases		5. Standby Letters of Credit			
3. Legal Claims or Judgments		6. Other			
Type # (1-6)	Name of Primary Obligor	Individual or Institution due to	Liabe Amount	Explanation & Probability of Honoring Liability	
Total Contingent Liabilities			\$	-	

Annual Income / Expense Information					
(Alimony, child support or separate maintenance income need not be reported unless you want them considered as a basis for repaying the requested credit.)					
Annual Income (Sources)	Last Year	Proj. This Year	Annual Expenses (Uses)	Last Year	Proj. This Year
Gross Salary / Wages		-	Income Taxes	-	-
Commissions & Bonuses	-	-	Residential Mortgage Payments	-	-
Interest & Dividend Income Invest	-	-	Other Principal & Interest Pmts.	-	-
Real Estate Income	-	-	Other Expenses:	-	-
Oil & Gas / Royalty Income	-	-	Other Expenses:	-	-
Other Income:	-	-	Other Expenses:	-	-
Other Income:	-	-		-	-
Other Income:	-	-		-	-
	-	-		-	-
	-	-		-	-
	-	-		-	-
<b>Total Income</b>	-	-	<b>Total Expenses</b>	-	-
			<b>Net Income (Income - Exp.)</b>	-	-

## Schedules

### No. 1. Banking Relations. ( A list of all my bank, savings and loan accounts)

Name and Location	Cash Balance	Amount of	Maturity of	How Endorsed, Guaranteed or Secured
		Loan	Loan	

### No. 2. Accounts, Loans and Notes Receivable (A list of the largest amounts owing to me)

Name and Address of Debtor	Amount	Age of Debt	Description or Nature of Debt	Description of Security Held	Date Payment
	Owing				Expected

### No. 3. Life Insurance

Name of Person Insured	Name of	Name of	Type of	Face Amount	Total Cash	Total Loans	Amount of	Is Policy
	Beneficiary	Insurance Co	Policy	of Policy	Surrender Value	Against Policy	Yearly Premium	Assigned?

### No. 4. Other Stocks and Bonds

Face Value Bonds				Present	Income Received	If Pledged
No. Stock Shares	Description of Security	Registered in Name of	Cost	Market Value	Last Year	State to Whom

### No. 5. Real Estate.

The legal and equitable title to all real estate listed in this statement is solely in the name of the undersigned except as follows:

Description or Street No.	Dimensions	Improvements	Mortgages or	Due Dates &	Assessed	Present Market	Upaid Taxes
	or Acres	Consist of	Liens	Amount of Payments	Value	Value	Year & Amount

"Any willful misrepresentation on this statement could result in a fine and/or imprisonment under provisions of the U. S. Criminal Code."

The undersigned certifies that the information inserted on each side hereof has been carefully read and is true and correct