



PERSONAL FINANCIAL STATEMENT

PERSONAL INFORMATION APPLICANT

Name: \_\_\_\_\_ D.O.B.: \_\_\_/\_\_\_/\_\_\_ SS #: \_\_\_ - \_\_\_ - \_\_\_
Home Address: \_\_\_\_\_
Phone Number: \_\_\_\_\_ Email Address: \_\_\_\_\_
Employer: \_\_\_\_\_ Years with Employer: \_\_\_\_\_ Title: \_\_\_\_\_
Employer Address: \_\_\_\_\_
Phone Number: \_\_\_\_\_ Email Address: \_\_\_\_\_
Employer (if less than three years with current): \_\_\_\_\_ Years with Employer: \_\_\_\_\_ Title: \_\_\_\_\_
Accountant Name: \_\_\_\_\_ Accountant Phone: \_\_\_\_\_
Attorney Name: \_\_\_\_\_ Attorney Phone: \_\_\_\_\_
Investment Advisor/Broker Name: \_\_\_\_\_ Investment Advisor/Broker Phone: \_\_\_\_\_
Insurance Advisor Name: \_\_\_\_\_ Insurance Advisor Phone: \_\_\_\_\_

CO-APPLICANT

Name: \_\_\_\_\_ D.O.B.: \_\_\_/\_\_\_/\_\_\_ SS #: \_\_\_ - \_\_\_ - \_\_\_
Home Address: \_\_\_\_\_
Phone Number: \_\_\_\_\_ Email Address: \_\_\_\_\_
Employer: \_\_\_\_\_ Years with Employer: \_\_\_\_\_ Title: \_\_\_\_\_
Employer Address: \_\_\_\_\_
Phone Number: \_\_\_\_\_ Email Address: \_\_\_\_\_
Employer (if less than three years with current): \_\_\_\_\_ Years with Employer: \_\_\_\_\_ Title: \_\_\_\_\_
Accountant Name: \_\_\_\_\_ Accountant Phone: \_\_\_\_\_
Attorney Name: \_\_\_\_\_ Attorney Phone: \_\_\_\_\_
Investment Advisor/Broker Name: \_\_\_\_\_ Investment Advisor/Broker Phone: \_\_\_\_\_
Insurance Advisor Name: \_\_\_\_\_ Insurance Advisor Phone: \_\_\_\_\_

CASH INCOME & EXPENDITURES

Table with 2 columns: ANNUAL INCOME, AMOUNT (\$)
Rows include Salary (applicant), Salary (co-applicant), Bonuses & Commissions (applicant), Bonuses & Commissions (co-applicant), Rental Income, Interest Income, Dividend Income, Capital Gains, Partnership Income, Other Investment Income, Other Income (List) \*\*, and TOTAL INCOME.

Table with 2 columns: ANNUAL EXPENDITURES, AMOUNT (\$)
Rows include Federal Income and Other, State Income and Other, Rental Payments, Maintenance, Mortgage Payments Residential, Property Taxes Residential Investment, Interest & Principle Payment on Loans, Insurance, Investments (including tax shelters), Alimony / Child Support, Tuition, Other Living Expense, Medical Expenses, Other Expenses (List), and TOTAL EXPENDITURES.

Any significant changes expected in the next 12 months?  Yes  No

\*\* Income from alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.



ASSETS & LIABILITIES

ASSETS	AMOUNT (\$)
Cash in this Bank (including money market accounts, CDs)	
Cash in Other Financial Institutions (list): (including money market accounts, CDs)	
Ready Marketable Securities (Schedule A)	
Non-Readily Marketable Securities (Schedule A)	
Accounts and Notes Receivable	
Net Cash Surrender Value of Life Insurance (Schedule B)	
Residential Real Estate (Schedule C)	
Partnerships / PC Interests (Schedule D)	
IRA, Keogh, Profit Sharing & Vested Retirement Accounts	
Deferred Income (years deferred _____ )	
Personal Property (including automobiles)	
Other assets (list):	
<b>TOTAL ASSETS</b>	<b>\$</b>

LIABILITIES	AMOUNT (\$)
Note Payable to this Bank	
Secured	
Unsecured	
Notes Payable to Others (Schedule E)	
Secured	
Unsecured	
Accounts Payable (including credit cards)	
Margin Accounts	
Notes Due: Partnership (Schedule D)	
Taxes Payable	
Mortgage Debt (Schedule C)	
Life Insurance Loans (Schedule B)	
Other Liabilities (List):	
<b>TOTAL ASSETS</b>	<b>\$</b>
<b>TOTAL LIABILITIES</b>	<b>\$</b>
<b>NET WORTH</b>	<b>\$</b>

CONTINGENT LIABILITIES

CONTINGENT LIABILITIES	YES	NO	AMOUNT (\$)
Are you a guarantor, co-maker or endorser for any debt of any individual, corporation, or partnership?			
Do you have any outstanding letters of credit or surety bonds?			
Are there any suits of legal actions pending against you?			
Are you contingently liable on any lease or contract?			
Are any of your tax obligations past due?			
If yes for any of the above give details:			







Please Answer the Following Questions:

- 1. Income tax returns filled through (date): ... Are any returns currently being audited or contested?
2. Have (either of) you or any firm in which you were a major owner ever declared bankruptcy?
3. Have you drawn a will?
4. Number of dependants (including self) and relationship to applicant:
5. Have you ever had a financial plan prepared for you?
6. Did you include two years federal and state tax returns?
7. Do (either of) you have a line of credit or unused credit facility at any other institution(s)?
8. Do you anticipate any substantial inheritances?

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 this information provided herein in deciding to grant or continue credit or to accept guarantee thereof.

X Applicant's Signature

Date

X Co-Applicant's Signature

Date