



**PERSONAL FINANCIAL STATEMENT**

Check Appropriate Box

If you are applying for an individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only the applicant section. (Section A)

If you are applying for a joint account or an account that you and another person will use, complete all sections, providing information regarding the co-applicant or co-signer in Section B. We intend to apply for joint credit Applicant/Guarantor \_\_\_\_\_ Co-Applicant/Co-Signer/Co-Guarantor \_\_\_\_\_ (please initial)

If you are applying for an individual account, but are relying on income from alimony, child support or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information in B about the person on whose alimony support, or maintenance payments or income or assets you are relying.

You may apply for a credit extension, loan or other financial accommodation alone or together with someone else ("co-applicant"). This statement and any applicable supporting schedules may be completed jointly by both married and unmarried co-applicants 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.

**SBA Loan Applicants ONLY:** If applying individually, your spouse must still complete the co-applicant section and include all spousal assets on the Personal Financial Statement. As a Federal Special Purpose Credit Program, the SBA requires this information for program eligibility purposes; however, this does not require you to become a borrower on this credit.

<b>Applicant/Guarantor (Section A)</b>		<b>Co-Applicant/Co-Signer/Co-Guarantor (Section B)</b>	
Full Name		Full Name	
Street Address		Street Address	
City/State/Zip		City/State/Zip	
County		County	
Since	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Since	<input type="checkbox"/> Own <input type="checkbox"/> Rent
Previous Address		Previous Address	
City/State/Zip		City/State/Zip	
Drivers License #		Drivers License #	
State of Issuance	Issue Date	State of Issuance	Issue Date
Social Security #	Date of Birth	Social Security #	Date of Birth
Phone: Home	Work	Phone: Home	Work
Cell Phone	Email Address	Cell Phone	Email Address
Employer		Employer	
Address		Address	
Position/Title	Since	Position Title	Since
Previous Employer		Previous Employer	
Position/Title	Since	Position Title	Since
Marital Status	<input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated	Marital Status	<input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated

This statement and all supporting schedules, 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 will 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. THE UNDERSIGNED HAS PROPERLY INDICATED ABOVE THE INTENTIONS OF THIS REQUEST.

YOUR SIGNATURE X	DATE
CO-APPLICANT SIGNATURE X	DATE



<b>SCHEDULE 4</b>					<b>LIFE INSURANCE</b>	
Insurance Company	Insured	Beneficiary	Face Value of Policy	Cash Value of Policy	Loans against policy	
<b>TOTAL - enter on line #4 of page 4 as an ASSET</b>				\$		
					<b>TOTAL - enter on line #4 of page 4 as a LIABILITY</b>	
					\$	

<b>SCHEDULE 5</b>				<b>HOMESTEAD</b>				
Address	Purchase		Market Value	Lender Name	Interest Rate	Maturity Date	Monthly Payment	Loan Balance
	Year	Price						
<b>2<sup>nd</sup> REM</b>								
<b>TOTALS</b>								

Enter Market Value as ASSET on Line 5 of page 4

Enter Loan Balance as LIABILITY on Line 5 of page 4

<b>SCHEDULE 6</b>				<b>OTHER REAL ESTATE OWNED</b>					
Address	Purchase			Market Value	Lender Name	Interest Rate	Monthly Income	Monthly Payment	Current Balance
	Year	Price	% owned						
<b>TOTAL - enter on line #6 of page 4 as a LIABILITY</b>									\$

<b>SCHEDULE 7</b>			<b>LOANS / MORTGAGES OWED TO ME</b>			
Name of Debtor	Description of Property	Maturity Date	Repayment Terms		Maturity Date	Balance Due
			\$	per		
			\$	per		
			\$	per		
<b>TOTAL - enter on line #7 of page 4 as an ASSET</b>						\$

<b>SCHEDULE 8</b>			<b>SHORT TERM NOTES OWED</b>			
To Whom Payable	Interest Rate	Collateral or Unsecured	How payable		Maturity Date	Unpaid Balance
			\$	per		
			\$	per		
			\$	per		
			\$	per		
<b>TOTAL - enter on line #8 of page 4 as a LIABILITY</b>						\$

# SUMMARY

## COMPLETE FROM INFORMATION ON ABOVE SCHEDULES

ASSETS	AMOUNT (\$)	LIABILITIES	AMOUNT (\$)
1. Cash (Schedule 1)			
2. Retirement Funds (Schedule 2)		Credit Cards – Current Balance	
3. Securities (stocks/bonds) (Schedule 3)			
4. Life Insurance Cash Value (Schedule 4)		Cash Value Insurance Loans (Schedule 4)	
5. Homestead (Schedule 5)		Mortgages on My Home (Schedule 5)	
6. Other Real Estate (Schedule 6)		Mortgages on Other Real Estate (Schedule 6)	
7. Loans/Mortgages owed to me (Schedule 7)		Taxes Owed	
8. Automobiles (Describe)		Short Term Notes Due (Schedule 8)	
		Other Liabilities (Describe) car loan	
9. Personal Property			
10. Other Tangible Assets (Describe)			
<b>TOTAL ASSETS</b>		<b>TOTAL LIABILITIES</b>	
<b>NET WORTH (TOTAL ASSETS MINUS TOTAL LIABILITIES)</b>			

	APPLICANT	CO-APPLICANT
Have you ever gone through bankruptcy or had a judgment against you?	<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 you made a will?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a guarantor, co-maker or endorser for any debt of an individual, corporation or partnership?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have any outstanding letters of credit or surety bonds?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any suits or legal actions pending against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you contingently liable on any lease or contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any of your tax obligations past due?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Contingent Liabilities Detail			
To Whom Payable	Maximum Liability	Collateral	How Payable
	\$		\$ per
	\$		\$ per
	\$		\$ per
	\$		\$ per