

PERSONAL FINANCIAL STATEMENT

Statement of Financial Condition As Of ____/____/____

Applicant Name:	Business Phone
Co-Applicant Name:	Business Phone
Residence Address	Residence Phone
City, State, & Zip	

JOINT CREDIT APPLICATION

By submitting this Personal Financial Statement, we intend to apply for joint credit.

Applicant Signature

Co-Applicant Signature

ASSETS	AMOUNT (\$)	LIABILITIES & NET WORTH	AMOUNT (\$)
Cash in Bank (including money market accounts, CDs)		Notes Payable to Bank	
		Secured	
Cash in Other Financial Institutions (List) (including money market accounts, CDs)		Unsecured	
		Notes Payable to Others (Schedule F)	
		Secured	
		Unsecured	
		Credit Cards & Accounts Payable	
		Margin Accounts	
Readily Marketable Securities (Schedule A)		Notes Due to Privately Owned Businesses	
Non-Readily Marketable Securities (Schedule A)		Taxes Payable	
Ownership in Privately Owned Businesses (Schedule B)		Personal Residential Mortgages (Schedule D)	
Notes Receivable from Business		Investment Real Estate Debt (Schedule E)	
Notes Receivable from Others		Life Insurance Loans (Schedule C)	
Net Cash Surrender Value of Life Insurance (Schedule C)		Other Liabilities (List):	
Real Estate for Personal Use (Schedule D)			
Real Estate Investments (Schedule E)			
Retirement Accounts (IRA, Keogh, Profit Sharing & Other)			
Automobiles			
		Total Liabilities	
Other Assets (List):			
		Net Worth (Total Assets minus Total Liabilities)	
Total Assets		Total Liabilities & Net Worth	

SOURCES OF INCOME

Salary	
Bonus and Commissions	
Interest & Dividends	
Real Estate Income	
You need not disclose alimony, child support or separate maintenance income unless you wish the Bank to consider them in a credit decision.	
Other Income (please itemize)	
Total Income	

CONTINGENT LIABILITIES

As Guarantor, Endorser, or Co-maker	
On Leases or Contracts	
Legal Claims	
Provisions for Federal Income Taxes	
Other Special Debt	
Total Contingent Liabilities	

REPRESENTATIONS AND WARRANTIES

The information contained in this statement is provided to induce Bank 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 the Bank is relying on the information provided herein in deciding to grant or to continue to grant credit or to accept a guarantee thereof. Each of the undersigned represents, warrants, and certifies that the information provided herein is true, correct, and complete. Each of the undersigned agrees to notify the Bank immediately and in writing of any change in name, address or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform their obligations to the Bank. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify the Bank as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, the Bank may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. Bank is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. Each of the undersigned authorizes Bank to answer questions about the Bank's credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to Bank is outstanding, the undersigned shall supply annually an updated personal financial statement. This personal financial statement and any other financial or other information that the undersigned gives Bank shall become the property of the Bank.

The undersigned authorize any person or consumer reporting agency to give Bank a copy of the undersigned's credit report and any other financial information it may have on the undersigned, and to prepare at Bank Bank's request, a consumer investigative report.
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Signature:	Date:	Social Security Number:
Signature:	Date:	Social Security Number:

(Rev. 9/06)

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