

INDIVIDUAL FINANCIAL STATEMENT

To: _____ (Lender)
 Name _____ Date of Birth _____
 Address _____ Zip Code _____

CHECK AS APPLICABLE - Applicant is applying for this loan:

- Individually, without a co-signer or guaranty of a relative or other person(s) or entity. Note: Applicants, if married may apply for a separate account.
 Jointly, with the co-signature or guaranty of one or more persons or entities (including any existing guarantors).
 NAMES OF OTHER PERSON(S) AND ENTITY(IES) _____

PLEASE INDICATE OR PROVIDE EXPLANATION RELATING TO ANY ASSETS OWNED JOINTLY OR BY A TRUST OR LIABILITIES OWED WITH OTHERS. (ATTACH SCHEDULES AND EXPLANATORY NOTES IF NECESSARY.)

STATEMENT OF FINANCIAL CONDITION OF _____ AS OF _____

ASSETS		AMOUNT	LIABILITIES		AMOUNT
Cash	SCHEDULE A In This Institution		Notes & Loans Payable [Other Than Real Estate]	SCHEDULE G Notes Payable to Banks	
	Other Banks or Savings & Loans			Notes & Loans Payable (Other)	
Stocks & Bonds	SCHEDULE B Marketable Securities		Insurance Loans	SCHEDULE C	
	Others				
Tax	Tax Refund Due		Taxes Owed		
Insurance	SCHEDULE C Cash Value		Accounts & Bills Payable	SCHEDULE H Bank Cards	
	Accounts & Notes Receivable	SCHEDULE D		Open & Revolving Accounts	
				Other	
Real Estate	SCHEDULE E Residence(s)		Real Estate Notes & Contracts Payable	SCHEDULE E Residence(s)	
	Unimproved Land			Unimproved Land	
	Income Property(ies)			Income Property(ies)	
	Other			Other	
Other Assets	SCHEDULE F Other Assets & Personal Property		Other Liabilities	SCHEDULE I	
TOTAL ASSETS		\$		TOTAL LIABILITIES	
				\$	

RECAP OF INCOME AND EXPENSES

* See notice below before completing Other Income.

NET WORTH (DIFFERENCE BETWEEN TOTAL ASSETS & TOTAL LIABILITIES) \$

ANNUAL INCOME FOR YEAR _____		ANNUAL EXPENSES FOR YEAR _____		CONTINGENT LIABILITIES	
Salary or Wages		Property Tax & Assessments		As Endorser on Notes/Contracts	
Dividends or Interest		Fed. & State Income Tax		As Guarantor on Notes/Contracts	
Rentals (Gross Income)		Real Estate Loan Payments		For Taxes	
Business (Net Income)		Payments on Contracts / Notes		Other (Describe)	
Other Income (Describe) *		Estimated Living Expenses			
		Other:			
TOTAL INCOME	\$	TOTAL EXPENSES	\$	TOTAL	\$

* Alimony, child support or separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation

SCHEDULE A			CASH LOCATION AND STATUS OF BANK ACCOUNTS						
CKNG	CD	SVNG	Bank and Branch Where Carried	Balance	Interest Rate Paid to You?	Date CD Matures	Is this Account Pledged for a Loan?	Balance of Loan	Maturity Date of Loan
Total				\$				Total	\$

SCHEDULE B								STOCKS AND BONDS (Include Interests in Any Closely Held Business)	
Description	No. Shares	Registered in Name of	Source of Valuation	Date	Price Per Share	Total Value	Purchased on Margin or Pledged		
Total							\$		

SCHEDULE C							LIFE INSURANCE	
Insured	Primary Beneficiary	Face Amount	Actual Cash Value	Loans on Policy	Name of Company	Location of Office		
Total		\$	\$	\$				

SCHEDULE D							ACCOUNTS AND NOTES RECEIVABLE	
Owner(s)	Due From	Address	Collateral	Maturity Date	How Payable	Balance Due		
					\$ Per			
					\$ Per			
					\$ Per			
					\$ Per			
					\$ Per			
					\$ Per			
					\$ Per			
					\$ Per			
Total						\$		\$

SCHEDULE E					REAL ESTATE	
Parcel No.	Description	Address/Location	Owner(s)	Date Acquired		
1						
2						
3						
4						
5						
6						
7						

SCHEDULE F		OTHER ASSETS AND PERSONAL PROPERTY								
Automobiles		Value	Rec. Vehicles and Boats			Value	Personal Property	Value	Totals	
Yr.:	Make:		Yr.:	Make:	Ft.:		Furniture		Subtotal - Autos \$	
Yr.:	Make:		Yr.:	Make:	Ft.:		Jewelry		Subtotal - R/V's \$	
Yr.:	Make:		Yr.:	Make:	Ft.:		Equipment		Subtotal - Personal Property \$	
Yr.:	Make:		Yr.:	Make:	Ft.:		Other:			
			Other:							
Subtotal Autos		\$	Subtotal R/V's			\$	Subtotal Personal Property		\$	Total - All Other Assets \$

SCHEDULE G		NOTES AND LOANS PAYABLE TO BANKS AND OTHERS				
Payable To	Address	Collateral	Persons Liable	Maturity Date	How Payable	Balance Due
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
Totals					\$	\$

SCHEDULE H		ACCOUNTS AND BILLS PAYABLE (Including Bank Cards)		
Payable To	Account Number	Persons Liable	How Payable	Balance Due
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
Totals			\$	\$

SCHEDULE I		OTHER LIABILITIES		
Payable To	Persons Liable	Collateral	How Payable	Balance Due
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
Totals			\$	\$

Cost	Mortgage or Lienholder	Annual Taxes	Monthly Income	Monthly Payments	Present Value	Balance Due
Total		\$	\$	\$	\$	\$

If applicant resides in a community property state, please complete the following concerning marital status:

Applicant is: Married Separated Unmarried (Includes single, divorced and widowed)

Co-Applicant, if any, is: Married Separated Unmarried (Includes single, divorced and widowed)

APPLICANT	Social Security No.		Driver's License No.		Home Phone		Business Phone		
	Occupation		Name of Employer		No. of Years		Salary \$ _____ per _____		
	Amount of alimony, child support and separate maintenance payment income. NOTE: Alimony, child support or separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. \$ _____								
	Name and address of payor of any alimony, child support or separate maintenance payment income disclosed above as a source of repayment.								
	Alimony child support, separate maintenance received under <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral								
	Income (salary, pension, social security, dividends, interest, etc.) Source: \$ _____ per month								
	Have you ever borrowed from any other branch of this institution? Name: _____ Location: _____ Date: _____								
	Number of Dependents _____ Ages _____ Have you established a trust? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable Name(s) of trustee(s): _____ Have you made a will? <input type="checkbox"/> Yes <input type="checkbox"/> No Name of personal representative _____ Have you guaranteed or endorsed the notes of any other person? <input type="checkbox"/> Yes <input type="checkbox"/> No Do you have any other contingent liabilities? _____ Have any actions or suits been filed against you or any unsatisfied judgements or decrees entered against you, or have you been adjudged bankrupt in the last 14 years or made any assignments for creditors? <input type="checkbox"/> Yes <input type="checkbox"/> No								
	Names of References					Addresses			
CO-APPLICANT	Co-Applicant's Full Name					Addresses			
	Social Security No.		Driver's License No.		Home Phone		Business Phone		
	Occupation		Name of Employer		No. of Years		Salary \$ _____ per _____		
	Amount of alimony, child support and separate maintenance payment income. NOTE: Alimony, child support or separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. \$ _____								
	Name and address of payor of any alimony, child support or separate maintenance payment income disclosed above as a source of repayment.								
	Alimony, child support, separate maintenance received under <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral								
	Income (salary, pension, social security, dividends, interest, etc.) Source: \$ _____ per month								
	Have you ever borrowed from any other branch of this institution? Name: _____ Location: _____ Date: _____								
	Number of Dependents (not listed by applicant) _____ Ages _____ Have you established a trust? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable Name(s) of trustee(s): _____ Have you made a will? <input type="checkbox"/> Yes <input type="checkbox"/> No Name of personal representative _____ Have you guaranteed or endorsed the notes of any other person? <input type="checkbox"/> Yes <input type="checkbox"/> No Do you have any other contingent liabilities? _____ Are there any outstanding judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you been declared bankrupt within the last 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No								
	Names of References					Addresses			

APPLICANT'S SIGNATURE(S).

I (we) hereby affirm that the foregoing information contained in this financial statement is presented for the purpose of obtaining credit as of the date indicated and is true, complete and correct. I understand Lender is relying on this statement of my financial condition in making loan(s) to me. Lender is authorized to make any investigation of my credit or employment status either directly or through any agency employed by Lender for that purpose. I agree to inform Lender immediately of any matter which will cause any significant change in my/our financial condition. I understand that Lender will retain this financial statement whether or not credit is granted.

SIGNATURES

Applicant's Signature Date Co-Applicant's Signature Date

CONSENT. The lender may be relying on: 1) income from an individual who is not an applicant for the consumer loan, or 2) an individual co-borrower, owner, partner, officer or guarantor, for the business loan. Because of your relationship to the loan applicant or your role in the accommodation for the loan, your personal creditworthiness is a factor in the evaluation of the application or accommodation for the loan. By signing below, I authorize the financial institution to obtain a consumer credit report on me for that purpose to evaluate the loan application.

Date: _____ Signature _____ Social Security Number _____