

Personal Financial Statement

**Do not send sensitive personal or financial information unless it is encrypted on a secure website.**

**Regular e-mails are not encrypted.**

 Personal Financial Statement

I may apply for a credit extension, loan or other financial accommodation alone or together with someone else (“co-applicant”). If I apply with a co-applicant and our combined assets and debts can meaningfully and fairly be presented together, the co-applicant and I may complete this statement and any supporting schedules jointly, otherwise separate forms and schedules are required.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Applicant | | | | Co-Applicant | | |
| Full Name: | | | | Full Name: | | |
| Street Address: | | | | Street Address: | | |
| City/State/Zip: | | | | City/State/Zip: | | |
| County: | | | | County: | | |
| Since:        Own | Rent $      per month | | | Since:        Own | Rent $      per month | |
| Driver's License #: | |  | | Driver's License #: | | |
| Issue Date:       Exp. Date: | | | | Issue Date:       Exp. Date: | | |
| Social Security#: | | | Birth Date: | Social Security#: | | Birth Date: |
| Home Phone: | | | Cell: | Home Phone: | | Cell: |
| Work/Business Phone: | | | | Work/Business Phone: | | |
| Email: | | | | Email: | | |
| Employer: | | | | Employer: | | |
| Address: | | | | Address: | | |
| Position/title: | | | Since: | Position/title: | | Since: |
| # of dependents (including self): | | | | # of dependents (including self): | | |
| Marital Status\* Unmarried Married Separated | | | | Marital Status\* Unmarried Married Separated | | |

\* Do not provide marital status if your application is for individual credit

**Please complete schedules 1 thru 6 on the following pages before the section below.**

|  |  |  |  |
| --- | --- | --- | --- |
| **ASSETS (round to nearest $100)** (Refer to schedules 1 thru 5 on following page for detail) | | **LIABILITIES (round to nearest $100)** (Refer to schedules 4 thru 6) | |
| Cash, Savings, CDs, Money Mkt. (schedule 1) |  | Notes payable --banks (schedule 6) |  |
| Marketable Securities/Stocks/Bonds (schedule 2) |  | Notes payable --others (schedule 6) |  |
| Retirement, IRA, profit share, Keogh (schedule 3) |  | Installment loans/contracts (schedule 6) |  |
| Cash value life ins. (whole life only) (schedule 4) |  | Loans against life insurance (schedule 4) |  |
| Homestead (schedule 5) |  | Personal mortgage (homestead) (schedule 5) |  |
| Other personally held real estate (schedule 5) |  | Other personal mortgages (schedule 5) |  |
| Com'l Real Estate owned (schedule 5) |  | Com'l mortgage debt (schedule 5) |  |
| Value of my companies excluding Real Estate |  | Taxes due |  |
|  |  | Total credit card debt (schedule 6) |  |
|  |  | Other loans (schedule 6) |  |
|  |  |  |  |
| Deferred income/receivables (describe) |  |  |  |
|  |  |  |  |
| Autos, Other Personal Property (describe) |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  | **Total Liabilities: $** |  |
| **Total Assets**: **$** |  | **Net Worth (total assets less total liabilities): $** |  |

(Use attachments if more space is needed)

Round all amounts to the nearest $100. Please contact your banker if you need assistance completing the schedules.

**Schedule 1 Cash, Savings, Certificates of Deposit, and Money Market Accounts**

|  |  |  |
| --- | --- | --- |
| Name of Bank or Financial Institution | Type of Account | Acct. Balance |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| (use attachments if necessary) | **Total $** |  |

**Schedule 2 Stocks, Bonds, or Other Securities Owned**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| # of shares or bonds | Type of account | Name on account |  | Current market value |
|  |  |  | Listed Unlisted |  |
|  |  |  | Listed Unlisted |  |
|  |  |  | Listed Unlisted |  |
|  |  |  | Listed Unlisted |  |
|  |  |  | Listed Unlisted |  |
|  |  |  | Listed Unlisted |  |
|  |  |  | Listed Unlisted |  |
|  | (use attachments if necessary) |  | **Total $** |  |

**Schedule 3 Retirement, 401K, Profit Sharing, Pension, IRA Accounts, Keogh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name of Institution | Account Type | Amount Vested % | Account Balance | Loans |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  | (use attachments if necessary) | **Totals $** |  |  |

**Schedule 4 Cash Value of Life Insurance (whole life only)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Insurance Company | Name Insured | Beneficiary | Face Value | Cash Value | Loans |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  | **Totals $** |  |  |

**Schedule 5 Real Estate / Mortgages / Contract for deeds / Contracts Owned**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Personal residence (homestead)**  Property Address | Lender/Creditor | | Purchase  Year Price | | Market Value | Mortgage  Balance | Monthly Payment | Monthly Rental Income | Maturity Date |
|  |  | |  |  |  |  |  |  |  |
|  |  |  |  | |  |  |  |  |  |
| **Other Real Estate (rental homes, cabin, vacation homes, etc.)**  Property Address | Lender/Creditor | | Purchase  Year Price | | Market Value | Mortgage  Balance | Monthly Payment | Monthly Rental Income | Maturity Date |
|  |  | |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |
| **Totals $** | | | | |  |  |  | | |
| (use attachments if more space is needed) | | |  | |  |  |  |  |  |
| **Commercial Real Estate, Investment Real Estate, Etc.**  Property Address | Lender/Creditor | | Purchase  Year Price | | Market Value | Mortgage  Balance | Monthly Payment | Monthly Rental Income | Maturity Date |
|  |  | |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |
| (Indicate if property is sold on contract for deed by marking “C4D” next to the property address) | | | **Totals $** | |  |  |  |  |  |
|  | |  |  |  |  |  |

**Schedule 6 Notes payable to banks/others, Installment loans, Auto loans, Credit Cards, Lines of credit, Bills due**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name of Creditor/Lender/Party Owed | Collateral (if any) | Monthly payments | Balance Due | Explanation |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Annual Income** | Applicant | Co-Applicant |  | **Contingent Liabilities** | Applicant | Co-Applicant |
| Salary |  |  |  | As Endorser |  |  |
| Bonuses/Commisions |  |  |  | As Guarantor |  |  |
| Dividends/Interest |  |  |  | Lawsuits |  |  |
| Rental/Real Estate Income |  |  |  | Taxes |  |  |
| Income from child support need not be entered unless you want to consider it |  |  |  | Other (list) |  |  |
| Other (list) |  |  |  |  |  |  |
| **Total:** |  |  |  | **Total:** |  |  |

|  |  |  |
| --- | --- | --- |
|  | Applicant | Co-Applicant |
| Have you ever gone through bankruptcy? | Yes No | Yes No |
| Have you ever had a judgment against you? | Yes No | Yes No |
| Do you have any suits or legal action against you? | Yes No | Yes No |
| Are there any of your tax obligations past due? | Yes No | Yes No |
| Have you made a will? | Yes No | Yes No |
| Are you a co-maker, endorser or guarantor of any other person’s debt? | Yes No | Yes No |
| Explanation (if necessary): | | |

This statement is given to you for the purpose of obtaining credit. It is true and correct in every detail and fairly shows my/our financial condition at this time. I/we will give you prompt written notice of any substantial change in such financial condition occurring before full payment of my/our obligations to you. I/we understand that you will keep this personal financial statement whether or not you approve the credit for which it is submitted. You are authorized to check my/our credit and employment history or any other information provided.

THE UNDERSIGNED CERTIFY THAT THE INFORMATION CONTAINED ON THIS FORM HAS BEEN CAREFULLY REVIEWED AND THAT IT IS TRUE AND CORRECT IN ALL RESPECTS

|  |  |  |
| --- | --- | --- |
|  |  |  |
| Date |  | Applicant Signature |
|  |  |  |
|  |  |  |
| Date |  | Co-Applicant Signature |