

# INDIVIDUAL FINANCIAL STATEMENT

Lender: \_\_\_\_\_

Applicant Name: \_\_\_\_\_

SSN/TIN: \_\_\_\_\_

Address: \_\_\_\_\_

Applicant is applying for this loan:      Individually      Jointly

Check  If you are applying for individual credit 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 all applicable sections.

Box  If this is an application for joint credit with another person, complete applicant and co-applicant sections and 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.)

We intend to apply for joint credit.

Applicant \_\_\_\_\_

Co-Applicant \_\_\_\_\_

If you are applying for individual credit, 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 the applicant section about the person on whose alimony, support, or maintenance payments or income or assets you are relying. (Attach schedules and explanatory notes if necessary.)

## STATEMENT OF FINANCIAL CONDITION OF \_\_\_\_\_ AS OF \_\_\_\_\_

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

## RECAP OF INCOME AND EXPENSES

\* See notice below before completing Other Income.

<b>NET WORTH</b>	<b>(DIFFERENCE BETWEEN TOTAL ASSETS &amp; TOTAL LIABILITIES)</b>
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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)	
<b>Other Income (Describe) *</b>		Estimated Living Expenses			
		Other:			
<b>TOTAL INCOME</b>		<b>TOTAL EXPENSES</b>		<b>TOTAL</b>	

\* 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	
<b>Total</b>									<b>Total</b>	

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	
<b>Total</b>								

SCHEDULE C		LIFE INSURANCE				
Insured	Primary Beneficiary	Face Amount	Actual Cash Value	Loans on Policy	Name of Company	Location of Office
<b>Total</b>						

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	
<b>Total</b>						

SCHEDULE E		REAL ESTATE OWNED			
Description	Address/Location	Owner(s)	Date Acquired	Cost	
1					
2					
3					
4					
5					
6					
7					

SCHEDULE E		REAL ESTATE OWNED (continued)				
Mortgage or Lienholder		Annual Taxes	Monthly Income	Monthly Payments	Present Value	Balance Due
<b>Total</b>						

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	
<b>Totals</b>						

SCHEDULE H		ACCOUNTS AND BILLS PAYABLE (Including Bank Cards)			
Payable To	Account Number	Persons Liable	How Payable	Balance Due	
			Per		
<b>Totals</b>					

SCHEDULE I		OTHER LIABILITIES		
Payable To	Persons Liable	Collateral	How Payable	Balance Due
			Per	
<b>Totals</b>				

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)

A P P L I C A N T  I N F O R M A T I O N	Social Security No.		Driver's License No.		Home Phone		Business Phone		
	Date of Birth (MM/DD/YYYY)		Name of Employer		Occupation		No. of Years Salary per		
	Amount of alimony, child support and separate maintenance payment income. <b>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.</b>								
	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 _____ <b>Have you established a trust?</b> <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			
C O - A P P L I C A N T  I N F O R M A T I O N	Co-Applicant's Full Name				Addresses				
	Social Security No.		Driver's License No.		Home Phone		Business Phone		
	Date of Birth (MM/DD/YYYY)		Name of Employer		Occupation		No. of Years Salary per		
	Amount of alimony, child support and separate maintenance payment income. <b>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.</b>								
	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 _____ <b>Have you established a trust?</b> <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.

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Applicant's Signature Date Co-Applicant's/ Joint Credit 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 \_\_\_\_\_