



# PERSONAL FINANCIAL STATEMENT

Submitted to: \_\_\_\_\_

## IMPORTANT: Read these directions before completing this Statement

- 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 only Sections 1, 3 and 4.
- If you are applying for joint credit with another person, complete all sections and provide information in Section 2 about the joint applicant. If appropriate, the joint applicant may complete a separate personal financial statement (C-100), and the applications may be submitted together.
- 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 a basis for repayment of the credit requested, complete all Sections. Provide information in Section 2 about the person whose alimony, support or maintenance payment or income of assets you are relying on. Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
- If this statement relates to your guaranty of the indebtedness of other person(s), firm(s), or corporation(s), complete Sections 1, 3 and 4.

Section 1 – Individual Information (type or print)		Section 2 – Other Party Information (type or print)	
<b>Name:</b>		<b>Name:</b>	
<b>Address:</b>		<b>Address:</b>	
<b>City, State &amp; Zip:</b>		<b>City, State &amp; Zip:</b>	
<b>Position or Occupation:</b>		<b>Position or Occupation:</b>	
<b>Business Name:</b>		<b>Business Name:</b>	
<b>Business Address:</b>		<b>Business Address:</b>	
<b>City, State &amp; Zip:</b>		<b>City, State &amp; Zip:</b>	
<b>Length of Employment:</b>		<b>Length of Employment:</b>	
<b>Res. Phone:</b>	<b>Bus. Phone:</b>	<b>Res. Phone:</b>	<b>Bus. Phone:</b>

Section 3 – Statement of Financial Condition as of <u>20</u>			
Assets (Do not include assets of doubtful value)	In dollars (omit cents)	Liabilities	In dollars (omit cents)
Cash on hand and in this bank		Notes payable to banks - see Schedule E	
Cash in other banks		Notes payable to other institutions - see Schedule E	
U.S. Gov't & marketable securities - See Schedule A		Due to brokers	
Non-marketable securities - See Schedule B		Amounts payable to others - secured	
Securities held by broker in margin accounts		Amounts payable to others - unsecured	
Restricted, control, or margin account stocks		Accounts and bills due	
Real estate equities - See Schedule C		Unpaid income tax	
Accounts, loans, and notes receivable		Other unpaid taxes and interest	
Automobiles		Real estate mortgages payable - see Schedules C & E	
Other personal property		Other debts (car payments, credit cards, etc.) - itemize	
Cash surrender value-life insurance - See Schedule D			
Other assets - itemize - See Schedule F if applicable			
		Total Liabilities:	
		Net Worth:	
<b>Total Assets:</b>		<b>Total Liabilities and Net Worth:</b>	

Section 4 – Annual Income For Year Ended <u>20</u>	Annual Expenditures	Contingent Liabilities	Estimated Amounts
Salary, bonuses & com. _____ Dividends & interest _____ Real estate income _____ Other income _____ (alimony, child support, or separate maintenance _____ income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.)	Mortgage/rental payments _____ Real estate taxes & assessments _____ Taxes - Federal/State/Local _____ Other contract payments _____ (car payments, charge cards, etc.) Alimony, child support, maintenance _____ Other expenses _____	<b>Do you have any:</b> Yes No Contingent liabilities (as endorser co-maker or guarantor? on leases? on contracts?) Involvements in pending legal actions? Other special debt or circumstances? Contested income tax liens? If "yes" to any question(s) describe: _____	
<b>Total Income:</b>	<b>Total Expenditures:</b>	<b>Total Contingent Liabilities:</b>	

(COMPLETE SCHEDULES AND SIGN ON NEXT PAGE)



**SCHEDULE A – U.S. GOVERNMENT & MARKETABLE SECURITIES**

Number of shares or face value of bonds	Description	In name of	Are these registered pledged or held by others?	Market value

**SCHEDULE B – NON-MARKETABLE SECURITIES**

Number of shares or face value of bonds	Description	In name of	Are these registered pledged or held by others?	Market value	Source of value

**SCHEDULE C – RESIDENCES & OTHER REAL ESTATE EQUITY (PARTIALLY OR WHOLY OWNED)**

Address & type of property	Title in name of	% of ownership	Date acquired	Cost	Market value	Monthly payment	Mortgage amount	Mortgage maturity

**SCHEDULE D – LIFE INSURANCE CARRIED, INCLUDING GROUP INSURANCE**

Name of insurance company	Owner of policy	Beneficiary and relationship	Face amount	Policy loans	Cash surrender value

**SCHEDULE E – BANK AND OTHER INSTITUTIONAL RELATIONSHIPS**

Name and address of creditor	Owner loan/line amount	Date of loan	Maturity date	Unsecured or secured (list collateral)	Amount owed

**SCHEDULE F – BANK AND OTHER INSTITUTIONAL RELATIONSHIPS**

Name and address of any business ventures in which you are a principal or partner	Total assets listed in section 3	% of ownership	Position/Title in the business	Total assets of business	Line of business	Years in business

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty thereof. Each of the undersigned represents, warrants and certifies that the 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 its (or their) obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein, and to determine the creditworthiness of the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned.

Date signed: \_\_\_\_\_

Signature (individual): \_\_\_\_\_  
 Social Security Number: \_\_\_\_\_  
 Date of Birth: \_\_\_\_\_

Date signed: \_\_\_\_\_

Signature (individual): \_\_\_\_\_  
 Social Security Number: \_\_\_\_\_  
 Date of Birth: \_\_\_\_\_