

Personal Financial 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, you do not need to complete Section II or lines 13-24 on the section entitled "Jointly Owned Assets."

Statement as of _____, 20__

SECTION I – BORROWER INFORMATION

SECTION II – CO-BORROWER / OTHER PARTY INFORMATION

Name			Name		
Address			Address		
City	State	Zip	City	State	Zip
Social Security No.		Date of Birth	Social Security No.		Date of Birth
Position or Occupation			Position or Occupation		
Business Name			Business Name		
Business Address			Business Address		
Res. Phone		Bus. Phone	Res. Phone		Bus. Phone
			Relationship to individual listed in Section I:		

SECTION III – STATEMENT OF FINANCIAL CONDITION

ASSETS SOLELY OWNED (List here only those assets not jointly owned and which Individual in Section I has sole legal title.)	In Dollars (omit cents)	ALL LIABILITIES & NET WORTH (List all liabilities, joint or otherwise: include all liabilities as co-maker.)	In Dollars (omit cents)
1. Cash on Hand and in Banks: See Sched. A	\$	26. Notes Payable to Banks – Secured	\$
2. U.S. Gov't & Marketable Securities: See Sched. B		27. Notes Payable to Banks - Unsecured	
3. Non-Marketable Securities: See Sched. C		28. Due to Brokers	
4. Securities Held by Broker in Margin Accounts		29. Amounts Payable to Others – Secured	
5. Restricted or Control Stocks		30. Amounts Payable to Others – Unsecured	
6. Real Estate: See Sched. D		31. Accounts and Bills Due	
7. Loans Receivable		32. Unpaid Income Tax	
8. Automobiles		33. Other Unpaid Interest and Taxes	
9. Cash Value – Life Insurance: See Sched. G		34. Real Estate Mortgages Payable: See Sched. D & E	
10. Other Personal Property		35. Other Debts	
11. Other Assets: (Itemize)			
		36. Total Liabilities: Add lines 26-35	\$
		37. Net Worth: Line 25 minus line 36	\$
12. Total Assets Solely Owned: Add lines 1-11	\$	38. Total Liabilities & Net Worth: Add lines 36 & 37	\$

JOINTLY OWNED ASSETS (List here assets in which legal title and right to pledge is joint.)	Individual Listed in Section II	Other Individual(s)	CONTINGENT LIABILITIES Do you have any contingent liabilities? If so, describe. (Use additional sheet if necessary.)
13. Cash on Hand and In Banks	\$	\$	Liabilities as endorser or guarantor? \$
14. U.S. Gov't & Marketable Securities			Liabilities on leases or contracts? \$
15. Non-Marketable Securities			Legal claims? \$
16. Securities Held by Broker in Margin Accounts			Other special debts? \$
17. Restricted or Control Stocks			Amount of contested income tax liens? \$
18. Real Estate: See Sched. E			Source of Income for Year Ended _____, 20__
19. Loans Receivable			Include other party income if you are applying for joint credit.
20. Automobiles			Salary \$
21. Cash Value – Life Insurance			Bonuses & Commissions
22. Other Personal Property			Dividends & Interest
23. Other Assets: (Itemize)			Real Estate Income
			Other Income (Alimony, child support or separate maintenance need not be revealed if you do not desire the bank to consider such income in determining your credit worthiness.)
24. Total Jointly Owned Assets: Add lines 13-23			
25. Total of All Assets: Add lines 12 & 24			TOTAL INCOME \$

The information contained in this statement is provided for the purpose of procuring, establishing and maintaining credit with you on behalf of the undersigned, or persons, firms or corporations in whose behalf the undersigned may either severally or jointly with others, execute a guaranty in your favor. The undersigned understands that you are relying on the information provided herein in deciding to grant or continue credit.

The undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein, and to determine my/our creditworthiness. You are authorized to answer questions about your credit experience with me/us.

Signature (Borrower)

Date

Signature (Co-Borrower/Other)

Date

Please complete the second page, below.

PERSONAL INFORMATION
Use additional schedules if necessary.

Do you have a will? If so, name of executor	Are any assets pledged other than described on schedules? If so, describe.
Are you a partner or officer in any other venture? If so, describe.	Are you a defendant in any suits or legal actions?
Are you obligated to pay alimony, child support or separate maintenance payments? If so, describe.	Personal bank accounts carried at:
Income tax settled through (date):	Have you ever been declared bankrupt? If so, describe.

Schedule A – Banking Relationships

Name of Bank	Location	Checking Balances	Savings Balances	Loan Balances	Terms or Maturity	Collateral	High Credit

Schedule B – U.S. Government & Marketable Securities

Number of Shares or Face Value (Bonds)	Description	In Name of	Are these pledged?	Market Value

Schedule C – Non-Marketable Securities

Number of Shares	Description	In Name of	Are these pledged?	Source of Value	Value

Schedule D – Real Estate Solely Owned

Address & Type of Property	Title in Name of	Date Acquired	Cost	Market Value	Mortgage Maturity	Mortgage Amount

Schedule E – Real Estate Jointly Owned

Address & Type of Property	Title in Name of	% of Ownership	Date Acquired	Cost	Market Value	Mortgage Maturity	Mortgage Amount

Schedule F – Other Property Jointly Owned

Assets	Value	Names of Joint Owners

Schedule G – Life Insurance Carried, Including Group Insurance

Name of Insurance Company	Owner of Policy	Beneficiary	Face Amount	Policy Loans	Cash Surrender Value