

# Personal Financial Statement

As of date: \_\_\_\_\_

Individual 1 (First, Middle, Last-please print)				Individual 2 : (if applicable)		Relationship to Individual 1	
Street Address		Phone		Street Address		Phone	
City/State/Zip		Years at Address		City/State/Zip		Years at Address	
Date of Birth	SSN	# Dependents		Date of Birth	SSN	# Dependents	
Employer		Occupation		Employer		Occupation	
Business Address		Years Employed		Business Address		Years Employed	
City/State/Zip		Business Phone		City/State/Zip		Business Phone	

ASSETS	Schedules	Solely Owned		Jointly Owned Amounts	Total
		Individual 1 Amount	Individual 2 Amount		
Cash in Financial Institutions (including money market accounts, CDs)	A				
Readily Marketable Securities	B				
Non-Readily Marketable Securities (current market value)	C				
Cash Surrender Value of Life Insurance (current market value)	D				
Residential Real Estate (market value)	E				
Real Estate Investments (market value)	F				
Partnerships/PC Interests	G				
Accounts and Notes Receivable	H				
IRA, Keogh, Profit-Sharing & Other Vested Retirement Accts	I				
Deferred Income	None				
Personal Property and Other Assets(including automobiles)	J				
<b>Total Assets</b>					

LIABILITIES AND NET WORTH	Schedules	Solely Owned		Jointly Owned Amounts	Total
		Individual 1 Amount	Individual 2 Amount		
Notes Payable	K				
Accounts Payable (including credit cards)	L				
Margin Accounts	C				
Taxes Payable	None				
Mortgage Debt	E				
Life Insurance Loans	D				
Real Estate Investment Loans	F				
Other Liabilities (List)	None				
<b>Total Liabilities</b>					
<b>NET WORTH (Total Assets Less Total Liabilities)</b>					
<b>Schedule M - Contingent Liabilities</b>					

Sources of Income (Annual)			Monthly Expenditures			
Year ending:	Individual 1	Individual 2	Year ending:	Individual 1	Individual 2	Joint
Salary			Mortgage/Rent Residence(s)			
Bonus and Commissions			All Other Debt Service			
Dividends/Interest			State and Federal Income Tax			
Real Estate Income			Insurance			
Partnership Distributions			Alimony/Child Support			
Business Income			Other			
Alimony/Child Support*			Other			
Other Income			Other			
	<b>Total</b>			<b>Total</b>		

\*Alimony, child support or other separate maintenance income need not be reported if you do not want to have it considered as a basis for repayment

Information Requested:	Individual 1		Individual 2		Comments
	Yes	No	Yes	No	
Do you have a will?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Executor:
Are you a defendant in any suits or legal action?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Please describe:
Have you filed a petition in bankruptcy or has one been filed against you	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Please describe:
Are you an Executive Officer, Director, or Principal Shareholder of a Bank?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Bank Name:

**SCHEDULES** - If a schedule does not provide sufficient space to list all your information, please attach a separate schedule.

**SCHEDULE A – CASH HELD IN FINANCIAL INSTITUTIONS**

Account Number	Type of Account	Financial Institution Name	Balance	Ownership Check applicable box (Individual 1, 2 or Joint)			Pledged?	
				Ind 1	Ind 2	Joint	Yes	No
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<b>Total</b>					

**SCHEDULE B – READILY MARKETABLE SECURITIES (including non-money market mutual funds)**

# shares (stock) or face value (bonds)	Description	Ownership (Check applicable box)			Where Held	Current Market Value	Pledged Amt	Pledged To
		Ind 1	Ind 2	Joint				
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
					<b>Total</b>			

**SCHEDULE C – NON-READILY MARKETABLE SECURITIES**

# of shares (stock) or face value (bonds)	Description	Ownership (Check applicable box)			Where Held	Current Market Value	Pledged Amount	Pledged To
		Ind 1	Ind 2	Joint				
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
					<b>Total</b>			

**SCHEDULE D – LIFE INSURANCE**

Insurance Company	Face Amount of Policy	Type of Policy (Term, Whole, etc.)	Beneficiary	Cash Surrender Value	Amount Borrowed or Assigned as Collateral	Ownership Names
<b>Total</b>						

**SCHEDULE E – PERSONAL RESIDENCE AND OTHER PERSONAL HOMES**

Personal Residence(s) Property Address(es)	Ownership Check Applicable box			Purchase Year	Cost	Market Value	Loan Balance	Rate	Loan Maturity Date	Monthly Payment	Bank/Lender
	1	2	J								
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
<b>Total</b>											

**SCHEDULE F – REAL ESTATE INVESTMENTS/MORTGAGE DEBT**

Investment Property Address(es)	Ownership Check Applicable box			Purchase Year	Cost	Market Value	Loan Balance	Rental income less Expenses	Loan Maturity Date	Monthly Payment	Bank/Lender
	1	2	J								
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
<b>Total</b>											

**SCHEDULE G – PARTNERSHIPS (including majority and minority interests in real estate partnerships) and professional corporations**

Type of Investment	Date of Initial Investment	Ownership Interest Percentage	Ownership (Check applicable box)			Current Market value	Debt Owned by Partnership	Bank/Lender
			1	2	J			
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
<b>Total</b>								

**SCHEDULE H – ACCOUNTS AND NOTES RECEIVABLE**

Obligor	Amount	Terms (Due Date, Rate, Monthly Payment, Maturity)	Secured		Description of Collateral	Pledged Amount	Bank/Lender
			Yes	No			
			<input type="checkbox"/>	<input type="checkbox"/>			
			<input type="checkbox"/>	<input type="checkbox"/>			
			<input type="checkbox"/>	<input type="checkbox"/>			
<b>Total</b>							

**SCHEDULE I – IRA, KEOGH, PROFIT-SHARING & OTHER VESTED RETIREMENT ACCOUNTS**

Description	# of shares (stock) or face value (bonds)	Ownership (Check applicable box)			Where Held	Current Market Value
		1	2	J		
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<b>Total</b>						<b>0</b>

**SCHEDULE J – PERSONAL PROPERTY AND OTHER ASSETS**

Description	Location	Ownership (Check applicable box)			Current Market Value	Pledged Amount	Bank/Lender
		1	2	J			
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
<b>Total</b>							

**SCHEDULE K – NOTES PAYABLE**

Due To (Lender)	Loan Type (Line, Term, Letter of Credit, etc)	Amount of Commitment/Line	Unpaid Bal of Line or Loan	Payment Terms		Collateral and/or Guarantor(s)	Rate	Maturity
				Freq	Amt			
<b>Total</b>								

**SCHEDULE L – ACCOUNTS PAYABLE (Trade debt, credit cards, etc)**

Due To (Lender)	Loan Type (Credit Card, Trade, etc)	Amount of Commitment/Line	Unpaid Balance of Line	Payment Terms		Collateral and/or Guarantor(s)	Rate	Maturity
				Freq	Amt			
<b>Total</b>								

**SCHEDULE M – CONTINGENT LIABILITIES - List below the details on any obligation(s) for which Individual 1 or Individual 2 are a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership:**

Guarantor (Check applicable box)			Borrower	Lender	Amount Guaranteed	Maturity Date	Collateral
Ind 1	Ind 2	Both					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
<b>Total</b>					<b>0</b>		

I/we certify as a basis for credit that to the best of my/our knowledge and belief, the information furnished and all representations made herein constitute the true and correct statement of my/our financial condition; that I/we have no assets or liabilities other than as shown on this statement; that all my/our assets are free of lien or assignment except as shown herein and that there are no judgments outstanding or suits pending against me/us except as shown herein. The Bank is authorized to answer any questions about the Bank's credit experience with me/us and furnish to the Bank or any of its subsidiaries information which I/we have provided to the Bank and information regarding my/our accounts. The undersigned authorize any person or consumer reporting agency to give the Bank any information it may have on the undersigned. By signing below, I authorize the Bank to make any inquiries deemed necessary either directly or through any agency employed by the Bank for that purpose in connection with this financial statement.

Individual 1 Signature	Date	Individual 2 Signature	Date
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