

PERSONAL FINANCIAL STATEMENT

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 and 3 and Schedules A thru J. Do not include assets owned jointly with others.

If you are applying for joint credit with another person, complete all Sections and Schedules providing information in Section 2 about the joint applicant. Do not include assets owned jointly unless the joint ownership is with your spouse and your spouse is the joint applicant. If the joint applicant is not your spouse, the joint applicant should submit his/her own personal financial statement separate from the applicant.

If you are applying for individual credit, but are relying on income from

alimony, child support or separate maintenance or the income or assets of another person as a basis for repayment of the credit requested, complete all Sections and Schedules providing information in Section 2 about the person whose alimony, support, or maintenance payments or income or assets you are relying on.

If this statement relates to your guarantee of the indebtedness of another person(s), firm(s), or corporation(s), complete Sections 1 (and 2 if your spouse is also going to guarantee the indebtedness) and Section 3 and Schedules A thru J. Do not include assets owned jointly unless the joint ownership is with your spouse and your spouse is joining with you in the guaranty. If the joint applicant is not your spouse, the joint applicant should submit his/her own personal financial statement separate from the applicant.

Section 1—Individual Information (Type or Print)		Section 2—Other Party Information (Type or Print)	
Name		Name	
Residence Address		Residence Address	
City, State & Zip		City, State & Zip	
Employer	No. of Yrs.	Employer	No. of Yrs.
Position and Salary		Position and Salary	
Business Address		Business Address	
City, State & Zip		City, State & Zip	
Home Phone	Business Phone	Home Phone	Business Phone

Section 3—Statement of Financial Condition as of _____ 20 _____			
ASSETS <small>(Do not include Assets of doubtful value)</small>	In Dollars <small>(Omit Cents)</small>	LIABILITIES	In Dollars <small>(Omit Cents)</small>
Cash on deposit (excluding IRAs)—Schedule A		Single payment loans—Schedule E	
U.S. Govt. and unrestricted marketable securities—Schedule B		Installment loans and contracts—Schedule F	
Securities held by brokers in margin accounts		Revolving credit lines—Schedule G	
Cash value of life insurance—Schedule C		Charge accounts and credit cards—Schedule H	
Accounts and loans receivable		Loans against margin accounts	
Wholly owned real estate—Schedule D		Real estate mortgage loans—Schedule I	
Individual retirement accounts		Unpaid income taxes	
Deferred compensation plans		Other unpaid taxes, interest, and assessments	
Automobiles and other personal property		Other liabilities (itemize)	
Net worth of business owned (attach financial statement)			
Partial interests in real estate—Schedule D			
Investments in non-real estate partnerships			
Other Assets (itemize)		Total Liabilities	
		Net Worth	
Total Assets		Total Liabilities and Net Worth	

COMPLETE SCHEDULES AND SIGN ON REVERSE SIDE

NOTE: The obtaining of money or credit by false statement is a Federal and State offense, punishable by fine or imprisonment, or both.

SCHEDULE A—CASH ON DEPOSIT

Type of Account	Name of Institution	In Name(s) Of	Balance	Pledged (yes or no)

SCHEDULE B—U.S. GOVERNMENT AND UNRESTRICTED MARKETABLE SECURITIES

No. of Shares or Face Value (Bonds)	Description	In Name(s) Of	Market Value	Pledged (yes or no)

SCHEDULE C—LIFE INSURANCE (INCLUDING GROUP POLICIES)

Name of Insurance Co.	Owner of Policy	Beneficiary	Face Amt	Cash Value	Policy Loans

SCHEDULE D—REAL ESTATE (WHOLLY OWNED OR PARTIAL INTERESTS)

Address of Property	In Name(s) Of	Percent Owned	Date Acquired	Purchase Price	Market Value	Mortgage Balance

(USE ADDITIONAL SCHEDULES IF NECESSARY)

SCHEDULE E—SINGLE PAYMENT LOANS

Name of Lender	In Name(s) Of	Unsecured or Secured (list collateral)	Original Amount	Balance	Maturity

SCHEDULE F—INSTALLMENT LOANS AND CONTRACTS

Name of Lender	In Name(s) Of	Unsecured or Secured (list collateral)	Original Amount	Balance	Monthly Payment

SCHEDULE G—REVOLVING CREDIT LINES (ALSO INCLUDE LINES NOT IN USE, BUT AVAILABLE)

Name of Lender	In Name(s) Of	Unsecured or Secured (list collateral)	Credit Limit	Balance	Monthly Payment

SCHEDULE H—CHARGE ACCOUNTS AND CREDIT CARDS (ALSO INCLUDE ACCOUNTS AND CARDS NOT IN USE, BUT AVAILABLE)

Name of Creditor	In Name(s) Of	Account Number	Credit Limit	Balance	Monthly Payment

SCHEDULE I—REAL ESTATE MORTGAGE LOANS

Name of Lender	In Name(s) Of	Address of Property	Original Amount	Maturity	Monthly Payment

(USE ADDITIONAL SCHEDULES IF NECESSARY)

SCHEDULE J—MISCELLANEOUS

SOURCES OF INCOME FOR YEAR ENDED		PERSONAL INFORMATION
Salary	\$	Do you have a will? _____ If so, name of executor.
Bonuses	\$	
Commissions	\$	Are you obligated to pay alimony, child support or separate maintenance payments? _____ If so, describe.
Dividends and Interest	\$	
Real Estate Income	\$	Are any assets pledged other than as described on schedules? _____ If so, describe.
(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)		
Other Income	\$	Have you ever had property foreclosed upon or given title or deed in lieu thereof? _____ If so, describe.
Source of Other Income		
Total Income	\$	Are you a party in a lawsuit? _____ If so, describe.
CONTINGENT LIABILITIES		
Do you have any contingent liabilities? _____ If so, describe.		Have you any outstanding judgments? _____ If so, describe.
As endorser, co-maker or guarantor?	\$	
On leases or contracts?	\$	Have you ever been the subject of bankruptcy proceedings? _____ If so, describe.
Legal claims?	\$	
Other special debt?	\$	Have you ever been audited by the IRS? _____ If so, describe.
Income tax liens?	\$	
Other contingent liabilities (itemize)		Last year for which income taxes have been filed? _____
	\$	
	\$	Have you ever been charged with a felony? _____ If so, describe.
	\$	

The information contained in this statement is provided for the purpose of obtaining, or 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. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each 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 a change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our creditworthiness. You are authorized to answer questions about your credit experience with me/us.

For joint credit applicants we require that this financial statement be signed by all applicants.

Signature (individual) _____

S.S. No _____ Date of Birth _____

Signature (Other Party) _____

S.S. No. _____ Date of Birth _____

Date Signed _____ 20 _____