



Individual Financial Statement

Lender: _____
 Applicant Name: _____ SSN/TIN: _____
 Address: _____ Zip Code: _____

- Applicant is applying for this loan: Individually Jointly
- 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
- 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 by others. (Attach schedules and explanatory notes 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
Cash	SCHEDULE A In this Institution		Notes & Loans Payable [Other Than Real Estate]	SCHEDULE G Notes Payable to Banks	
	Other Banks or Savings & Loans			Notes & Loans Payable (Other)	
Stocks & Bonds	SCHEDULE B Marketable Securities		Insurance Loans	SCHEDULE C	
	Other				
Tax	Tax Refund Due		Taxes Owed		
Insurance	SCHEDULE C Cash Value		Accounts & Bills Payable	SCHEDULE H Bank Cards	
	Accounts & Notes Receivable	SCHEDULE D			Open & Revolving Accounts
					Other
Real Estate	SCHEDULE E Residence (s)		Real Estate Notes & Contracts Payable	SCHEDULE E Residence (s)	
	Unimproved Land			Unimproved Land	
	Income Property (ies)			Income Property (ies)	
	Other			Other	
Other Assets	SCHEDULE F Other Assets & Personal Property		Other Liabilities	SCHEDULE I	
TOTAL ASSETS		\$		TOTAL LIABILITIES	\$

RE-CAP OF INCOME AND EXPENSES	NET WORTH	DIFFERENCE BETWEEN TOTAL ASSETS & TOTAL LIABILITIES
*See notice below before completing Other Income.		\$

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)	
Other Income (Describe)*		Estimated Living Expenses			
		Other:			
TOTAL INCOME	\$	TOTAL EXPENSES	\$	Total	\$

*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'S	SVNG	Banks & Branch Where Carried	Balance	Interest Rate Paid to You?	Date C.D. Matures	Is This Account Pledged for a Loan?	Balance Of Loan	Maturity Date of Loan
TOTAL				\$				TOTAL	\$

SCHEDULE B		STOCKS AND BONDS (Including Interest 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	
TOTAL						\$		

SCHEDULE C	LIFE INSURANCE					
Insured	Primary Beneficiary	Face Amount	Actual Cash Value	Loans on Policy	Name of Company	Purchased on Margin or Pledged
TOTAL						\$

SCHEDULE D	ACCOUNTS AND NOTES RECEIVABLE					
Owner(s)	Due From	Address	Collateral	Maturity Date	How Payable	Balance Due
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
TOTAL					\$	\$

SCHEDULE E	REAL ESTATE						
Property Description/Address	Name of Creditor/Lien Holder	Year Acquired	Purchase Price	Mortgage Balance	Payment	Rental Expense	Current Market Value
Total							

SCHEDULE F		OTHER ASSETS AND PERSONAL PROPERTY					
Automobiles		Value	Rec. Vehicles & Boats	Value	Personal Property	Value	Total
Yr:	Make:		Yr:	Make:	Furniture		Subtotal - Auto
Yr:	Make:		Yr:	Make:	Jewelry		Subtotal - R/V's
Yr:	Make:		Yr:	Make:	Equipment		Subtotal - Personal Prop
			Other:		Others		
Subtotal Autos		\$	Subtotal R/V's	\$	Subtotal Personal Prop	\$	

SCHEDULE G		NOTES AND LOANS PAYABLE TO BANKS AND OTHERS				
Payable To	Address	Collateral	Person(s) Liable	Maturity Date	How Payable	Balance Due
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
TOTAL					\$	\$

SCHEDULE H		ACCOUNTS AND BILLS PAYABLE (Including Bank Cards)			
Payable To	Account Number	Persons Liable	How Payable	Balance Due	
			\$ Per		
			\$ Per		
			\$ Per		
			\$ Per		
			\$ Per		
			\$ Per		
			\$ Per		
TOTAL			\$	\$	

SCHEDULE I		OTHER LIABILITIES		
Payable To	Persons Liable	Collateral	How Payable	Balance Due
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
TOTAL			\$	\$

SCHEDULE J		NOTES, CONTRACTS, ACCOUNTS PAYABLE (Include Mortgages on Property Listed in Schedule E)				
Mortgage or Lienholder	Annual Taxes	Monthly Income	Monthly Payments	Present Value	Balance Due	
TOTAL					\$	

If applicant resided 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).

APPLICATION INFORMATION	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. 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. \$ _____									
	Name and address of payor of any alimony, child support or separate maintenance payment income disclosed above as 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 Branch of this institution? Name Location Date									
	Number of Dependents _____ Ages									
	Have you established a trust? <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? _____ 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:						
CO – APPLICANTS INFORMATION	Co-Applicant's Full Name				Address					
	Social Security Number		Drivers 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. 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. \$ _____									
	Name and address of payor of any alimony, child support or separate maintenance payment income disclosed above as 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									
	Have you established a trust? <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? _____ 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:						
SIGNATURES	I (we) hereby affirm that the foregoing information contained in this financial statement is presented for the purposes 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 inform the Lender immediately of any matter which will cause any significant change in my financial condition. I understand that the lender will retain this financial statement whether or not credit is granted.									
	_____ Applicant's Signature Date				_____ Applicant's 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 _____									