

Lender:



INDIVIDUAL FINANCIAL STATEMENT

Applicant Name:	SSN/TIN:
Address:	State/Zip:
Loan Purpose:	Loan Amount Requested:

Applicant is applying for this loan: ☐ Individually ☐ Jointly

Check ☐ 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.

Appropriate Box ☐ 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 with others. (Attach schedules and explanatory notes if 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		Notes & Loans Payable [Other Than Real Estate]	SCHEDULE G	
	In This Institution			Notes Payable to Banks	
	Other Banks or Savings & Loans			Notes & Loans Payable (Other)	
Stocks & Bonds	SCHEDULE B		Insurance Loans	SCHEDULE C	
	Marketable Securities				
	Others				
Tax	Tax Refund Due		Taxes Owed		
Insurance	SCHEDULE C		Accounts & Bills Payable	SCHEDULE H	
	Cash Value			Bank Cards	
Accounts & Notes Receivable	SCHEDULE D			Open & Revolving Accounts	
				Other	
Real Estate	SCHEDULE E		Real Estate Notes & Contracts Payable	SCHEDULE E	
	Residence(s)			Residence(s)	
	Unimproved Land			Unimproved Land	
	Income Property(ies)			Income Property(ies)	
	Other			Other	
Other Assets	SCHEDULE F		Other Liabilities	SCHEDULE I	
	Other Assets & Personal Property				
	TOTAL ASSETS			TOTAL LIABILITIES	

RECAP OF INCOME AND EXPENSES

* See notice below before completing Other Income.

NET WORTH	(DIFFERENCE BETWEEN TOTAL ASSETS & TOTAL LIABILITIES)
-----------	---

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	SVNG	Bank and Branch Where Carried	Balance	Interest Rate Paid to You?	Date CD Matures	Is this Account Pledged for a Loan?	Balance of Loan	Maturity Date of Loan	
				Total					Total	

SCHEDULE B		STOCKS AND BONDS (Include Interests 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	Location of Office
			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	
					Per	
					Total	

SCHEDULE E		REAL ESTATE OWNED			
Description		Address/Location	Owner(s)	Date Acquired	Cost
1					
2					
3					
4					
5					
6					
7					

SCHEDULE E		REAL ESTATE OWNED (continued)				
Mortgage or Lienholder		Annual Taxes	Monthly Income	Monthly Payments	Present Value	Balance Due

SCHEDULE F		OTHER ASSETS AND PERSONAL PROPERTY								
Automobiles		Value	Rec. Vehicles and Boats			Value	Personal Property	Value	Totals	
Yr.:	Make:		Yr.:	Make:	Ft.:		Furniture		Subtotal - Autos	
Yr.:	Make:		Yr.:	Make:	Ft.:		Jewelry		Subtotal - R/V's	
Yr.:	Make:		Yr.:	Make:	Ft.:		Equipment		Subtotal - Personal Property	
Yr.:	Make:		Yr.:	Make:	Ft.:		Other:			
			Other:							
Subtotal Autos			Subtotal R/V's				Subtotal Personal Property		Total - All Other Assets	

SCHEDULE G	NOTES AND LOANS PAYABLE TO BANKS AND OTHERS					
Payable To	Address	Collateral	Persons Liable	Maturity Date	How Payable	Balance Due
					Per	
					Per	
					Per	
					Per	
					Per	
					Per	
					Per	
					Per	
Totals						

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	
				Per	
			Totals		

SCHEDULE I	OTHER LIABILITIES			
Payable To	Persons Liable	Collateral	How Payable	Balance Due
			Per	
			Per	
			Per	
			Per	
			Per	
			Per	
			Per	
Totals				

If applicant resides 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)

A P P L I C A N T I N F O R M A T I O N	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 a source of repayment.							
	Alimony child support, separate maintenance received under ☐ court order ☐ written agreement ☐ 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 Ages Have you established a trust? ☐ Yes ☐ No ☐ Revocable ☐ Irrevocable Name(s) of trustee(s): Have you made a will? ☐ Yes ☐ No Name of personal representative Have you guaranteed or endorsed the notes of any other person? ☐ Yes ☐ No Do you have any other contingent liabilities? Are there any outstanding judgments against you? ☐ Yes ☐ No Have you been declared bankrupt within the last 7 years? ☐ Yes ☐ No							
	Names of References				Addresses			
C O - A P P L I C A N T I N F O R M A T I O N	Co-Applicant's Full Name				Addresses			
	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 a source of repayment.							
	Alimony, child support, separate maintenance received under ☐ court order ☐ written agreement ☐ 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? ☐ Yes ☐ No ☐ Revocable ☐ Irrevocable Name(s) of trustee(s): Have you made a will? ☐ Yes ☐ No Name of personal representative Have you guaranteed or endorsed the notes of any other person? ☐ Yes ☐ No Do you have any other contingent liabilities? Are there any outstanding judgments against you? ☐ Yes ☐ No Have you been declared bankrupt within the last 7 years? ☐ Yes ☐ No							
	Names of References				Addresses			

APPLICANT'S SIGNATURE(S).

I (we) hereby affirm that the foregoing information contained in this financial statement is presented for the purpose 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 employed by Lender for that purpose. I agree to inform Lender immediately of any matter which will cause any significant change in my/our financial condition. I understand that Lender will retain this financial statement whether or not credit is granted.

Applicant's Signature _____ Date _____ Co-Applicant's/ Joint Credit 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 _____