

**PERSONAL FINANCIAL STATEMENT
AS OF _____**

APPLICANT			CO-APPLICANT (To be filled out only if applying for joint credit)		
Name			Name		
Present Address			Present Address		
City	State	ZIP Code	City	State	ZIP Code
Social Security No.	Date of Birth	Home Phone	Social Security No.	Date of Birth	Home Phone
Cell Phone	E-Mail Address		Cell Phone	E-Mail Address	
Employer			Employer		
Business Street Address		Business Phone	Business Street Address		Business Phone
City	State	ZIP Code	City	State	ZIP Code
Position/Title	Type of Business		Position/Title	Type of Business	
Title and Date of Living Trust			Title and Date of Living Trust		
Title and Date of Land Trust			Title and Date of Land Trust		

Representations and Warranties

Statement must be signed below by Applicant(s).

The information provided by Applicant and any Co-Applicant (collectively "Applicant") in this statement is for the purpose of inducing ("Bank") to extend or to continue the extension of credit to the Applicant or to others upon a guaranty made by the Applicant. Information concerning an Applicant's spouse or former spouse ("Spouse") is not required unless (i) the Spouse will be a user of, or contractually liable on, the account or debt; (ii) the Applicant is relying on the Spouse's income to repay the debt; (iii) the Applicant resides or is relying upon property located in a community property state to support the debt; or (iv) the Applicant is relying on alimony, child support or separate maintenance income to repay the debt. The Applicant acknowledges that Bank's credit decision will be based upon Bank's material reliance on information in this Personal Financial Statement. Applicant represents, warrants and certifies that all provided information is accurate and complete. Applicant agrees to immediately notify Bank in writing of any change in Applicant's name, address or employment and of any material adverse change in Applicant's financial condition. If Applicant fails to so notify Bank, or if any of the information herein should be inaccurate or incomplete in any material respect, Bank may declare all indebtedness owed or guaranteed by the Applicant immediately due and payable. Bank is hereby authorized to make all inquiries Bank deems necessary, in its discretion, to verify the accuracy of the information herein and to determine the Applicant's credit-worthiness. The Applicant hereby authorizes any person or consumer reporting agency to give Bank any information it may have concerning Applicant and hereby authorizes any Bank to answer questions about Bank's credit experience with Applicant. As long as any obligation or guaranty of the Applicant to Bank is outstanding, Applicant shall deliver an updated Personal Financial Statement to Bank each year immediately upon request. This Personal Financial Statement and all other financial or other information that Applicant provides to Bank shall be the Bank's sole property.

Signature _____

Date Signed _____

Signature _____

Date Signed _____

Co-Applicant (if applying for joint credit)

BALANCE SHEET (Attach and sign additional Schedules or utilize space as needed)

Assets	Applicant	Co-Applicant	Joint Ownership	Total
Cash and Short-Term Investments – see Schedule A	\$	\$	\$	\$
Marketable Securities – see Schedule B (Does not include retirement accounts)	\$	\$	\$	\$
Cash Surrender Value of Life Insurance – see Schedule C	\$	\$	\$	\$
Other Liquid Assets	\$	\$	\$	\$
Real Estate Owned – Personal Residence(s) (Market Value) – see Schedule D	\$	\$	\$	\$
Real Estate Investments (Market Value) – see Schedule E	\$	\$	\$	\$
IRA/KEOGH/Other Retirement Accounts	\$	\$	\$	\$
Unlisted Securities (Not publicly traded) – see Schedule F	\$	\$	\$	\$
Equity Interest in Business (S Corps, C Corps, LLCs)	\$	\$	\$	\$
Other Assets (Itemize)	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
Total Assets	\$	\$	\$	\$

Liabilities	Applicant	Co-Applicant	Joint Ownership	Total
Notes Payable to Banks – Secured (ie Auto Loans)	\$	\$	\$	\$
Notes Payable to Banks – Unsecured	\$	\$	\$	\$
Credit Card Balances	\$	\$	\$	\$
Unpaid Income Taxes	\$	\$	\$	\$
Margin Accounts (Loans secured by stock)	\$	\$	\$	\$
Borrowed Against Life Insurance – see Schedule C	\$	\$	\$	\$
First Mortgages – Residence(s) (Current Mortgage Balance) – see Schedule D	\$	\$	\$	\$
Second Mortgages – Residence(s) – Home Equity Lines (Current Outstanding Balance) – see Schedule D-1	\$	\$	\$	\$
Mortgages – Investment Properties (Current Mortgage Balances) – see Schedule E	\$	\$	\$	\$
Other Liabilities (Itemize)	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
Total Liabilities	\$	\$	\$	\$

- | | Yes | No |
|--|-----|-----|
| 1. Are any tax returns currently being audited or contested or past due? | ___ | ___ |
| 2. Have (either of) you or any firm in which you were a major owner declared bankruptcy? | ___ | ___ |
| 3. Do (either of) you have a line of credit or unused credit facility at any other institution? | ___ | ___ |
| 4. Are you a guarantor, co-maker or endorser for any debt of an individual, corporation or partnership? | ___ | ___ |
| 5. Do you have any outstanding letters of credit or surety bonds? | ___ | ___ |
| 6. Are there any suits or legal actions pending against you? | ___ | ___ |
| 7. Are you contingently liable on any lease or contract? | ___ | ___ |
| 8. Are you an officer or director of a financial institution? | ___ | ___ |
| 9. Do you have a Living Trust? If yes, please provide a copy. | ___ | ___ |
| 10. Are any of your properties held in a Land Trust? If yes, please provide detail on appropriate schedules. | ___ | ___ |

If yes for 1 through 10 above, please give details: _____

Schedule A: Cash, Checking and Savings Accounts, Certificates of Deposits, Money Market Funds, etc.

Name of Financial Institution	Type of Account	In Name of	If pledged, to whom?	Total
				\$
				\$
Please enter total on Balance Sheet			Total Cash and Short-Term Investments	\$

Schedule B: Marketable Securities (Stocks, Bonds, U.S. Government, Mutual Funds, Brokerage Accounts)

Name of Security	No. of Shares or Par Value of Bonds, Notes & Bills	Which Exchange?	In Name of	If pledged, To whom?	Market Value
					\$
					\$
Please enter total on Balance Sheet				Total Marketable Securities	\$

Schedule C: Life Insurance

Insurance Company	Face Amount of Policy	Type of Policy	Amount Borrowed	Ownership	Beneficiary	Cash Surrender Value
	\$		\$			\$
	\$		\$			\$
Please enter totals on Balance Sheet			Total	Total Cash Surrender Value		\$

Schedule D: Real Estate Used as Personal Residence (List each mortgage on a property separately)

Property Description and Location	Legal Owner	Purchase Year	Purchase Price	Market Value	Mortgage Holder	Interest Rate	Monthly Payment	Current Balance
			\$	\$		%	\$	\$
			\$	\$		%	\$	\$
Please enter totals on Balance Sheet				Total Market Value	\$	Total Current Balance		\$

Schedule D-1: Real Estate – Personal Residence Home Equity Loans (including lines of credit)

Property Description and Location	Mortgage Holder	Maturity Date	Full Committed Amount	Interest Rate	Monthly Payment	Current Outstanding Balance	
			\$	%	\$	\$	
			\$	%	\$	\$	
Please enter total Current Bal. on Balance Sheet			Total Line Amount	\$	Total Current Balance		\$

Schedule E: Real Estate Owned for Investment Purposes–For more than 2 properties, use attached Schedule E

Property Description and Location	Legal Owner	Percent Owned	Purchase Year	Purchase Price	Market Value	Mortg. Holder	Interest Rate	Monthly Payment	Current Balance
				\$	\$		%	\$	\$
				\$	\$		%	\$	\$
Please enter totals on Balance Sheet					Total Market Value	\$	Total Current Balance		\$

Schedule F: Unlisted Securities Owned (Not Publicly Traded)

Description of Securities and/or Partnership	Owners/Partners	Number of Shares Owned	Ownership	Pledged (Y/N)	Book Value	Fair Market Value
			%		\$	\$
			%		\$	\$
Please enter total on Balance Sheet				Total Unlisted Securities and/or Partnerships	\$	