



Personal Financial Statement

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Personal Financial Statement as of:

Date

Personal Information		
Applicant (Name)		
Employer		
Address of Employer		
Business Phone Number	Email	Title/Position
Name of previous employer & position (if with current employer less than 3 years)		# of Years
Home Address	# of Years	Rent or Own
Previous Address (if current less then 5 Years)		
Home Phone Number	Social Security Number	Date of Birth
Name and Phone No. of your Attorney		
Name and Phone No. of your Accountant		

Cash Income & Expenditures Statement For Year Ending (omit cents)

Annual Income (Applicant)	Amount (\$)	Annual Expenditures	Amount(\$)
Salary		Federal Income & Other Taxes	
Bonuses & Commissions		State Income & Other Taxes	
Rental Income		Rental Payments, Co-op, or Condo Maintenance	
Interest Income		Mortgage Payments – Residential Investment	
Dividend Income		Property Taxes Residential Investment	
Capital Gains		Interest & Principal Payment on Loans	
Partnership Income		Insurance	
Other Investment Income		Investments (including tax shelters)	
Other Income (List)**		Alimony / Child Support	
		Tuition	
		Other Living Expenses	
		Medical Expenses	
		Other Expenses (List)	
Total Income	\$	Total Expenditures	\$

Attach copies of previous 2 years "1040"

Any Significant changes expected in the next 12 months? No Yes (if Yes, attach information).

** Income from alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.

Balance as of

Assets	Amounts	Liabilities	Amounts
Cash in this Bank (including money market accounts, CDs)	\$	Notes Payable to this Bank	XXXX
		Secured	\$
Cash in Other Financial Institutions (List)		Unsecured	
		Notes Payable to Others (Schedule E)	XXXXX
		Secured	
		Unsecured	
		Accounts Payable (Including credit cards)	
		Margin Accounts	
Readily Marketable Securities (Schedule A)		Notes Due: Partnership (Schedule D)	
Non-Readily Marketable Securities (Schedule A)		Taxes Payable	
Accounts and Notes Receivable		Mortgage Debt (Schedule C)	
Cash Surrender Value of Life Insurance (Schedule B)		Life Insurance Loans (Schedule B)	
Residential Real Estate (Schedule C)		Other Liabilities(List)	
Real Estate Investments (Schedule C)			
Partnerships / PC Interests (Schedule D)			
IRA, Keogh, Profit-Sharing & Other Vested Retirement Accts.			
Deferred Income (number of years deferred)_____)			
Personal Property (including automobiles)			
Other Assets (List)			
Total Assets		Total Liabilities	
		Net Worth	

Contingent Liabilities	Yes	No	Amount
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership?			\$ _____
Do you have any outstanding letters of credit or surety bonds?			_____
Are there any suits or legal actions pending against you?			_____
What would be your total estimated tax liability if you were to sell your major assets? If yes for any of the above, give details.			

Schedule A – All Securities (including non-money market funds)							Pledged	
no. of Shares (stock) or face value (bonds)	Description	Owner(s)	Where Held	Cost	Current Market Value	Pledged		
						Yes	No	
Readily Marketable Securities (Including U.S. Governments And Municipals)*								
Readily Marketable Securities (closely held, thinly traded, or restricted stock)								

- If not enough space, attach a separate schedule or brokerage statement and enter totals only.

Schedule B – Insurance

Life Insurance (Use additional sheet if necessary)

Insurance Company	Face Amount of Policy	Type of Policy	Beneficiary	Cash Surrender Value	Amount Borrowed	Ownership

Schedule C – Personal Residence & Real Estate Investments, Mortgage Debt (majority ownership only)

Personal Residence									
Property Address	Legal Owner	Purchase		Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
		Year	Price						
Investment									
Property Address	Legal Owner	Purchase		Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
		Year	Price						

Schedule D – Partnerships (less than majority ownership for real estate partnerships)*

Type of Investment	Date Initial Investment	Cost	Percent Owned	Current Market Value	Balance Due on Partnerships: Notes, Cash Call	Final Contribution Date
Business/Professional (indicate name):						
Investments (including tax shelters):						

*Note: for investments which represent a material portion of your total assets, please include the relevant financial statements or tax returns, or in the case of partnership investments or S-corporations, schedule K-1s.

Schedule E – Notes Payable

Due to	Type of Facility	Amount of Line	Secured		Collateral	Interest Rate	Maturity	Unpaid Balance
			Yes	No				

Please Answer The Following Questions:

1. Income tax returns filed through (date): _____ Are any returns currently being audited or contested? Yes No
If yes, what year(s) _____

2. Have you or any firm in which you were a major owner ever declared bankruptcy? Yes No
If yes, please provide details: _____

3. Do you have a Will? Yes No

4. Do you have a succession plan for your business? Yes No

5. Do you currently have an investment advisor? Yes No

6. Would you like to meet with our Trust & Investment Department to review your investments and/or estate plan? Yes No

7. Did you include three years federal tax returns? Yes No

8. Do you have a line of credit or unused credit facility at any other institution(s)? Yes No
If so, please indicate where, how much, and name of banker: _____

Representations and Warrants

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledges and understands that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. The undersigned represents, warrants and certifies that the information provided herein is true, correct and complete. The undersigned agrees to notify you immediately, and in writing, of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of the undersigned or (3) in the ability of the undersigned to perform its obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fails to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorizes any person or consumer reporting agency to give you any information it may have on the undersigned. The undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned gives you shall be your property.

Date

Your Signature

Date

Your Signature