

As of (Enter Date) \_\_\_\_\_

(Please Type or Print)

Individual

Joint

SECTION 1a: INDIVIDUAL INFORMATION		SECTION 1b: SPOUSAL INFORMATION *	
Name:		Name:	
Residence Address:		Residence Address:	
City, State and Zip Code:		City, State and Zip Code:	
Position or Occupation:		Position or Occupation:	
Business Name:		Business Name:	
Business Address:		Business Address:	
City, State and Zip Code:		City, State and Zip Code:	
Residence Phone:		Residence Phone:	
Business Phone:		Business Phone:	
Social Security Number:	Date of Birth:	Social Security Number:	Date of Birth:
Driver License Number:	State:	Driver License Number:	State:
Executor of Will:		Executor of Will:	

\* If applying for individual unsecured credit, spouse's information should be revealed if you reside in a community property state such as Texas.

SECTION 2: BALANCE SHEET			
ASSETS		LIABILITIES	
Cash (Schedule 1)		Outstanding Credit Card Balances (Schedule 5)	
Securities (Schedule 2a)		Notes Payable to Banks (Schedule 6)	Secured
Retirement Securities (Schedule 2b)			Unsecured
Accounts and Notes Receivable (Schedule 3)		Other Accounts and Notes Payable (Schedule 5)	
Real Estate (Schedule 10)	Homestead	Mortgage Real Estate (Schedule 10)	Homestead
	Wholly-owned		Wholly-owned
	Partially Owned		Partially Owned
Vehicles (Schedule 9)		Vehicle Debt (Schedule 9)	
Net Cash Value of Life Insurance (Schedule 4)		Tax Debt	Income Tax
Personal Property			Other Taxes
Business Assets (Schedule 8)			
Other Assets		Other Liabilities	
<b>TOTAL ASSETS</b>		<b>TOTAL LIABILITIES</b>	
NET WORTH (Assets less Liabilities)		Contingent Liabilities (Schedule 7)	

The Financial Statement, Cash Flow Statement and supporting schedules, which are submitted herein for the purpose of establishing, obtaining and maintaining credit, present a true, complete and correct statement of my financial condition as of the date shown below. I understand that the penalties for misrepresenting information on this Financial Statement can be a fine of not more than \$5,000, imprisonment of not more than two years, or both under Title 18, Section 1014 of the U.S. Code. I agree to notify the bank of any material adverse change in my financial condition and to furnish current financial information upon request by the bank from time to time. The bank is authorized to contact any appropriate third parties for the purpose of verifying any stated information herein and obtaining credit information at any time from any of my creditors and/or credit reporting agencies. Such Financial Statement and other information furnished shall be the property of the bank. If this document is transmitted by e-mail, I agree to deliver to the bank a signed original copy of this document within 5 business days.

\_\_\_\_\_  
**SIGNATURE (Borrower)**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**SIGNATURE (Spouse)**

\_\_\_\_\_  
**Date**



# Personal Financial Statement

## SCHEDULE 3: ACCOUNTS RECEIVABLE AND NOTES RECEIVABLE

Name and Address of Debtor	Is Debtor a Relative?	Amount Owing	Date of Origination	Description or Nature of Debt	Description of Collateral Held	Final Payoff Date

## SCHEDULE 4: REAL ESTATE

### PROPERTY 1

<b>Description, Location and Size:</b>			
<b>Original Cost:</b>		<b>Year Acquired:</b>	
<b>Market / Appraised Value:</b>		<b>Homestead?:</b>	
<b>Date &amp; Source of Appraisal:</b> (Ex: MAI, Tax Assessment, Self):			
<b>Annual Income:</b>		<b>Annual Debt Service:</b>	
<b>First Lienholder:</b>			
<b>Original Loan Amount:</b>		<b>Ownership Percentage:</b>	
<b>Debt Balance:</b>		<b>Liability Percentage:</b>	
<b>Maturity Date:</b>		<b>Taxes Current:</b>	
<b>Second Lienholder:</b>			
<b>Second Original Loan Amount:</b>		<b>Second Maturity Date:</b>	
<b>Second Debt Balance:</b>		<b>Second Liability Percentage:</b>	

### PROPERTY 2

<b>Description, Location and Size:</b>			
<b>Original Cost:</b>		<b>Year Acquired:</b>	
<b>Market / Appraised Value:</b>		<b>Homestead?:</b>	
<b>Date &amp; Source of Appraisal:</b> (Ex: MAI, Tax Assessment, Self):			
<b>Annual Income:</b>		<b>Annual Debt Service:</b>	
<b>First Lienholder:</b>			
<b>Original Loan Amount:</b>		<b>Ownership Percentage:</b>	
<b>Debt Balance:</b>		<b>Liability Percentage:</b>	
<b>Maturity Date:</b>		<b>Taxes Current:</b>	
<b>Second Lienholder:</b>			
<b>Second Original Loan Amount:</b>		<b>Second Maturity Date:</b>	
<b>Second Debt Balance:</b>		<b>Second Liability Percentage:</b>	

# Personal Financial Statement

## SCHEDULE 4: REAL ESTATE Continued:

### PROPERTY 3

<b>Description, Location and Size:</b>			
<b>Original Cost:</b>		<b>Year Acquired:</b>	
<b>Market / Appraised Value:</b>		<b>Homestead?:</b>	
<b>Date &amp; Source of Appraisal:</b> (Ex: MAI, Tax Assessment, Self):			
<b>Annual Income:</b>		<b>Annual Debt Service:</b>	
<b>First Lienholder:</b>			
<b>Original Loan Amount:</b>		<b>Ownership Percentage:</b>	
<b>Debt Balance:</b>		<b>Liability Percentage:</b>	
<b>Maturity Date:</b>		<b>Taxes Current:</b>	
<b>Second Lienholder:</b>			
<b>Second Original Loan Amount:</b>		<b>Second Maturity Date:</b>	
<b>Second Debt Balance:</b>		<b>Second Liability Percentage:</b>	

### PROPERTY 4

<b>Description, Location and Size:</b>			
<b>Original Cost:</b>		<b>Year Acquired:</b>	
<b>Market / Appraised Value:</b>		<b>Homestead?:</b>	
<b>Date &amp; Source of Appraisal:</b> (Ex: MAI, Tax Assessment, Self):			
<b>Annual Income:</b>		<b>Annual Debt Service:</b>	
<b>First Lienholder:</b>			
<b>Original Loan Amount:</b>		<b>Ownership Percentage:</b>	
<b>Debt Balance:</b>		<b>Liability Percentage:</b>	
<b>Maturity Date:</b>		<b>Taxes Current:</b>	
<b>Second Lienholder:</b>			
<b>Second Original Loan Amount:</b>		<b>Second Maturity Date:</b>	
<b>Second Debt Balance:</b>		<b>Second Liability Percentage:</b>	

### PROPERTY 5

<b>Description, Location and Size:</b>			
<b>Original Cost:</b>		<b>Year Acquired:</b>	
<b>Market / Appraised Value:</b>		<b>Homestead?:</b>	
<b>Date &amp; Source of Appraisal:</b> (Ex: MAI, Tax Assessment, Self):			
<b>Annual Income:</b>		<b>Annual Debt Service:</b>	
<b>First Lienholder:</b>			
<b>Original Loan Amount:</b>		<b>Ownership Percentage:</b>	
<b>Debt Balance:</b>		<b>Liability Percentage:</b>	
<b>Maturity Date:</b>		<b>Taxes Current:</b>	
<b>Second Lienholder:</b>			
<b>Second Original Loan Amount:</b>		<b>Second Maturity Date:</b>	
<b>Second Debt Balance:</b>		<b>Second Liability Percentage:</b>	

If you have more than 5 properties, please make copies of this page.







# Legal Questions

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Please Initial Here

1) Are any of the assets listed herein held under a trust agreement, in an estate or in any other name or capacity?

No  Yes, Explain

2) Were any of the Assets (i) owned or claimed by your spouse before marriage; or (ii) acquired by your spouse during marriage by gift or inheritance; or (iii) recovered for personal injuries sustained by your spouse during marriage?

No  Yes, Explain

3) Do any of the Assets in whole or in part consist of, or were they purchased in whole or in part with, personal earnings of your spouse or revenue from property of your spouse of the kinds mentioned in the preceding question 2, or from proceeds of liquidation of any kinds mentioned in Question 2?

No  Yes, Explain

4) Are you presently separated from your spouse?

No  Yes, Explain

5) Have you ever filed for personal bankruptcy, had property you owned foreclosed, or made a settlement or an assignment for the benefit of creditors?

No  Yes, Explain

6) Has any corporation or partnership in which you are (were) a major owner or a general partner ever filed for bankruptcy, had property it owned foreclosed, or made a settlement or assignment for the benefit of creditors?

No  Yes, Explain

7) Are you, or any corporation or partnerships in which you are a major owner or a general partner, a party to any suit or legal action, or are there any unsatisfied judgments against you?

No  Yes, Explain

8) Are any income tax returns, whether personal or that of any corporation or partnership in which you are a major owner or a general partner, currently being audited or contested?

No  Yes, Explain

9) Have you ever been convicted of a felony?

No  Yes, Explain

10) Are any of your real estate properties used by you in business?

No  Yes, Explain

# Cash Flow Statement

<b>CASH FLOW (SOURCES)</b>		
<b>SOURCES OF CASH</b>	<b>Prior Calendar Year 2010</b>	<b>Projected Calendar Year</b>
Salaries		
Commissions		
Bonuses		
Other income from employment		
Rents Received		
Dividends		
Interest Income		
Sale of Assets		
Royalties		
Distributions from Estates & Trusts		
Cash distributions from business, partnerships, or joint ventures		
Income tax refund received this year		
Other sources of cash		
<b>TOTAL CASH RECEIVED</b>		

<b>CASH FLOW (USES)</b>		
<b>USE OF CASH</b>	<b>Prior Calendar Year 2010</b>	<b>Projected Calendar Year</b>
Personal expenses: Mortgage / Lease		
Personal expenses: Utilities		
Personal expenses: Household		
Personal expenses: Miscellaneous		
Bank loans - principal and interest		
Other loans - principal and interest		
Insurance Payments		
Income Tax withheld from your income		
Other uses of cash		
<b>TOTAL CASH OUTLAYS</b>		

<b>CASH FLOW SURPLUS (DEFICIT)</b>		
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