

**Financial Statement – Individual**

Name(s) \_\_\_\_\_

Office Address \_\_\_\_\_

Home Address \_\_\_\_\_

For the purpose of obtaining credit from you time to time the following is submitted as my/our true and correct statement on \_\_\_\_\_  
 Consumer     Business  
 IF SELF EMPLOYED, SUBMIT TWO YEARS' TAX RETURNS.  
 If the undersigned are husband and wife, they hereby represent that the assets listed below are all community property assets, except as specifically indicated by an (H) if owned by husband and (W) if owned by wife.

Kind of Business \_\_\_\_\_  
 Tax ID/Social Security Number \_\_\_\_\_  
 Work Phone Number \_\_\_\_\_ Home Phone Number \_\_\_\_\_

ASSETS	AMOUNT	LIABILITIES	AMOUNT
<b>CURRENT:</b>		<b>CURRENT: (Payable within one year)</b>	
Cash on hand .....		Notes payable to this bank (Schedule D) .....	
Cash in Bank .....		Notes payable to other banks (Schedule D) .....	
Cash in other banks .....		.....	
.....		Notes payable to others (Schedule D) .....	
Notes and contracts receivable (Schedule C) .....		.....	
<i>(Amount due within one year)</i>		Due to relatives (Schedule D) .....	
.....		Accounts payable (Schedule D) .....	
Accounts receivable (Schedule C) .....		Contract purchases and chattel mortgages (Schedule D) .....	
.....		Real estate mortgages and contracts (Schedule A, amount due within one year) .....	
Stocks and bonds – listed (Schedule B) .....		Loans against life insurance policies .....	
Cash value life insurance .....		Accrued taxes and assessments .....	
<b>TOTAL CURRENT ASSETS</b>		<b>TOTAL CURRENT LIABILITIES</b>	
<b>NON-CURRENT:</b>		<b>NON-CURRENT: (Payable after one year)</b>	
Stocks and bonds – unlisted (Schedule B) .....		Real estate mortgage and contracts (Schedule A, amount due after one year) .....	
Real estate and buildings (Schedule A) .....		Other liabilities (describe) .....	
Machinery and equipment .....		.....	
Furniture, fixtures and personal property .....		.....	
Automobiles and trucks .....		.....	
Notes and contracts receivable (Schedule C) .....		.....	
<i>(Amount due after one year)</i>		.....	
Notes and accounts receivable from family .....		.....	
Other assets (describe) .....		.....	
.....		<b>Total Liabilities</b> .....	
.....		<b>Net Worth</b> .....	
<b>TOTAL ASSETS</b>		<b>TOTAL LIABILITIES AND NET WORTH</b>	

ANNUAL INCOME: Salary \$ ..... Bonus or Commissions \$ ..... Other \*\$ .....

\* You need not disclose alimony, child support or separate maintenance payments unless you choose to have the bank rely on such income for payment of the debt.  
 If you are applying for individual, unsecured credit, you are not required to complete Marital Status section below unless you live in a community property state (Nevada, Washington, California).

\* MARITAL STATUS  Married     Unmarried     Separated    Number of Dependents \_\_\_\_\_

Have you any assets or liabilities not listed on this financial statement? ..... If so, explain and state why not included .....

Liability as endorser or guarantor for others \$ ..... Explain .....

Do you have any outstanding letters of credit or surety bonds \$ ..... Explain .....

Do (either of) you have a line of credit or unused credit facility at any other institutions? \$ .....

Are you a party to a lawsuit? If so, give details .....

Have you ever filed a petition in bankruptcy or approved a wage-earner plan for yourself? .....

Life insurance carried \$ ..... Payable to ..... Cash surrender value \$ .....

Do you wish credit life and A&H insurance? ..... Amount of insurance on buildings .....

I am ..... years old, and have resided at my present location for ..... years.

REFERENCES: .....

**REPRESENTATIONS AND WARRANTIES:** 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 acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete. Each of 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 any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) 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 fail 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 authorize any person or consumer reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorize 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 give you shall be your property.

**X** \_\_\_\_\_ **X** \_\_\_\_\_  
 APPLICANT'S SIGNATURE CO-APPLICANT'S SIGNATURE

ANNUAL INCOME	AMOUNT (\$)	ANNUAL EXPENDITURES	AMOUNT (\$)
Salary (applicant)		Federal Income and Other Taxes	
Salary (co-applicant)		State Income and Other Taxes	
Bonuses & Commissions (applicant)		Rental Payments, Co-op, or Condo Maintenance	
Bonuses & Commissions (co-applicant)		Mortgage Payments – Residential	
Rental Income (From Schedule A)		Mortgage Payments – Investment	
Interest Income		Property Taxes – Residential (Not included in mortgage payments)	
Dividend Income		Property Taxes – Investment (Not included in mortgage payments)	
Capital Gains		Interest & Principal Payments on Loans	
Partnership Income		Insurance	
Other Investment Income		Other Expense (List) (such as alimony, child support, medical, etc.)	
Other Income (List)**			
<b>TOTAL INCOME</b>		<b>TOTAL EXPENDITURES</b>	

Any significant changes expected in the next 12 months?  YES  NO (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.

**Schedule A REAL ESTATE**

\* Show amount of delinquent taxes on each property under mortgages. If due in installments, show amount and whether payment includes interest and at what rate. For Investment property, list percent of ownership.

Type of Property and Location	Date Acquired	Title In Name Of	Rental Income Per Month	Original Cost	Market Value	* Mortgages		Holder of Lien
						Present Balance	Payment Terms	

**Schedule B STOCKS AND BONDS**

Number Of Shares	Description – Rate – Maturity, If Pledged, To Whom	Market Value	Book Value If No Market

**Schedule C NOTES, CONTRACTS AND ACCOUNTS RECEIVABLE**

Due From (Name)	Date Of Obligation	Balance		Payment Terms	Due Date	Description Of Collateral If Any
		Original	Present			

**Schedule D NOTES, CONTRACTS AND ACCOUNTS PAYABLE**

Due To (Name)	Date Incurred	Balance		Payment Terms	Due Date	Description Of Collateral If Any
		Original	Present			

Remarks: