



# Individual Financial Statement

STATEMENT OF FINANCIAL CONDITION OF \_\_\_\_\_ AS OF \_\_\_\_\_

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address \_\_\_\_\_ Zip Code \_\_\_\_\_

**IMPORTANT** - Check the appropriate box.

Applicant is applying for this loan:

Individually, without a co-signer or guaranty of a relative or other person(s) or entity. **Note:** Applicants, if married may apply for a separate account.

Jointly, with the co-signature or guaranty of one or more persons or entities (including any existing guarantors).

Names of other person(s) and entity(ies): \_\_\_\_\_

### Summary of Total Assets & Liabilities

| Assets                                   |                                | Amount | Liabilities   |   | Amount |
|--|--------------------------------|--------|---|---|--------|
| SCHEDULE A – Cash                        | In This Institution            |        | SCHEDULE G – Notes & Loans Payable (Other than Real Estate) | Notes Payable to Banks                                |        |
|  | Other Banks or Savings & Loans |        |   | Notes & Loans Payable (other)                         |        |
| SCHEDULE B – Stocks & Bonds              | Marketable Securities          |        | SCHEDULE C – Insurance Loans                                |   |        |
|  | Others                         |        |   |   |        |
| Tax                                      | Tax Refund Due                 |        | Taxes Owed  |   |        |
| SCHEDULE C – Insurance                   | Cash Value                     |        | SCHEDULE H – Accounts & Bills Payable                       | Bank Cards  |        |
| SCHEDULE D – Accounts & Notes Receivable |                                |        |   | Open & Revolving Accounts                             |        |
|  |                                |        |   | Other   |        |
| SCHEDULE E – Real Estate                 | Residence(s)                   |        | SCHEDULE I – Other Liabilities                              |   |        |
|  | Unimproved Land                |        |   |   |        |
|  | Income Property(ies)           |        | SCHEDULE J – Real Estate Notes & Contracts Payable          | Residence(s)  |        |
|  | Other                          |        |   | Unimproved Land                                       |        |
| SCHEDULE F – Other Assets                | Other Assets                   |        | Income Property(ies)  |   |        |
|  | Personal Property              |        | Other   |   |        |
| TOTAL ASSETS                             |                                | \$     | TOTAL LIABILITIES   | \$  |        |
|  |                                |        | <b>NET WORTH</b>  | (Difference between total assets & total liabilities) | \$     |

### Recap of Income and Expenses \*See notice below before completing Other Income.

| Annual Income for Year:  |    | Annual Expenses for Year:   |    | Contingent Liabilities          |    |
|--------------------------|----|-----------------------------|----|---------------------------------|----|
| Salary or Wages          |    | Property Tax & Assessments  |    | As Endorser on Notes/Contracts  |    |
| Dividends or Interest    |    | Federal & 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 |                    |                 |                                     |                 |                       |    |
|-------------------------|-------------------------------|---|--------------------|-----------------|-------------------------------------|-----------------|-----------------------|----|
| Checking, Savings or CD | Bank and Branch Where Carried | Balance                                   | Interest Rate Paid | Date CD Matures | Is this Account Pledged for a Loan? | Balance of Loan | Maturity Date of Loan |    |
|                         |                               |   |                    |                 |                                     |                 |                       |    |
|                         |                               |   |                    |                 |                                     |                 |                       |    |
|                         |                               |   |                    |                 |                                     |                 |                       |    |
|                         |                               |   |                    |                 |                                     |                 |                       |    |
|                         |                               |   |                    |                 |                                     |                 |                       |    |
|                         |                               | Total                                     | \$                 |                 |                                     |                 | Total                 | \$ |

| SCHEDULE B  |            | Stocks & Bonds        |                     |      |                 |             |                                |
|-------------|------------|-----------------------|---------------------|------|-----------------|-------------|--------------------------------|
| Description | No. Shares | Registered in Name of | Source of Valuation | Date | Price Per Share | Total Value | Purchased on Margin or Pledged |
|             |            |                       |                     |      |                 |             |                                |
|             |            |                       |                     |      |                 |             |                                |
|             |            |                       |                     |      |                 |             |                                |
|             |            |                       |                     |      |                 |             |                                |
|             |            |                       |                     |      |                 |             |                                |
|             |            |                       |                     |      |                 | Total       | \$                             |

| SCHEDULE C |                     | Insurance   |                   |                 |                 |
|------------|---------------------|-------------|-------------------|-----------------|-----------------|
| Insured    | Primary Beneficiary | Face Amount | Actual Cash Value | Loans on Policy | Name of Company |
|            |                     |             |                   |                 |                 |
|            |                     |             |                   |                 |                 |
|            |                     |             |                   |                 |                 |
|            |                     |             |                   |                 |                 |
|            |                     |             |                   |                 |                 |
|            |                     | Total       | \$                | \$              | \$              |

| SCHEDULE D |          | Accounts & Notes Receivable |            |               |             |             |
|------------|----------|-----------------------------|------------|---------------|-------------|-------------|
| Owner(s)   | Due From | Address                     | Collateral | Maturity Date | How Payable | Balance Due |
|            |          |                             |            |               | \$ Per      |             |
|            |          |                             |            |               | \$ Per      |             |
|            |          |                             |            |               | \$ Per      |             |
|            |          |                             |            |               | \$ Per      |             |
|            |          |                             |            |               | \$ Per      |             |
|            |          |                             |            |               | \$ Per      |             |
|            |          |                             |            |               | Total       | \$          |

| SCHEDULE E |             | Real Estate (Show mortgage information in Schedule J) |          |               |      |
|------------|-------------|---|----------|---------------|------|
| Parcel No. | Description | Address/Location                                      | Owner(s) | Date Acquired | Cost |
| 1          |             |   |          |               |      |
| 2          |             |   |          |               |      |
| 3          |             |   |          |               |      |
| 4          |             |   |          |               |      |
| 5          |             |   |          |               |      |
| 6          |             |   |          |               |      |

| SCHEDULE F   |       | Other Assets            |  |  |       |                   |                             |                                    |
|--------------|-------|-------------------------|--|--|-------|-------------------|-----------------------------|------------------------------------|
| 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:            |                             |                                    |
|              |       |                         |  |  |       |                   | <b>Total - Other Assets</b> | <b>\$</b>                          |

| SCHEDULE G |         | Notes & Loans Payable (Other than Real Estate) |                |               |              |             |
|------------|---------|--|----------------|---------------|--------------|-------------|
| Owner(s)   | Address | Collateral                                     | Persons Liable | Maturity Date | How Payable  | Balance Due |
|            |         |  |                |               | \$    Per    |             |
|            |         |  |                |               | \$    Per    |             |
|            |         |  |                |               | \$    Per    |             |
|            |         |  |                |               | \$    Per    |             |
|            |         |  |                |               | \$    Per    |             |
|            |         |  |                |               | \$    Per    |             |
|            |         |  |                |               | <b>Total</b> | <b>\$</b>   |

| SCHEDULE H |             | Accounts & Bills Payable |               |              |             |
|------------|-------------|--------------------------|---------------|--------------|-------------|
| Payable To | Account No. | Persons Liable           | Maturity Date | How Payable  | Balance Due |
|            |             |                          |               | \$    Per    |             |
|            |             |                          |               | \$    Per    |             |
|            |             |                          |               | \$    Per    |             |
|            |             |                          |               | \$    Per    |             |
|            |             |                          |               | \$    Per    |             |
|            |             |                          |               | \$    Per    |             |
|            |             |                          |               | <b>Total</b> | <b>\$</b>   |

| SCHEDULE I |             | Other Liabilities |               |              |             |
|------------|-------------|-------------------|---------------|--------------|-------------|
| Payable To | Account No. | Persons Liable    | Maturity Date | How Payable  | Balance Due |
|            |             |                   |               | \$    Per    |             |
|            |             |                   |               | \$    Per    |             |
|            |             |                   |               | \$    Per    |             |
|            |             |                   |               | \$    Per    |             |
|            |             |                   |               | \$    Per    |             |
|            |             |                   |               | \$    Per    |             |
|            |             |                   |               | <b>Total</b> | <b>\$</b>   |

| SCHEDULE J |                        | Real Estate Notes & Contracts Payable (Property listed in Schedule E) |                |                  |               |             |
|------------|------------------------|---|----------------|------------------|---------------|-------------|
| Parcel No. | Mortgage or Lienholder | Annual Taxes  | Monthly Income | Monthly Payments | Present Value | Balance Due |
| 1          |                        |   |                |                  |               |             |
| 2          |                        |   |                |                  |               |             |
| 3          |                        |   |                |                  |               |             |
| 4          |                        |   |                |                  |               |             |
| 5          |                        |   |                |                  |               |             |
| 6          |                        |   |                |                  |               |             |
|            |                        | <b>Total</b>  | <b>\$</b>      | <b>\$</b>        | <b>\$</b>     | <b>\$</b>   |

If applicant lives in a community property state, please complete the following :

Applicant is:  Married/Registered Domestic Partner  Separated  Unmarried (Includes single, divorced and widowed)  
 Co-applicant, if any, is:  Married/Registered Domestic Partner  Separated  Unmarried (Includes single, divorced and widowed)

| Applicant Information   |  |  |   |
|---|--|--|---|
| Social Security Number  | Driver's License Number  | Occupation   | Employer  |
| Home Phone  | Business Phone   | Number of Years  | Salary \$ per   |
| Amount of alimony, child support or separate maintenance payment income. \$<br>NOTE: Alimony, child support or separate maintenance payment income need not be revealed if you do not want to have it considered as a basis for repaying this obligation. |  |  |   |
| Name and address of payor of alimony, child support or separate maintenance income disclosed above as a source of repayment:  |  |  |   |
| Alimony, child support, separate maintenance income received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral   |  |  |   |
| Other Income (salary, pension, social security, dividends, interest, etc.) Source: \$ per   |  |  |   |
| Have you ever borrowed from any other branch of this institution? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please complete the following:<br>Name: _____ Location: _____ Date: _____  |  |  |   |
| No. of Dependents   | Ages of Dependents   | Have you established a trust? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Revocable<br><input type="checkbox"/> Irrevocable Name(s) of trustee(s): _____ | Have you made a will? <input type="checkbox"/> Yes <input type="checkbox"/> No<br>Name of personal rep. _____     |
| Have you guaranteed or endorsed the notes of any other person? <input type="checkbox"/> Yes <input type="checkbox"/> No   | Do you have any other contingent liabilities? <input type="checkbox"/> Yes <input type="checkbox"/> No | Are there any outstanding judgements against you? <input type="checkbox"/> Yes <input type="checkbox"/> No   | Have you been declared bankrupt within the last 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Names of References   |  | Addresses  |   |

| Co-Applicant Information  |  |  |   |
|---|--|--|---|
| Co-Applicant's Full Name  |  | Address  |   |
| Social Security Number  | Driver's License Number  | Occupation   | Employer  |
| Home Phone  | Business Phone   | Number of Years  | Salary \$ per   |
| Amount of alimony, child support or separate maintenance payment income. \$<br>NOTE: Alimony, child support or separate maintenance payment income need not be revealed if you do not want to have it considered as a basis for repaying this obligation. |  |  |   |
| Name and address of payor of alimony, child support or separate maintenance income disclosed above as a source of repayment:  |  |  |   |
| Alimony, child support, separate maintenance income received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral   |  |  |   |
| Other Income (salary, pension, social security, dividends, interest, etc.) Source: \$ per   |  |  |   |
| Have you ever borrowed from any other branch of this institution? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please complete the following:<br>Name: _____ Location: _____ Date: _____  |  |  |   |
| No. of Dependents   | Ages of Dependents   | Have you established a trust? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Revocable<br><input type="checkbox"/> Irrevocable Name(s) of trustee(s): _____ | Have you made a will? <input type="checkbox"/> Yes <input type="checkbox"/> No<br>Name of personal rep. _____     |
| Have you guaranteed or endorsed the notes of any other person? <input type="checkbox"/> Yes <input type="checkbox"/> No   | Do you have any other contingent liabilities? <input type="checkbox"/> Yes <input type="checkbox"/> No | Are there any outstanding judgements against you? <input type="checkbox"/> Yes <input type="checkbox"/> No   | Have you been declared bankrupt within the last 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> 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 the Lender for that purpose. I agree to inform Lender immediately of any matter which will cause any significant change in my financial condition. I understand that Lender will retain this financial statement whether or not credit is granted.

Applicant \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant \_\_\_\_\_ 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 report on me for that purpose to evaluate the loan application.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_ Social Security Number: \_\_\_\_\_