

Personal Financial Statement

Applicant _____ Date of Birth _____ Co-Applicant _____ Date of Birth _____
 Address: _____
 Telephone Number: _____
 Business or Occupation: _____ Annual Income* _____
 Annual Income* _____

Monthly Rent Payment (if applicable) \$ _____ Monthly Rent Payment (if applicable) \$ _____
 List Contingent Liabilities: _____
 Type _____ Amount \$ _____ Type _____ Amount \$ _____
 Type _____ Amount \$ _____ Type _____ Amount \$ _____
 *Notice: Income from alimony, child support or separate maintenance payments need not be revealed if you do not choose to rely on such income in applying for credit.
 Have you ever filed bankruptcy? Yes No Have you ever filed bankruptcy? Yes No

Balance Sheet for Business (to be completed only if the applicant is a sole proprietor)
As of Date: _____

Business Assets	Balance	Business Liabilities	Balance
Cash in Banks		Accounts Payable	
Accounts Receivable		Short Term Notes	
Inventory		CMLTD	
Land and Building (Net)		Long Term Notes (Net of CMLTD)	
Machinery and Equipment		Other	
Other		Total Liabilities (TL)	
Total Assets (TA)		Net Worth (TA - TL)	

Personal Assets (excluding your business)	Personal Liabilities (excluding your business)
Payment(s):	Balance
Cash on hand and in financial institutions	Real Estate Mortgages Payable (see Schedule B)
U.S. Government Securities (see Schedule A)	Automobile Loans
Listed Securities (see Schedule A)	Credit Cards
Unlisted Securities (see Schedule A)	Personal Credit Lines
Accounts, Notes and Mortgages Receivable	Notes Payable to Others
Real Estate Owned (see Schedule B)	Unpaid Income Taxes
Automobiles and Other Personal Property	Other Unpaid Taxes and Interest
Cash Value of Life Insurance (see Schedule C)	Other Debts (please itemize):
Retirement Accounts (IRA, 401-K, etc.)	
Other Assets (please itemize):	
Total Assets	Total Liabilities
	Net Worth
	Total Liabilities and Net Worth

Schedule of Securities Owned

No. of Shares/Face Value (Bonds)	Description	In Name(s) of	Market Value	Pledged (Y/N)

Schedule of Real Estate Owned

Location	Date Acquired	Titled in Name(s) of	Cost	Market Value	Mortgage Lender	Balance	Mo. Payment(s)

Life Insurance

Face Amount	Issuing Company	Policy Owner	Cash Surrender Value	CSV Loans

Authorization to Check Credit and Financial Status

The undersigned hereby authorizes the Bank and any bureau or agency employed by the Bank to obtain credit reports and to make whatever credit inquiries it deems necessary, including but not limited to verifying and checking the undersigned's employment history and credit history, in connection with the undersigned's personal financial statement or in the course of review or collection of any credit extended or maintained in reliance of this personal financial statement. The undersigned also authorizes the Bank to answer questions about and discuss with others the Bank's credit and deposit experience with the undersigned, unless prohibited by law. The undersigned authorizes and instructs any person or credit reporting agency to compile and furnish to the Bank any information it may have or obtain in response to the credit inquiries authorized herein. The undersigned certifies that this personal financial statement and all other information furnished now or in the future to the Bank is and shall be true and complete.

Applicant _____ Date _____ Co-Applicant _____ Date _____
 x _____ x
 Social Security No. _____ Social Security No. _____