

PERSONAL FINANCIAL STATEMENT (IMPORTANT: Read these directions before completing this Statement)

If you are applying for individual credit in your own name and are relying on your own income, or assets and not the income or assets of another person as the basis for repayment of the credit requested, or if this statement relates to your guaranty of the indebtedness of other person(s), firm(s), or corporation(s), complete only Section 1, 3 and 4.

If you are applying for individual credit but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, complete all Sections. Provide information in Section 2 about the person whose alimony, support, or maintenance payments or income or assets you are relying on. Alimony, child support, or separate maintenance income, need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Section 1 – Individual Information (print)				Section 2 – Other Party Information (print)			
Name				Name			
Address				Address			
City, &	State	Zip Code		City,	State	Zip Code	
Social Security #		Date of Birth		Social Security #		Date of Birth	
Occupation				Occupation			
Business Name				Business Name			
Business Address				Business Address			
City,	State	Zip Code		City,	State	Zip Code	
Length at current address				Length at current address			
Length at employment				Length at employment			
Res. Phone		Alt. Phone		Res. Phone		Alt. Phone	
Email				Email			

Have (either of) you or any firm in which you were a major owner ever declared bankruptcy, or settled any debts for less than the amounts owed? If yes, please provide details on a separate sheet. YES _____ NO _____

Are (either of) you a defendant in any suit or legal action? YES _____ NO _____

Are (either of) you presently subject to any unsatisfactory judgments to tax liens? YES _____ NO _____

(Either of) you have been audited by the IRS, in what year were you audited? YES _____ YEAR: _____ NO _____

Have you ever been or currently are under investigation, indicted, convicted or found guilty of a felony? YES _____ NO _____

Section 3 – Statement of Financial Condition as of

Assets (Do not include assets of doubtful value)	In dollars (omit cents)	Individual	Joint	If joint, with whom
Cash, Checking & Savings, CD's (See Schedule A)				
U.S. Gov't & marketable securities (See Schedule B)				
Non-marketable securities (See Schedule C)				
Securities held by broker in margin accounts				
Restricted, control or margin account stocks				
Real estate owned (See Schedule D)				
Accounts, loans & notes receivable				
Automobiles				
Cash surrender value-life insurance (See Schedule E)				
Vested interest in deferred compensation/profit-sharing plan (See Schedule F)				
Business ventures (See Schedule G)				
Other Assets/personal property Itemize (See Schedule G if applicable)				

Total Assets:

Liabilities

	In dollars (omit cents)	Individual	Joint	If joint, with whom
Notes payable to banks and others (See schedule H)				
Due to brokers				
Amounts payable to others (Secured)				
Amounts payable to others (Unsecured)				
Accounts and bills due				
Unpaid income tax				
Other unpaid taxes & interest				
Real estate mortgages payable (See Schedule D & H)				

Total Liabilities
 Net Worth
 Total Liabilities & Net Worth

Section 4 – Annual Income for Year Ended			Individual	Joint
Salary, bonuses & commissions				
Dividends & interest				
Real Estate income				
Other Income (alimony, child support or separate Maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation)				
Total Income:				
Annual Expenditures			Individual	Joint
Real Estate taxes & assessments				
Taxes-federal, state & local				
Insurance payments				
Other contract payments (car payments, charge cards)				
Alimony, child support, maintenance				
Other expenses				
Total Expenditures:				
Contingent Liabilities Estimated Amount			Individual	Joint
Do you have any Contingent liabilities (as endorser, co-maker or guarantor?)	Yes	No		
On leases? Contracts?	Yes	No		
Involvement in pending legal actions?	Yes	No		
Contested income tax liens?	Yes	No		
Any estimated capital gains tax on unrealized asset appreciation?	Yes	No		
Other special debt or circumstances?	Yes	No		
If yes to any question(s) describe:				
Total Contingent Liabilities:				

SCHEDULE A – CASH, CHECKING AND SAVINGS ACCOUNTS, CERTIFICATES OF DEPOSIT, MONEY MARKET FUNDS, ETC.					
Name of Financial Institution	Type of Account	Owner	Joint	If Pledged, to whom?	Balance

SCHEDULE B – U.S. GOVERNMENT & MARKETABLE SECURITIES (Use additional sheet if necessary)					
Number of Shares or Face Value of Bonds	Description	In Name of	Are these registered, pledged or held by others?	Market Value	Exchanges where traded

SCHEDULE C – NON-MARKETABLE SECURITIES (Use additional sheet if necessary)					
Number of Shares or Face Value of Bonds	Description	In Name of	Are these registered, pledged or held by others?	Market Value	Exchanges where traded

SCHEDULE D – INVESTMENTS IN REAL ESTATE (Use additional sheet if necessary)									
Description/Location of Real Estate Investment	Joint	Date of Original Investment	Amount	% Owned by You	Market Value of Your % of Investment	Present Balance	Monthly Payment	Mortgage Maturity Date	Mortgage Owed To

SCHEDULE E – LIFE INSURANCE CARRIED, INCLUDING GROUP INSURANCE					
Name of Insurance Company	Owner of Policy	Beneficiary and Relationship	Face Amount	Policy Loans	Cash Surrender Value

SCHEDULE F – VESTED INTEREST IN DEFERRED COMPENSATION/PROFIT-SHARING PLANS

% Vested	Company Name	Account Number	Manner of Payout (Annuity, Lump Sum)	Distribution Date	Beneficiary	Amount

SCHEDULE G – BUSINESS VENTURES (Use additional sheet if necessary)

1. List Name and Address of Any Business Venture In Which You Are a Principal or Partner

Position/Title in the Business	Line of Business	Years in Business	Total Assets Listed in Section 3	% of Ownership	Net Worth of Business	Present Net Value of your Investment

2. List Name and Address of Any Business Venture In Which You Are a Principal or Partner

Position/Title in the Business	Line of Business	Years in Business	Total Assets Listed in Section 3	% of Ownership	Net Worth of Business	Present Net Value of your Investment

3. List Name and Address of Any Business Venture In Which You Are a Principal or Partner

Position/Title in the Business	Line of Business	Years in Business	Total Assets Listed in Section 3	% of Ownership	Net Worth of Business	Present Net Value of your Investment

SCHEDULE H – LOANS OWING BANKS, BROKERS, FINANCE COMPANIES, AND OTHERS (MASTERCARD, VISA, ETC.)

Owing to (Acct. No.)	Joint	Date of Original Borrowing	Amount	Present Balance	Due	Monthly Payment	Date of Final Payment	Secured by

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 guaranty 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 guaranty thereof. Each of the undersigned represents, warrants, and certifies that (1) the information provided herein is true, correct and complete and gives a correct and complete showing of the financial condition of the undersigned, (2) the undersigned has no liabilities direct, indirect or contingent except as set forth in this statement, and (3) legal and equitable title to all assets listed herein is in the undersigned's sole name, except as may be herein otherwise noted. 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. 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 and the undersigned hereby authorizes all persons of whom you make such inquiries to respond thereto in full. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned.

Signature (Individual) _____

Signature (Other Party) _____

Date signed: _____

Date signed: _____

Important information about procedures for opening a new account:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. In all cases, protection of our customers' identity and confidentiality is our pledge to you.