



Personal Financial Statement

Financial condition as of _____

Applicant	Co-Applicant
Name	Name
Street Address	Street Address
City/State/Zip	City/State/Zip
Date of Birth	Date of Birth
Social Security Number	Social Security Number
Telephone	Telephone
Employer	Employer
Position (Title)	Position (Title)
Dependents (Include Self)	Dependents (Include Self)
Marital Status	Marital Status

Assets	Sch.	\$	Liabilities	Sch.	\$
Cash and Certificates of Deposit	1		Accounts Payable		
Pension & Retirement Accounts			Taxes Payable		
Marketable Securities	2		Loans on Life Insurance	3	
Notes and Accounts Receivable			Credit Cards	7	
Cash Value Life Insurance	3		Notes and Mortgage Payables	8	
Investments Closely Held Companies	4		Other Liabilities		
Other Investments					
Residential Real Estate	5				
Investment Real Estate	6				
Autos					
Autos					
Other Assets					
			TOTAL LIABILITIES		
TOTAL ASSETS			NET WORTH		

Annual Personal Cash Flow				
Income	Applicant	Co-Applicant	Expenses/Payments	Combined
Salary			Credit Cards	
Bonus			Auto Loans	
Commissions			Bank Loans	
Dividends/Interest			Home Mortgage Loans	
Business Income			Rent	
Real Estate Income			Estimated Income Taxes	
Other Income (Alimony, child support, or separate maintenance income need not be revealed)			Real Estate Taxes	
			Insurance	
			Living Expenses	
			Other Expenses	
TOTAL			TOTAL EXPENSES/PAYMENTS	
TOTAL JOINT INCOME			SURPLUS INCOME	

Schedule 1 Cash on Hand		
Name of Financial Institution	Type of Account	Account Balance
		TOTAL

Schedule 2 Securities Owned				
Description	Brokerage Firm/ Financial Institution	No. of Shares	Price/Share	Current Market Value
			TOTAL	

Schedule 3 Life Insurance					
Insurance Company	Insured	Beneficiary	Face Value	Cash Value	Loans
			TOTAL		

Schedule 4 Investments in Closely Held Companies			
Description	% Ownership	Book Value	Current Market Value

Schedule 5 Residential Real Estate			
Address	Purchase Price	Date Purchased	Current Value
		TOTAL	

Schedule 6 Investment Real Estate				
Location and Type of Property	Purchase Price	Purchase Date	Current Value	Annual Income
			TOTAL	

Schedule 7 Credit Cards					
Company	Int. Rate	Payment	Frequency	Balance	Maturity

Schedule 8 Other Notes & Mortgages Payable					
Company	Int. Rate	Payment	Frequency	Balance	Maturity
		\$ -		\$ -	

Please answer the following:

Have you ever filed for bankruptcy? Yes _____ No _____

Are you a co-maker, endorser, or guarantor of any other person's debt? Yes _____ No _____

Are you presently the party of any form of litigation? Yes _____ No _____

Are there any tax liens presently outstanding against you or your property? Yes _____ No _____

Have you executed a valid will? Yes _____ No _____

Do you have a trust? Yes _____ No _____

Do you have any contingent liabilities? Yes _____ No _____

If yes, please list the amount (\$) _____

For the purpose of processing credit from time to time, I/we furnish the foregoing as a true and accurate statement of my/our financial condition.

Authorization is hereby given to The Bank & Trust, s.s.b. to verify in any manner it deems appropriate, any or all items indicated on this personal statement, including inquiries to credit bureaus, employers, and creditors.

Signed by: _____ Date Signed: _____

Signed by: _____ Date Signed: _____

(Joint Applicant)