

# PERSONAL FINANCIAL STATEMENT

**SECTION 1: INSTRUCTIONS**

This Personal Financial Statement (PFS) is being submitted by the individual(s) named in Section 2 below. In Section 2, indicate whether this PFS is being completed jointly with another person. A joint PFS may be used if the assets and liabilities of each person are sufficiently joined so the PFS can be meaningfully and fairly presented on a combined basis; otherwise, please use a separate PFS. Complete Sections 3 and 4, along with appropriate schedules in Section 8. After answering declaration questions in Section 5 and reviewing the certifications in Section 6, sign and date this PFS in Section 7.

**SECTION 2: IDENTIFYING INFORMATION**

This PFS is being completed:  **JOINTLY**       **NOT JOINTLY**

<b>Name</b>			
<b>SSN/DOB</b>	Social Security Number	Date of Birth (MM/DD/YYYY)	
<b>Home Address</b>	Street Address		
	City	State	Zip Code
<b>Phone Number</b>	<input type="checkbox"/> <b>Cell</b> <input type="checkbox"/> <b>Home</b> <input type="checkbox"/> <b>Business</b>		
<b>E-Mail Address</b>	<input type="checkbox"/> <b>Home</b> <input type="checkbox"/> <b>Business</b>		
<b>Employment</b>	Employer		
	Street Address		
	City	State	Zip Code
	Position/Title	Length of Employment	

<b>Name</b>			
<b>SSN/DOB</b>	Social Security Number	Date of Birth (MM/DD/YYYY)	
<b>Home Address</b>	Street Address		
	City	State	Zip Code
<b>Phone Number</b>	<input type="checkbox"/> <b>Cell</b> <input type="checkbox"/> <b>Home</b> <input type="checkbox"/> <b>Business</b>		
<b>E-Mail Address</b>	<input type="checkbox"/> <b>Home</b> <input type="checkbox"/> <b>Business</b>		
<b>Employment</b>	Employer		
	Street Address		
	City	State	Zip Code
	Position/Title	Length of Employment	

**SECTION 3: ASSETS & LIABILITIES**

<b>BALANCE SHEET</b>			
<b>ASSETS</b>	<b>AMOUNT (\$)</b>	<b>LIABILITIES</b>	<b>AMOUNT (\$)</b>
Cash Accounts (Schedule A)		Installment Loans	
Stocks, Bonds, and Securities (Schedule B)		Credit Cards	
Retirement Accounts (Schedule C)		Other Credit Lines	
Real Estate (Schedule D)		Mortgage Debt	
Loans Receivable		Other Payables	
Autos & Other Personal Property		Unpaid Income Tax*	
Cash Value Life Insurance (Schedule E)		Other Debts	
Value of Businesses Owned (Schedule F)			
Other Assets			
<b>TOTAL ASSETS</b>		<b>TOTAL LIABILITIES</b>	
		<b>NET WORTH</b>	

<b>*Income Taxes Settled Through</b>	
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<b>CONTINGENT LIABILITIES</b>				
<b>LIABILITY TYPE</b>	<b>YES/NO</b>		<b>AMOUNT</b>	<b>OWED TO</b>
Guarantor, Co-Maker, Endorser	Y <input type="checkbox"/>	N <input type="checkbox"/>		
Lease or Contract Liabilities	Y <input type="checkbox"/>	N <input type="checkbox"/>		
Legal Claims	Y <input type="checkbox"/>	N <input type="checkbox"/>		
Taxes (e.g. income, employment)	Y <input type="checkbox"/>	N <input type="checkbox"/>		
Other	Y <input type="checkbox"/>	N <input type="checkbox"/>		

<b>ADDITIONAL INFORMATION/COMMENTS</b>

**SECTION 4: OTHER INCOME & EXPENSES**

We will rely on financial documents you provide to us, including tax returns, as well as information from your credit report to determine your income and debt payments. If you have other sources of income, significant expenses (e.g. rental payments), or you make debt payments that are not reflected on your credit report, please include that information here. *Note: Income from alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repayment.*

INCOME	ANNUAL AMOUNT (\$)	EXPENSES	ANNUAL AMOUNT (\$)

ADDITIONAL INFORMATION/COMMENTS

**SECTION 5: DECLARATIONS**

*\*If you answer "Yes" to any Declaration, please provide an explanation in the section below\**

- a. In the last 7 years, have you filed bankruptcy or have you been a principal or guarantor of a business entity that filed bankruptcy?  **Yes**  **No**
- b. Have you ever been convicted of a felony?  **Yes**  **No**
- c. Are you a U.S. citizen?  **Yes**  **No**
  - a. If not, are you a permanent resident alien?  **Yes**  **No**
- d. Are you an owner or officer of any other business?  **Yes**  **No**
- e. Do you have any unsatisfied judgments, liens, or legal actions against you?  **Yes**  **No**
- f. Are you a defendant in any lawsuits or legal actions?  **Yes**  **No**
- g. Are you delinquent on payment of any personal income taxes or real estate taxes?  **Yes**  **No**
- h. Are you obligated to pay alimony, child support, or separate maintenance payments?  **Yes**  **No**
- i. In the last 7 years, have you had property foreclosed upon or given a deed a lieu of foreclosure?  **Yes**  **No**

EXPLANATIONS (IF APPLICABLE)

**SECTION 6: CERTIFICATION**

- a. This PFS is provided to the Bank in connection with an application to extend credit and/or to continue its present extensions of credit.
- b. The Signer certifies that all of the information in the PFS is true, correct, and complete, and accurately reflects the condition and affairs of the Signer as of the Date(s) indicated in Section 7.
- c. The Signer agrees to provide prompt written notice to the Bank of any changes in name, address, or employment and of any material adverse change: (1) in any of the information contained in this PFS; or (2) in the financial condition of the Signer; or (3) in the ability of the Signer to perform any of the Signer's obligations to the Bank. In the absence of such notice or an updated PFS, this PFS will be considered as a continuing and accurate PFS of financial condition.
- d. The Signer authorizes the Bank to make all inquiries deemed necessary, including (without limitation) business or consumer credit report(s), to verify the accuracy of the information contained in this PFS and to determine the creditworthiness of the Signer. The Signer acknowledges that the Bank may obtain subsequent report(s) without any further authorization from the Signer. As permitted by applicable law, the Signer authorizes the Bank to share information with such persons the Bank deems appropriate in connection with Signer's credit relationship with the Bank, and to answer questions or report about the Bank's credit experience with the Signer.

**SECTION 7: SIGNATURE(S)**

SIGNATURES			
<b>By signing below, I certify that the information and representations made in this Certification are true, accurate, and complete.</b>			
<b>Signature</b>		<b>Date</b>	MM/DD/YYYY
<b>Name</b>			
<b>Signature</b>		<b>Date</b>	MM/DD/YYYY
<b>Name</b>			

**SECTION 8: SCHEDULES**

<b>SCHEDULE A: BANK ACCOUNTS</b>			
<b>ACCOUNT OWNER</b>	<b>ACCOUNT TYPE</b>	<b>BANK</b>	<b>CURRENT BALANCE</b>

<b>SCHEDULE B: STOCKS, BONDS, SECURITIES</b>				
<b>NUMBER</b>	<b>DESCRIPTION</b>	<b>OWNER</b>	<b>MARKET VALUE</b>	<b>PLEGDED?</b>
				Y <input type="checkbox"/> N <input type="checkbox"/>
				Y <input type="checkbox"/> N <input type="checkbox"/>
				Y <input type="checkbox"/> N <input type="checkbox"/>
				Y <input type="checkbox"/> N <input type="checkbox"/>
				Y <input type="checkbox"/> N <input type="checkbox"/>
				Y <input type="checkbox"/> N <input type="checkbox"/>

<b>SCHEDULE C: RETIREMENT ACCOUNTS</b>			
<b>DESCRIPTION</b>	<b>HELD BY</b>	<b>OWNER</b>	<b>AMOUNT</b>

<b>SCHEDULE D: REAL ESTATE OWNED</b>					
<b>ADDRESS</b>	<b>OWNER</b>	<b>MARKET VALUE</b>	<b>LOAN BALANCE</b>	<b>MONTHLY PAYMENT</b>	<b>LENDER</b>

<b>SCHEDULE E: LIFE INSURANCE</b>					
<b>INSURANCE COMPANY</b>	<b>OWNER</b>	<b>BENEFICIARY</b>	<b>FACE AMOUNT</b>	<b>CASH VALUE</b>	<b>POLICY LOANS</b>

<b>SCHEDULE F: BUSINESSES OWNED</b>					
<b>NAME</b>	<b>TOTAL ASSETS</b>	<b>OWNERSHIP %</b>	<b>POSITION/TITLE</b>	<b>BUSINESS TYPE</b>	<b>YEAR FORMED</b>

<b>ADDITIONAL INFORMATION/COMMENTS</b>