

PERSONAL FINANCIAL STATEMENT

INDIVIDUAL STATEMENT **JOINT STATEMENT** Information about your spouse need not be provided unless this is a joint statement with your spouse or if you are relying on his or her income or assets to obtain credit. All parties whose assets are relied upon will be requested to sign notes or other documents required in connection with credit extended. Information about your spouse need not be provided unless this is a joint statement with your spouse or if you are relying on his or her income or assets to obtain credit. All parties whose assets are relied upon will be requested to sign notes or other documents required in connection with credit extended.

Applicant Name		Date of Birth	Social Security Number	
Co-Applicant Name		Date of Birth	Social Security Number	
Address		Years at Address	Telephone	
Employer Name	Type of Business		Position	Years in Job
Employer Address			Business Telephone	

PERSONAL BALANCE SHEET

ASSETS	\$	LIABILITIES	\$
Cash (Schedule 1)		Consumer Debt (Schedule 3)	
Marketable Securities (Schedule 2)		Real Estate Mortgage, Personal (Schedule 4)	
Retirement Accounts (Schedule 7)		Real Estate Mortgage, Investment (Schedule 4)	
Real Estate, Personal (Schedule 4)		Loans against life insurance (Schedule 5)	
Real Estate, Investment (Schedule 4)		Margin Loans (Schedule 2)	
Cash Value Life Insurance (Schedule 5)		Other Liabilities	
Other Assets (Schedule 6)		Contingent Liabilities (See questions page 2)	
Other Investments (Schedule 8)			
TOTAL ASSETS		TOTAL LIABILITIES	
		NET WORTH (TOTAL ASSETS MINUS TOTAL LIABILITIES)	

SCHEDULE 1	CASH — Bank Checking and Savings Accounts, Certificates of Deposit, Money Market Funds.		
	Name of Bank or Money Market Fund	Deposit Balance	Pledged as Collateral?

SCHEDULE 2	SECURITIES — Stock and Bonds Registered and Traded on National Exchanges or Over the Counter, Treasury Bills, Municipal Bonds, Commercial Paper, Mutual Funds - Include Margin Loans with Brokerage Firms					
	Bonds - Face Value Stocks - # of Shares	Description of Security	Cost	Market Value	Any Securities Pledged? If So, To Whom?	Brokerage Margin Loan

SCHEDULE 3	CONSUMER DEBIT AND INSTALLMENT CREDIT — Indicate type as auto, credit card, etc.			
	Type	Collateral	Total Monthly Payment	Total Outstanding Balance

SCHEDULE 4	PERSONAL OR INVESTMENT REAL ESTATE — Include second mortgages and equity lines; an additional page if necessary							
	Property Address and Legal Owner	Type of Property	Purchase Date	Purchase Price	Market Value	Current Loan Balance	Maturity Date	Lender

SCHEDULE 5	LIFE INSURANCE					
	Insurance Company	Face Amount of Policy	Whole Life or Term Policy	Beneficiary	Cash Surrender Value, If any	Amount Borrowed

SCHEDULE 6	OTHER ASSETS — List any items which you feel are significant enough to note; partnerships, investments, automobiles, airplanes, boats, etc.			
	Asset	Cost	Market Value	Amount Due

SCHEDULE 7	RETIREMENT ACCOUNTS — IRA's, Keogh's, etc.		
	Investment/Custodian	Date Acquired	Market Value

SCHEDULE 7	OTHER INVESTMENTS		
	Investment/Custodian	Date Acquired	Market Value

- | | | YES | NO |
|--|---|--------------------------|--------------------------|
| 1) Have (either of) you or any firm in which you were a major owner ever declared bankruptcy? | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 2) Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation or partnership? | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 3) Are there any suits or legal actions pending against you? | | <input type="checkbox"/> | <input type="checkbox"/> |
| 4) Income taxes are filed through (date): _____. | Are any returns currently being audited or contested? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5) Do you have any outstanding letters of credit or surety bonds? | \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> |

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 guarantee 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 guarantee thereof. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify you immediately 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. If the undersigned fails to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. 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. The undersigned authorizes any person or consumer reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned give you shall be your property. The undersigned also agrees that all funds advanced under this extension of credit will be used for business purposes.

_____ Applicant Signature	_____ Date	_____ Co-Applicant Signature	_____ Date
------------------------------	---------------	---------------------------------	---------------