

## PERSONAL FINANCIAL STATEMENT

I certify that the information provided in this statement is complete, true and correct as of the date signed. So long as I owe any sums to the Bank, I agree to give the Bank prompt written notice of any material change in my financial condition and, upon request, agree to provide the Bank with an updated personal financial statement. The Bank is authorized to retain this personal financial statement whether or not credit is approved and is further authorized to verify my credit and employment history or any other information in this statement. If credit is granted, the Bank is authorized to obtain a credit bureau report periodically. This application does not obligate the Bank to provide credit.

Applicant's Signature \_\_\_\_\_

Date \_\_\_\_\_

Co-Applicant's Signature \_\_\_\_\_

Date \_\_\_\_\_

**\*\*\*Fully complete this Statement and Application, addressing each section.\*\*\***

APPLICANT				CO-APPLICANT			
Full Name				Full Name			
Street Address				Street Address			
City/State/Zip				City/State/Zip			
Time at Address		<input type="checkbox"/> Own	<input type="checkbox"/> Rent	Mo Payment \$			
Previous Address				Previous Address			
City/State/Zip		<input type="checkbox"/> Rented		City/State/Zip		<input type="checkbox"/> Owned <input type="checkbox"/> Rented	
Social Security Number		Date of Birth		Social Security Number		Date of Birth	
Phone: Home		Work		Phone: Home		Work	
Employer				Employer			
Position/Title		Since		Position/Title		Since	
Previous Employer				Previous Employer			
Position/Title		How Long		Position/Title		How Long	
Marital Status * <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated				Marital Status * <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated			

ASSETS		LIABILITIES	
Cash (Schedule 1)		Short Term Notes Due Financial Institutions (Sched 7)	
Securities (Schedule 2)		Short Term Notes Due to Others (Schedule 7)	
Value of Your Ownership Interest in Business		Credit Accounts and Bills Due (Schedule 8)	
Life Insurance Cash Value (Schedule 3)		Insurance Loans (Schedule 3)	
Mortgages and Contracts Held by You (Sch 4)		Installment Loans and Contracts (Schedule 7)	
Homestead (Schedule 5)		Mortgages on Home (Schedule 5)	
Other Real Estate (Schedule 5)		Mortgages on Other Real Estate (Schedule 5)	
Profit Sharing, Pension, IRA, Otr Retirement (Sch 6)		Back Taxes Owing	
		Other Liabilities (Describe)	
Automobiles (Describe)			
Personal Property			
Other Assets (describe)			
		<b>TOTAL</b>	<b>\$ -</b>
<b>TOTAL</b>	<b>\$ -</b>	(Assets - Liabilities)	<b>NET WORTH \$ -</b>

*ANNUAL INCOME	Applicant	Co-Applicant	ANSWER EACH QUESTION YES OR NO	Applicant	Co-Applicant
Salary			Are you a Co-Maker, Endorser, or Guarantor of any other person's debt?		
Bonuses/Commissions					
Dividends/Interest			Are you a defendant in any suit or legal action?		
Net Real Estate Income					
<small>*Income from alimony, child support, or maintenance payments need not be entered unless you want it considered as a basis for repayment.</small>			Have you ever gone through bankruptcy?		
Other (List)					
			Have you ever had a judgement against you?		
<b>Total</b>	<b>\$ -</b>	<b>\$ -</b>	Have you made a will?		

**SCHEDULE 1 / CASH, SAVINGS, CERTIFICATES OF DEPOSIT**

Name of Bank or Financial Institution	Type of Account	Acct Balance
<b>Total</b>		\$ -

**SCHEDULE 2 / SECURITIES OWNED**

Par Value or No. of Shares	Description	Registered in Name(s) of	Listed or Unlisted	Current Market Value
<b>Total</b>				\$ -

**SCHEDULE 3 / LIFE INSURANCE**

Insurance Company	Insured	Beneficiary	Face (redeemable) Value	Cash Value of Policy (present value if policy cancelled)	Loans
<b>Total</b>				\$ -	\$ -

**SCHEDULE 4 / RECEIVABLES DUE TO ME ON MORTGAGES AND CONTRACTS I OWN**

Name of Debtor	Description of Property	First Lien or Second	Date of Maturity	Monthly Receivable	Balance Due
<b>Total</b>				\$ -	\$ -

**SCHEDULE 5 / REAL ESTATE OWNED, HOME(S) FOR YOUR OWN USE**

Check box if you own investment real estate. Complete PFS Real Estate Addendum (page 3).

Property Address and Description	Year Acquired	Purchase Price	Current Market Value	Mortgage Balance	Name of Creditor	Date of Maturity	Monthly Payment
<b>Total</b>							\$ -

**SCHEDULE 6 / PROFIT SHARING, PENSION, IRA**

Name of Institution	Type of Account	Account Balance	Amount Totally Vested	Loans
<b>Total</b>			\$ -	\$ -

**SCHEDULE 7 / INSTALLMENTS, CREDIT LINES AND NOTES**

Name of Creditor	Collateral	Date of Maturity	Monthly Payment	Balance Due
<b>Total</b>				\$ -

**SCHEDULE 8 / CREDIT ACCOUNTS, BILLS DUE, ALIMONY/CHILD SUPPORT, DAYCARE, etc.**

Check box if you pay/owe alimony or child support.

Name of Company	Monthly Payment	Balance Due
		\$ -

**DECLARATIONS**

If you answer "Yes" to any questions a through f, please use bottom section for explanation.

	APPLICANT	CO-APPLICANT
a. Are there any outstanding judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property (commercial and/or residential foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you party to a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(This would include such loans as home mortgage loans, commercial loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or guarantee. If "Yes", provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <small>If "Yes", give details as described in the preceding question.</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Are you a U.S. Citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Are you a permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

**ADDITIONAL DETAILS AND INFORMATION (REFERENCE SECTION IF EXPOUNDING ON A QUESTION)**