

**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, complete only sections 1 and 3 and Schedules A thru J. Do not include assets owned jointly with others.

If you are applying for joint credit with another person, complete all Sections and Schedules providing information in Section 2 about the joint applicant. Do not include assets owned jointly unless the joint ownership is with your spouse and your spouse is the joint applicant. If the joint applicant is not your spouse, the joint applicant should submit his/her own personal financial statement separate from the applicant.

If you are applying for individual credit, but are relying on income from alimony, child support or separate maintenance or the income or assets of another person as the basis for repayment of the credit requested, complete all Sections and Schedules providing information in Section 2 about the person whose alimony, child support or maintenance payments or income or assets you are relying on.

If this statement relates to your guarantee of the indebtedness of another person(s), firm(s) or corporation(s), complete Sections 1 (and 2 if your spouse is also going to guarantee the indebtedness) and Section 3 and Schedules A thru J. Do not include assets owned jointly unless the joint ownership is with your spouse and your spouse is joining with you in the guaranty. If the joint guarantor is not your spouse, the joint guarantor should submit his/her own personal financial statement separate from the applicant.

Section 1 - Individual Information (Type or Print)		Section 2 - Co-applicant Information (Type or Print)	
Name		Name	
Residence Address		Residence Address	
City, State & Zip		City, State & Zip	
Employer		Employer	
Position & Salary		Position & Salary	
Business Address		Business Address	
City, State & Zip		City, State & Zip	
Home Phone	Business Phone	Home Phone	Business Phone

Section 3 - Statement of Financial Condition as of _____ 20			
ASSETS	In Dollars	LIABILITIES	In Dollars
Cash on Deposit (Excluding IRA's) - Schedule A		Single payment loans - Schedule E	
U.S. Government & unrestricted marketable securities - Schedule B		Installment loans and contracts - Schedule F	
Securities held by brokers in margin accounts		Revolving credit lines - Schedule G	
Cash Value of life insurance - Schedule C		Charge accounts and credit cards - Schedule H	
Accounts and Loans receivable		Loans against margin accounts	
Wholly owned real estate - Schedule D		Real estate mortgage loans - Schedule I	
Individual Retirement Accounts		Unpaid income taxes	
Deferred compensation plans		Other unpaid taxes, interest and assessments	
Automobiles and personal property		Other liabilities (itemize)	
Net Worth of business owned (attach financial statements)			
Partial interests in real estate - Schedule D			
Investments in non-real estate partnerships			
Other assets (itemize)		<b>TOTAL LIABILITIES</b>	
		<b>NET WORTH</b>	
<b>TOTAL ASSETS</b>		<b>TOTAL LIABILITIES AND NET WORTH</b>	

**COMPLETE SCHEDULES AND SIGN PAGE #4**

**NOTE: The obtaining of money or credit by false statement is a Federal and State offense, punishable by fine or imprisonment, or both.**



(USE ADDITIONAL SHEETS IF NECESSARY)

**SCHEDULE E - SINGLE PAYMENT LOANS**

Name of Lender	In Name(s) Of	Collateral	Original Amount	Balance	Maturity

**SCHEDULE F - INSTALLMENT LOANS AND CONTRACTS**

Name of Lender	In Name(s) Of	Collateral	Original Amount	Balance	Monthly Payment

**SCHEDULE G - REVOLVING CREDIT LINES**

Name of Lender	In Name(s) Of	Collateral	Credit Limit	Balance	Monthly Payment

**SCHEDULE H - CHARGE ACCOUNTS AND CREDIT CARDS**

Name of Creditor	In Name(s) Of	Account Number	Credit Limit	Balance	Monthly Payment

**SCHEDULE I - REAL ESTATE MORTGAGE LOANS**

Name of Lender	In Name(s) Of	Address of Property	Original Amount	Maturity	Monthly Payment

(USE ADDITIONAL SHEETS IF NECESSARY)

**SCHEDULE J - MISCELLANEOUS**

INCOME FOR YEAR ENDED _____		PERSONAL INFORMATION
Salary	\$	Do you have a will? _____ If so, name of executor:
Bonuses	\$	
Commissions	\$	
Dividends/Interest	\$	Are you obligated to pay alimony, child support or separate maintenance? If so, describe:
Real Estate Income	\$	Are any assets pledged other than as described in Schedules?
Other Income (to be used to repay this debt)	\$	If so, describe:
<b>TOTAL INCOME</b>	<b>\$</b>	Have you ever had property foreclosed upon or given title or deed in lieu thereof? If so, describe:
<b>CONTINGENT LIABILITIES</b>		
Do you have any contingent liabilities?		Are you a party in a lawsuit? _____ If so, describe:
Endorser, Co-maker or Guarantor?	\$	
On leases or contracts?	\$	Do you have any outstanding judgments? _____ If so, describe:
Legal Claims?	\$	
Other special debt?	\$	Have you ever been the subject of bankruptcy proceedings? If so, describe:
Income Tax liens?	\$	
Others (itemize)	\$	Have you ever been audited by the IRS? _____ If so, describe:
	\$	
	\$	Last year for which income taxes have been filed?
	\$	Have you ever been charged with a felony? _____ If so, describe:
<b>TOTAL CONT. LIABILITIES</b>	<b>\$</b>	

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with you on behalf of the undersigned, or persons, firms or corporations in whose behalf the undersigned may either severally or jointly with others, execute a guaranty in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that **the information provided is true and complete** and that you may consider this statement as continuing to be true and correct until a written notice of change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our creditworthiness. You are authorized to answer questions about your credit experience with me/us.

For joint credit applicants, we require that this financial statement be signed by all applicants.

Signature (individual)

S.S. No. \_\_\_\_\_ Date of Birth \_\_\_\_\_

Signature (other party)

S.S. No. \_\_\_\_\_ Date of Birth \_\_\_\_\_

Date Signed \_\_\_\_\_ 20