



Personal Financial Statement

Read directions below and check all appropriate before completing statement

- I am applying for individual credit or to act as individual guarantor for the indebtedness of another party and am relying on my own income or assets and not the income or assets of another party as the basis for repayment of the credit requested.
- We are applying for joint credit or to act as joint guarantors for the indebtedness of another party. Have both Applicant and Co-Applicant sign below if ~~both~~ I am applying for individual credit and will be relying on income from alimony, child support, or separate maintenance or on the income or assets of another individual as the basis for repayment of the credit requested.

X _____ Date: _____ X _____ Date: _____
 Applicant Co-Applicant

Section 1 - Individual Information		
	Applicant	Spouse
Name:	_____	_____
Position or Occupation:	_____	_____
Employer:	_____	_____
Social Security Number:	_____	_____
Date of Birth:	_____	_____
Phone Number:	_____	_____
Email Address:	_____	_____
Home Address:	_____	_____

Section 2 - Annual Income			
Source of Revenue	Applicant	Spouse	
Salary, Bonuses & Commissions	_____	_____	_____
Interest & Dividends	_____	_____	_____
Real Estate Income	_____	_____	_____
Royalties	_____	_____	_____
Income from Business	_____	_____	_____
Other Sources of Income*	_____	_____	_____
1:	_____	_____	_____
2:	_____	_____	_____
Totals:	_____	_____	_____

*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation

Section 4 - Balance Sheet		
Assets		
Description	Schedule (Pages 1 - 3)	Amount
Cash, Checking, Savings, & Money Market	Schedule A	_____
Liquid Investment Accounts	Schedule B	_____
Valuation of Owned Business	Schedule C	_____
Cash Value of Life Insurance	Schedule D	_____
Retirement Accounts	Schedule E	_____
Automobiles, Boats, & Recreational Vehicles	Schedule F	_____
Personal Residence[s]	Schedule G	_____
Other Personal Assets	Schedule H	_____
Other Real Estate	Schedule K	_____
Other Assets - List & Detail Below		_____
1:	_____	_____
2:	_____	_____
Total Assets:		_____

Liabilities		
Description	Schedule (Pages 1 - 3)	Amount
Loans on Automobiles, Boats, & Recreational Vehicles	Schedule F	_____
Loans on Personal Residence[s]	Schedule G	_____
Credit Cards	Schedule I	_____
Student Loans	Schedule J	_____
Loans on Real Estate	Schedule K	_____
Other/Unsecured Loans	Schedule L	_____
Other Liabilities - List & Detail Below		_____
1:	_____	_____
2:	_____	_____
Total Liabilities:		_____

Net Worth (Total Assets - Total Liabilities): _____

Section 3 - Asset & Liability Details

Schedule A - Cash & Deposit Accounts

Bank or Institution	Type of Account*	In Name Of	Amount

*Checking, Saving, Certificate of Deposit, Cash on Hand, etc **Total:** _____

Schedule B - Liquid Investment Accounts

Account Name	Type (Stock/Bond/etc)	Are These Pledged?	In Name Of	Amount

Total: _____

Schedule C - Owned Businesses*

Name of Business	Total Business Value or Equity	In Name Of	My Ownership Percentage	My value [Total value * ownership percentage]

*Value of real estate holdings should be recorded on Schedule K on the 3rd page **Total:** _____

Schedule D - Life Insurance

Insurance Company	Policy Holder	Is This Pledged?	Benefit Amount	Cash Surrender Value*

*Cash Surrender Value is the amount you can withdraw as of today. **Total:** _____

Schedule E - Retirement Accounts

Account/Service Name	Type (IRA/Roth/etc)	In Name Of	Current Value

Total: _____

Schedule F - Automobiles, Boats, & Recreational Vehicles

Year/Make/Model	In Name Of	Lienholder	Current Value	Monthly Payment	Loan Balance

Totals: _____ **Totals:** _____

Schedule G - Personal Residence - Primary & Secondary Residences, Home Equity Loans*

Address	In Name Of	Mortgage Holder	Current Value	Monthly Payment	Loan Balance
*Include home equity loan balance & payment on a separate line			Totals:		

Schedule H - Other Personal Assets

Description	Current Value
	-
	-
	-
	-
Total:	

Schedule I - Credit Cards

Name of Lender	In Name Of	Total Limit	Monthly Payment	Current Balance
			Totals:	

Schedule J - Student Loans

Name of Lender	In Name Of	Description	Monthly Payment	Current Balance
			Totals:	

Schedule K - Real Estate/Rent Roll

Property Address	Market Value	Monthly Rent	Mortgage Holder	Mortgage Balance	Monthly Payment	Occupant
Totals:			Totals:			

Schedule L - Other Liabilities/Unsecured Loans

Name of Lender	In Name Of	Description	Monthly Payment	Current Balance
			Totals:	

Schedule M - Contingent Liabilities*

Description (list liabilities as guarantor or as co-signer on)	Amount
Total:	

*Contingent liabilities have no effect on personal net worth
 An addendum to any schedule may be attached, if necessary.

1. I hereby authorize Main Street Bank to obtain a credit report(s) to be used in connection with this personal financial statement.
2. I authorize Main Street Bank to retain all information and reports for its files.
3. I certify that the information contained in this personal financial statement is true and correct to the best of my knowledge and belief.
4. I agree that if any change occurs that materially reduces the means or ability to pay all claims or demands I will immediately and without delay notify the bank, and unless the bank is so notified it may continue to rely upon this personal financial statement herein given as true and accurate statement of the financial condition

Disclosures

CREDIT DENIAL NOTICE:

If your gross revenues were \$1,000,000 or less in your previous fiscal year and if your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact us at the address below within 60 days from the dated that you were notified of receiving your request. The notice below describes additional protections extend to you.

NOTICE: The federal *Equal Credit Opportunity Act (ECOA)* prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has good faith exercised any right under the Consumer Credit Protection Act.

The federal Agency that administers compliance with this law concerning the creditor is:

FDIC Consumer Response Center 1100 Walnut St, Box #11 Kansas City, MO 64106

Applicant	X		Date	
Co-Applicant	X		Date	