



Personal Financial Statement

Individual Credit

Joint Credit

If this is an application for joint credit, Applicant and Co-Applicant each agree that we intend to apply for joint credit (sign below).

Applicant _____

Co-Applicant _____

APPLICANT

NAME – FIRST, MIDDLE INITIAL AND LAST SOCIAL SECURITY NUMBER DATE OF BIRTH

ADDRESS – NUMBER, STREET, CITY, STATE AND ZIP HOME PHONE

EMPLOYER TYPE OF BUSINESS YEARS THERE

BUSINESS ADDRESS BUSINESS PHONE POSITION/TITLE

NUMBER/AGES OF DEPENDENTS

CO-APPLICANT (IF APPLICABLE)

NAME – FIRST, MIDDLE INITIAL AND LAST SOCIAL SECURITY NUMBER DATE OF BIRTH

ADDRESS – NUMBER, STREET, CITY, STATE AND ZIP HOME PHONE

EMPLOYER TYPE OF BUSINESS YEARS THERE

BUSINESS ADDRESS BUSINESS PHONE POSITION/TITLE

NUMBER/AGES OF DEPENDENTS NOT LISTED ABOVE

INCOME STATEMENT

ANNUAL INCOME	APPLICANT	CO-APPLICANT	TOTAL
Salary (Gross Annual Income)			
Bonus and Commissions			
Dividends and Interest			
Net Rental Income			
Other Income (i.e. Trust, Alimony, Child Support)			
TOTAL:			

ANNUAL FIXED AND VARIABLE EXPENSES	APPLICANT	CO-APPLICANT	TOTAL
Primary Mortgage Payment (Principal and Interest)			
Other Mortgage Payments			
Installment Loan Payments			
Credit Card Payments			
Property Taxes			
Other (i.e. College, Alimony, Child Support)			
TOTAL:			

FINANCIAL CONDITION AS OF: _____

BALANCE SHEET Attach Additional Schedules as Needed

ASSETS	APPLICANT	CO-APPLICANT	JOINT	TOTAL
Cash and Short Term Investments (Schedule A)				
Marketable Securities (Schedule B)				
Securities Not Readily Marketable				
Cash Value – Life Insurance (Schedule C)				
Unexercised Company Stock Options (Schedule D)				
Notes and Accounts Receivable				
Real Estate Owned (Schedule E)				
Vested Profit-Sharing Benefits/Deferred Compensation				
IRA/KEOGH Accounts				
Automobiles				
Personal Property				
Business Interest				
Other Assets				
TOTAL ASSETS:				
LIABILITIES	APPLICANT	CO-APPLICANT	JOINT	TOTAL
Notes Payable to Banks – Secured				
Notes Payable to Banks – Unsecured				
Notes Payable to Company (Employer)				
Notes Payable to Others (i.e. retirement plan)				
Mortgages (Schedule E)				
Outstanding Credit Card Balances				
Other Accounts Payable				
Margin Account				
Taxes and Interest Payable				
Policy Loan – Life Insurance				
Other Liabilities				
TOTAL LIABILITIES:				
NET WORTH (ASSETS MINUS LIABILITIES):				

Are all bad and doubtful assets excluded from this statement? NO YES

Are any of your assets pledged, loaned or hypothecated? NO YES

If "YES", give details _____

If more than 20% of total assets, attach a current balance sheet and profit and loss statement of the business.

SCHEDULE A Accounts at Financial Institutions

NAME OF INSTITUTION	SAVINGS	CHECKING	OTHER INVESTMENTS	TOTAL

SCHEDULE B Securities (Stocks, Bonds and Mutual Funds)

NO. OF SHARES	DESCRIPTION	RESTRICTED /PLEGDED	OWNER	L-Listed U-Unlisted NM-Non Mark	COST	MARKET VALUE

SCHEDULE C Insurance - Life and Disability

AMOUNT	NAME OF COMPANY	BENEFICIARY	OWNER	LOANS	CASH VALUE

SCHEDULE D Unexercised Company Stock Options

NAME OF COMPANY	NUMBER OF SHARES	EXPIRATION DATE	EXERCISE PRICE/SHARE	CURRENT VALUE

SCHEDULE E Vested Interest in Deferred Compensation/Profit Sharing

% VESTED	NAME OF COMPANY	A/C	MANNER OF PAYOUT	DISTRIBUTION DATE	BENEFICIARY	AMOUNT

SCHEDULE F Real Estate Owned (Including principal residence)

PROPERTY ADDRESS	TITLE IN NAME OF	% INT.	DATE ACQ.	COST	MARKET VALUE	PRINCIPAL BALANCE	MONTHLY PAYMENT	MATURITY

SCHEDULE G General and/or Limited Partnership Interest

NAME OF PARTNERSHIP	TYPE OF INVESTMENT	LIMITED/ GENERAL	AMOUNT INVESTED	% OF OWNERSHIP	FAIR MARKET VALUE OF PARTNERSHIP INTEREST

CONTINGENT LIABILITIES

	NO	YES	AMOUNT
Are you contingently liable for any additional partnership?			
Are you an endorser, co-maker or guarantor on any notes?			
Do you have any outstanding letters of credit?			
Are you contingently liable on any lease or contract?			
Are there any suits or legal actions pending against you?			
Are any of your tax obligations past due?			
Have you ever filed for bankruptcy? If so, when?			

IF ANSWER TO ANY OF THE ABOVE QUESTIONS IS "YES", PLEASE GIVE DETAILS.

FINANCIAL PLANNING

IN ORDER TO BETTER FULFILL OUR ROLE AS A FINANCIAL COUNSELOR IN DEVELOPING AND PRESERVING YOUR WEALTH, PLEASE COMPLETE THE FOLLOWING:

What other legal and financial advisors do you use?

Attorney Name/Firm _____

Accountant Name/Firm _____

Insurance Agent Name/Firm _____

Other Advisors _____

Do you have a Will? _____ If yes, what year is it dated? _____

Do you have a Trust? _____ If yes, what year is it dated? _____

Name of personal representative or Trustee _____

Do you have a plan for meeting income requirements following retirement? _____

Do you have a plan for funding educational expenses? _____

This personal Statement is provided to Standard Bank and Trust Company for the purpose of inducing the Bank to extend or continue credit to the applicant. The applicant represents and warrants to the Bank that the information provided in this Personal Statement is a complete, correct and not misleading statement of the financial condition of the applicant as of the date of this Personal Statement. The applicant promises to promptly notify the Bank of any material change in the information provided which is detrimental to the applicant's ability to pay all amounts which are or may become due to the Bank. In the absence of such notice, the applicant represents and warrants to the Bank that the Bank may continue to rely upon this Personal Statement as a complete, correct and not misleading statement of the financial condition of the applicant. The applicant authorizes the Bank to obtain additional information from credit bureaus and other lawful sources including the persons and companies named in this application. The Bank may receive information about the applicant from others and may answer questions and requests from others seeking credit and experience information about the applicant.

The undersigned certifies that all sides hereof and the information inserted therein has been carefully read and is true and correct. The undersigned understands and agrees to the representations and statements made herein.

SIGNATURE OF THE APPLICANT

DATE SIGNED

SIGNATURE OF THE CO-APPLICANT

DATE SIGNED