

TO _____ (Name of Lender)

TYPE OF CREDIT -- CHECK THE APPROPRIATE BOX

- Individual -- If you check this box, provide Financial Information only about yourself
- Individual -- relying on my income/assets as well as income/assets from other sources.
- Joint, with _____ Relationship _____ . If you check this box, provide Financial Information about yourself and the other person.
- I/We intend to apply for joint credit. Initials: (Borrower) _____ (Co-Borrower) _____ .

PERSONAL FINANCIAL STATEMENT OF

NOTE: Any willful misrepresentation could result in a violation of Federal Law (Sec. 18 U.S.C. 1014)

Name _____ Birth Date _____ Statement Date _____

Address _____ City _____ State/Zip _____ Social Sec. No. _____

Home Phone _____ No. of Dependents _____ Bus. or Occupation _____ Bus. Phone _____

SECTION I

NOTE: Complete all of Section II BEFORE Section I

ASSETS			Thousands	Hundreds	Cents	LIABILITIES			Thousands	Hundreds	Cents
1	Cash on Hand & in Banks	Sec. II-A				21	Notes Due to Banks	Sec. II-A			
2	Cash Value of Life Insurance	Sec. II-B				22	Notes Due to Relatives & Friends	Sec. II-H			
3	U.S. Gov. Securities	Sec. II-C				23	Notes Due to Others	Sec. II-H			
4	Other Marketable Securities	Sec. II-C				24	Accounts & Bills Payable	Sec. II-H			
5	Notes & Accounts Receivable - Good	Sec. II-D				25	Unpaid Income Taxes Due <input type="checkbox"/> Federal <input type="checkbox"/> State				
6	Other Assets Readily Convertible to Cash - Itemize					26	Other Unpaid Taxes & Interest				
7						27	Loans on Life Insurance Policies	Sec. II-B			
8						28	Contract Accounts Payable	Sec.			
9						29	Cash Rent Owed				
10	TOTAL CURRENT ASSETS					30	Other Liabilities Due within 1 Year - Itemize				
11	Real Estate Owned	Sec. II-E				31					
12	Mortgages	Sec. II-F				32					
13	Notes & Accounts Receivable - Doubtful	Sec. II-D				33	TOTAL CURRENT LIABILITIES				
14	Notes Due From Relatives & Friends	Sec. II-D				34	Real Estate Mortgages Payable	Sec.			
15	Other Securities - Not Readily Marketable	Sec.				35	Liens & Assessments Payable				
16	Personal Property	Sec. II-G				36	Other Debts - Itemize				
17	Other Assets - Itemize					37					
18						38	Total Liabilities				
19						39	Net Worth (Total Assets minus Total Liabilities)				
20	TOTAL ASSETS					40	TOTAL LIABILITIES & NET WORTH				

ANNUAL INCOME			ESTIMATE OF ANNUAL EXPENSES		
	Salary, Bonuses & Commissions	\$		Income Tax	\$
	Dividends & Interest	\$		Other Taxes	\$
	Rental & Lease Income (Net)	\$		Insurance Premiums	\$
	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. Other Income - Itemize	\$		Mortgage Payments	\$
	Provide the following information if Joint Credit or Individual - relying on income/assets from other sources box is checked above:			Rent Payable	\$
	Other Persons Salary, Bonuses & Commissions	\$		Other Expenses	\$
	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. Other Income of Other Person - Itemize	\$			\$
	TOTAL	\$		TOTAL	\$

GENERAL INFORMATION		CONTINGENT LIABILITIES	
Are any Assets Pledged?	<input type="checkbox"/> No <input type="checkbox"/> Yes (See Section II)	As Endorser, Co-maker or Guarantor	\$
Are you a Defendant in any Suits or Legal Actions?	<input type="checkbox"/> No <input type="checkbox"/> Yes (Explain):	On Leases or Contracts	\$
Have you ever been declared Bankrupt in the last 7 years?	<input type="checkbox"/> No <input type="checkbox"/> Yes (Explain):	Legal Claims	\$
		Federal - State Income Taxes	\$
		Other -	\$

SECTION II

A. CASH IN BANKS AND NOTES DUE TO BANKS (List all Real Estate Loans in Section II-E)

NAME OF BANK	Type of Account	Type of	On Deposit	Notes Due Bank	COLLATERAL (if any) & Type of Ownership
			\$	\$	
Cash on Hand			\$		
TOTALS			\$	\$	
			(Enter Sec. I, Line 1)	(Enter Sec. I, Line 21)	

SECTION II -- Continued

B LIFE INSURANCE (List only those policies that you own)

COMPANY	Face of Policy	Cash Surrender Value	Policy Loan from Insurance Co.	Other Loans Policy or Collat'l	BENEFICIARY
	\$	\$	\$	\$	
TOTALS	\$	\$			

(Enter Sec. I, Line 2) (Enter Sec. I, Line 27)

C SECURITIES OWNED (Including U.S. Gov't Bonds and all other Stocks and Bonds)

Face Value Bonds No. Of Shares Stock	DESCRIPTION Indicate those Not Registered in Your Name	Type of Ownership	COST	Market Value U.S. Gov. Sec.	Market Value M'ktable Sec.	MARKET VALUE Not Readily Marketable SECURITIES	Amount Pledged to Secure Loans
							\$
TOTALS				\$	\$	\$	

(Enter Sec. I, Line 3) (Enter Sec. I, Line 4) (Enter Sec. I, Line 15)

D NOTES AND ACCOUNTS RECEIVABLE (Money Payable or Owed to You Individually - Indicate by a if Others have an Ownership Interest:)

MAKER/DEBTOR	<input checked="checked" type="checkbox"/>	When Due	Original Amount	Balance Due Good Accounts	Balance Due Doubtful Accounts	Bal. Due Notes Relatives & Friends	SECURITY (If Any)
			\$	\$	\$	\$	
TOTALS			\$	\$	\$	\$	

(Enter Sec. I, Line 5) (Enter Sec. I, Line 13) (Enter Sec. I, Line 14)

E REAL ESTATE OWNED (Indicate by a if Others have an Ownership Interest)

TITLE IN NAME OF	<input checked="checked" type="checkbox"/>	Description & Location	Date Acquired	Original Cost	Present Value of Real Estate	Amount of Ins. Carried	MORTGAGE OR CONTRACT PAYABLE			
							Bal. Due	Payment	Maturity	To Whom Payable
Homestead -				\$	\$	\$				
TOTAL				\$	\$	\$				

(Enter Sec. I, Line 11) (Enter Sec. I, Line 34)

F MORTGAGES AND CONTRACTS OWNED (Indicate by a if Others have an Ownership Interest)

Cont.	Mtge.	<input checked="checked" type="checkbox"/>	MAKER		PROPERTY COVERED	Starting Date	Payment	Maturity	Balance Due
			Name	Address					
							\$		\$
TOTAL									\$

(Enter Sec. I, Line 12)

G PERSONAL PROPERTY (Indicate by a if Others have an Ownership interest)

DESCRIPTION	<input checked="checked" type="checkbox"/>	Date When New	Cost When New	Value Today	LOANS ON PROPERTY	
					Balance Due	To Whom Payable
Automobiles -			\$	\$	\$	
TOTAL			\$	\$		

(Enter Sec. I, Line 16)

H NOTES (Other than Bank, Mortgage and Insurance Company Loans) ACCOUNTS AND BILLS AND CONTRACTS PAYABLE

PAYABLE TO	Other Obligators (If Any)	When Due	Notes Due To Rel. & Friends	Notes Due "Others" Not Banks	Accounts & Bills Payable	Contracts Payable	COLLATERAL (If Any)
			\$				
TOTALS			\$				

(Enter Sec. I, Line 22) (Enter Sec. I, Line 23) (Enter Sec. I, Line 24) (Enter Sec. I, Line 28)

For the purpose of procuring credit from time to time, I/We furnish the foregoing as a true and accurate statement of my/our financial condition. Authorization is hereby given to the Lender to verify any and all items indicated on this statement in any manner it deems appropriate including, but not limited to, obtaining a credit history report. The undersigned also agrees to notify the Lender immediately in writing of any significant adverse change in such financial condition. The undersigned acknowledges that I/We have been advised that making false statements, or reports, or willfully overvaluing any land, property, or security for the purpose of influencing this credit to be extended will subject Me/Us to possible criminal liability under the law.

Date Signed _____ Signature _____ Signature _____