

**PERSONAL FINANCIAL STATEMENT AS OF:** \_\_\_\_\_

**TO: Paradise Bank**

**IMPORTANT: Read these instructions before completing this Statement.**

- If you are applying for **individual credit** in your name, and are relying on your own income or assets and not the income or assets of another person as a basis for the repayment of the credit requested, complete only Sections 1 and 3
- We intend to apply for **joint credit** \_\_\_\_\_ (**Initials of Applicant**) \_\_\_\_\_ (**Initials of Co-Applicant**) Complete all Sections providing information in Section 2 about joint applicant.
- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance, or on the income or the person whose alimony, support, or maintenance payments on income or assets you are relying on.
- If this statement relates to your guarantee of the indebtedness of other person(s), firm(s), or corporation(s), complete Sections 1 and 3 or assets of another person as a basis for the repayment of the credit requested, complete all sections, providing information in Section 2 about

**SECTION 1 - INDIVIDUAL INFORMATION**

**SECTION 2 - OTHER PARTY INFORMATION**

Name			Name		
Address			Address		
City, St. & Zip			City, St. & Zip		
Occupation & Email Address			Occupation & Email Address		
Employer Name			Employer Name		
Emp. Address			Emp. Address		
City, St. & Zip			City, St. & Zip		
Res. Phone		Bus. Phone	Res. Phone		Bus. Phone

**SECTION 3 - STATEMENT OF FINANCIAL CONDITION (Complete Reverse Side)**

**ASSETS**

**LIABILITIES**

Cash on Hand and In Banks - Checking				\$	Debts Owed to Banks (Detailed in Schedule C)		\$
Other Deposits in Banks - Savings & CD's				\$	Debts & Accts. Owed to Others (Detailed in Schedule D)		\$
Accounts and Notes Due Me (Collectable)				\$	Real Estate Mortgages (Detailed in Schedule A)		\$
Inventory, Merchandise, Unsold Products				\$	Taxes Due:		
Machinery and Equipment				\$	City and County		\$
Cash Value of Life Insurance				\$	State		\$
Real Estate (Detail in Schedule A)				\$	Federal		\$
Partnerships (Detail in Schedule E)				\$	Other Liabilities:		
Stocks and Bonds (Detail in Schedule B)			Listed	\$			\$
			Unlisted	\$			\$
Automobiles	Make	Model	Year	\$			\$
				\$			\$
				\$			\$
				\$			\$
Other Assets:				\$			\$
				\$			\$
				\$			\$
				\$			\$
<b>Total Assets</b>				\$	<b>Total Liabilities</b>		\$
					<b>Net Worth</b>		\$
					<b>Total Liabilities and Net Worth</b>		\$

**SOURCES OF INCOME FOR THE YEAR ENDED:**

**PERSONAL INFORMATION**

	Applicant	Co-Applicant	Total
Salary, Bonuses & Commission	\$	\$	\$
Dividends	\$	\$	\$
Real Estate Income	\$	\$	\$
Other Income	\$	\$	\$
<b>Total</b>			

Do you have a will? <input type="checkbox"/> If so, name of executor?
Are you a partner or officer in any other venture? Describe: _____
Income Taxes Settled Through (Date)
Are you obligated to pay alimony, child support, or separate maintenance? If so, how much?
Are any assets pledged other than as described? Detail:

**CONTINGENT LIABILITIES**

Do you have any contingent liabilities? <input type="checkbox"/> If so, detail in an attachment
As endorser, co-maker or guarantor? \$
On leases or contracts? \$
Legal claims? \$
Other special debt? \$
Amount of contested income tax liens \$

Are you a defendant in any suits or legal actions? Explain:
Personal bank accounts carried at:
Have you ever been declared bankrupt? Explain: _____

Primary Party Initial \_\_\_\_\_

Joint Party Initial \_\_\_\_\_

**ATTACH SEPARATE SCHEDULE IF NECESSARY**

**SCHEDULE A - REAL ESTATE**

Address and Type of Property	% Ownership	Cost	Present Mkt. Value	Total Balance Owed	Mortgage Held By	
		Year Acquired			How Payable	
		\$				
	%	\$	\$	\$		per Month
		\$				
	%	\$	\$	\$		per Month
		\$				
	%	\$	\$	\$		per Month
		\$				
	%	\$	\$	\$		per Month
		\$				
	%	\$	\$	\$		per Month
		\$				
	%	\$	\$	\$		per Month
<b>Total</b>		(See Sch. A)	\$	\$		

**SCHEDULE B - STOCKS AND BONDS**

# Shares or Bond Amount	Description	Title in Name Of	Present Market Value	L - Listed U - Unlisted		Broker
			\$			
			\$			
			\$			
			\$			
			\$			
			\$			
			\$			
			\$			
			\$			
<b>Totals</b>			\$	<b>Listed</b>		
			\$	<b>Unlisted</b>		

**SCHEDULE C - DEBTS OWED TO BANKS**

Name of Bank	Collateral Pledged as Security or Name of Co-Signer or Endorser	When Due or Amount of Monthly Payments	Current Balance
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
<b>Totals</b>		\$	\$

**SCHEDULE D - DEBTS AND ACCOUNTS OWED TO OTHERS**

(Itemize each debt over \$200, and give as one amount all items less than \$200)

Name of Creditor	Collateral	When Due or Amount of Monthly Payments	Current Balance
		\$	\$
		\$	\$
		\$	\$
<b>Totals</b>		\$	\$

Primary Party Initial \_\_\_\_\_

Joint Party Initial \_\_\_\_\_

**SCHEDULE E - PARTNERSHIPS**

Name / Description	NOI	Debt Service	Gross Value	Debt	% Ownership	Net Value
	\$	\$	\$	\$	%	\$
	\$	\$	\$	\$	%	\$
	\$	\$	\$	\$	%	\$
	\$	\$	\$	\$	%	\$
	\$	\$	\$	\$	%	\$
	\$	\$	\$	\$	%	\$
	\$	\$	\$	\$	%	\$
	\$	\$	\$	\$	%	\$
	\$	\$	\$	\$	%	\$
<b>Total</b>						\$

**SCHEDULE F - LIFE INSURANCE**

Insurance Company	Insured	Beneficiary	Face Value	Policy Loans	Cash Value
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$

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 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. I have been informed that 18 U.S.C. S 1014 makes it a Federal Offense for any person knowingly to make any false statement for the purpose of influencing any bank insured by the FDIC to make a loan. You are authorized to answer questions about your credit experience with me/us.

Signature (Primary Party) \_\_\_\_\_

S.S. Number \_\_\_\_\_ Date.. Of Birth \_\_\_\_\_

Signature (Other Party) \_\_\_\_\_

S.S. Number \_\_\_\_\_ Date.. Of Birth \_\_\_\_\_

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

Primary Party Initial \_\_\_\_\_

Joint Party Initial \_\_\_\_\_