



PERSONAL FINANCIAL STATEMENT

Personal Financial Statement as of _____
(DATE)

Name(s): _____

Home Address _____

Home Phone _____

Employer _____

Position or Profession _____

Years _____ Years in Industry _____

Employers Address _____

Employers Phone _____

IMPORTANT: DIRECTIONS TO APPLICANT

Read directions before completing Financial Statement.

Please check appropriate box

- Individual credit**—If relying on your own income and assets and not the income and assets of a spouse or another person as a basis for extension or repayment or credit, complete the Financial Statement below only as it applies to you, individually. Do not provide any information about a spouse or other person. Sign the Financial Statement.

- Joint Credit** - If applying for joint credit or for individual credit relying on income or assets of a spouse or another person for extension and repayment of credit requested,

- Individual relying upon income or assets of spouse or other person** - Complete the Financial Statement below. Include information about income, assets and liabilities of the spouse or other person. Both applicant and Spouse or Co-Applicant sign this statement.

Please do not leave any questions unanswered. Use "no" or "none" where necessary.

<i>Assets</i>	<i>In Even Dollars</i>	<i>Liabilities and Net Worth</i>	<i>In Even Dollars</i>
Cash on hand and in Banks—See Schedule A	\$	Notes Payable: Centris —See Schedule F	\$
U.S. Government Securities—See Schedule B		Notes Payable: Other Institutions—See Schedule F	
Listed Securities—See Schedule B			
Unlisted Securities—See Schedule B		Notes Payable—Relatives	
Other Equity Interests—See Schedule B		Notes Payable—Others	
Accounts and Notes Receivable		Accounts and Bills Due	
Real Estate Owned—See Schedule D		Unpaid Taxes	
Mortgages and Land Contracts Receivable—See Schedule E		Real Estate Mortgages Payable—See Schedule D or E	
Cash Value Life Insurance—See Schedule C		Land Contracts Payable—See Schedule D or E	
Automobile – Present Value		Life Insurance Loans—See Schedule E	
		Other Liabilities: Itemize	
Other Personal Property			
Other Assets: Itemize			
		TOTAL LIABILITIES	\$
		NET WORTH	\$
TOTAL ASSETS	\$	TOTAL LIABILITIES AND NET WORTH	\$

<i>Sources of Income</i>	<i>In Even Dollars</i>	<i>General Information</i>
Salary	\$	Partner, officer or owner in any other venture? <input type="checkbox"/> No <input type="checkbox"/> Yes
Bonus and Commissions		If Yes, explain:
Dividends		
Real Estate Income		
*Other Income: Itemize		
		Are any assets pledged other than listed? <input type="checkbox"/> No <input type="checkbox"/> Yes
		If Yes, detail below.
TOTAL	\$	
*Alimony, child support or separate maintenance payments need not be disclosed unless relied upon as a basis for extension of credit. If disclosed, payments received under <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding. (Check one)		
		Income taxes settled through (Date)

Schedule E: Real Estate: Mortgages & Land Contracts Receivable (and related debt, if applicable Attach additional sheets if necessary)

Description of Property or Address	Title in Name Of	Date Acq.	Balance Receivable	Monthly Payment	Mortgage or Land Contract Payable		
					Bal. Owing	Mo. Payt.	Holder
TOTAL							

Schedule F: Banks, Credit Unions, Brokers, Savings & Loan Association, or Finance Companies. List here the names of all the institutions at which you maintain a loan. **(Attach additional sheets if necessary)**

Name of Institution	Name on Account	High Credit	Amount Owing	Monthly Payment	Interest Rate	Secured by What Assets
TOTAL						

I/we have carefully read and submitted the foregoing information provided on all three pages of this statement to the Bank named above. The information is presented as a true and accurate statement of my/our financial condition on the date indicated. This statement is provided for the purpose of obtaining and maintaining credit with said Bank. I/we agree that if any material change(s) occur(s) in my/our financial condition that I/we will immediately notify said Bank of said change(s) and unless said Bank is so notified it may continue to rely upon this financial statement and the representations made herein as a true and accurate statement of my/our financial condition.

I/we authorize the Bank to obtain copy(s) of our Personal and/or Business Tax Returns.
 I/we authorize the Bank to make whatever credit inquiries it deems necessary in connection with this financial statement.
 I/we authorize and instruct any person or consumer reporting agency to furnish to the Bank any information that it may have or obtain in response to such credit inquiries.

I/we also hereby certify that no payment requirements listed herein are delinquent or in default except as follows; if "NONE" so state.

I/we fully understand that it is a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, pursuant to 18 U.S.C. Section 1014.

Applicant's Signature _____ Date Signed _____ Social Security No. _____ Date of Birth _____

Spouse's or Co-Applicant's Signature _____ Date Signed _____ Social Security No. _____ Date of Birth _____