



Financial condition as of: _____, 20____

This form must be completed by: each proprietor; each partner or stockholder who owns 20% or more interest in the borrower, or any person providing a guaranty on the loan.

| | | | |
|---|--|--------------------|--|
| Applicant: | | Applicant: | |
| SSN: | | SSN: | |
| Birth date: | | Birth date: | |
| Address: | | Address: | |
| Phone: | | Phone: | |
| Email: | | Email: | |
| Employer: | | Yrs on job: | |
| Position/Title/Business type: | | Yrs in profession: | |
| Employer address: | | Employer address: | |
| Business name of applicant/borrower: | | | |
| Name & Phone Number of nearest relative not living with applicant(s): | | | |
| Assets Held Jointly? | <input type="checkbox"/> Yes <input type="checkbox"/> No | | |

Lines with \$0's are prefilled from individual sections

| Assets | Value | Liabilities | Balance Outstanding |
|---|-----------|--|---|
| 1. Cash and Deposit Accounts (Section 1) | | Notes Payable (Section 8) | |
| 2. Marketable Securities (Section 2) | | Revolving Debt | |
| 3. Non-marketable Securities (Section 3) | | Unpaid Real Estate Taxes | |
| 4. Accounts, Loans and Notes Receivable (Section 4) | | Unpaid Income Taxes | |
| 5. Cash Value Life Insurance (Section 5) | | Life Insurance Policy Loans (Section 5) | |
| 6. Personal Residences (Section 6a) | | Mortgage - Personal Residence (Section 6a) | |
| 7. Real Estate Investment Property (Section 6b) | | Mortgages - Investment Property (Section 6b) | |
| 8. Real Estate Other (Section 6c) | | Mortgages - Other Real Estate (Section 6c) | |
| 9. Vehicles/Equipment | | Other Debts (define) | |
| 10. Business Interests (Section 7) | | | |
| 11. Personal Property | | | |
| 12. Other Assets (define) | | | |
| 13. | | | |
| 14. | | | |
| 15. | | Total Liabilities | |
| 16. | | Net Worth (Total Assets - Total Liabilities) | |
| 17. Total Assets | | Total Liabilities + Net Worth | |
| Sources of Income | | Annual Expenditures | |
| | Applicant | Co-Applicant | |
| Salary, Bonus, and Commission | \$ | \$ | Payments on contracts and other notes |
| Net Investment Income | \$ | \$ | Real Estate Loan Payments |
| Real Estate Income | \$ | \$ | Property Taxes and Assessments |
| Business Income | \$ | \$ | Insurance Payments |
| Other Income* | \$ | \$ | Other (Alimony, child support, maintenance) |

Provide Description of Other Income:

*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Provide details of all contingent liabilities (Guarantor; Co-Maker; Lease Obligations; Legal Claims & Judgements):

Section 1 - Cash Accounts

| Account Title | Balance | Pledged Y/N |
|---------------|---------|-------------|
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Section 2 - Marketable Securities / Brokerage Accounts

| # of Shares | Description | In Name Of | Pledged To | Value | Source of Value |
|--------------------------|-------------|------------|------------|-------|-----------------|
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| Total to Assets - Line 2 | | | | | |

Section 3 - Non-Marketable Securities

| # of Shares | Description | In Name Of | Pledged To | Value | Source of Value |
|--------------------------|-------------|------------|------------|-------|-----------------|
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| Total to Assets - Line 3 | | | | | |

Section 4 - Accounts, Loans, and Notes Receivable

| Receivable Holder | Original Balance | Current Balance | Annual Income | Collateral |
|--|------------------|-----------------|---------------|------------|
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| Total Current Balance to Assets - Line 4 | | | | |

Section 5 - Life Insurance Carried (Including Group Insurance)

| Owner of Policy | Face Amount | Cash Value (Asset) | Policy Loan (Liability) | Beneficiary |
|-----------------|-------------|--------------------|-------------------------|-------------|
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Section 6a - Personal Residences

| Address | Percent Owned | Date Acquired | Current Value (Asset) | Mortgage Balance (Liability) | Monthly Payment | Mortgage Holder |
|---------|---------------|---------------|-----------------------|------------------------------|-----------------|-----------------|
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Section 6b - Investment Properties

| Address | Percent Owned | Date Acquired | Current Value (Asset) | Mortgage Balance (Liability) | Monthly Payment | Annual Rental Income | Mortgage Holder |
|---------|---------------|---------------|-----------------------|------------------------------|-----------------|----------------------|-----------------|
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Section 6c - Other Real Estate Owned

| Address | Percent Owned | Date Acquired | Current Value (Asset) | Mortgage Balance (Liability) | Monthly Payment | Mortgage Holder |
|---------|---------------|---------------|-----------------------|------------------------------|-----------------|-----------------|
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Section 7 - Business Interests (Sole Proprietor/Partnerships/LLCs/S-Corps)

| Name of Business | Type of Interest | Your % Ownership | Your Value | Total Net Worth | Nature of Business | Tax ID Number |
|------------------|------------------|------------------|------------|-----------------|--------------------|---------------|
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Total of Your Value to Assets - Line 10

Section 8 - Notes Payable

| Note Holder | Original Balance | Current Balance | Monthly Payment | Collateral |
|-------------|------------------|-----------------|-----------------|------------|
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Total of Current Balances to Liabilities - Line 2

The following information is applicable to the person(s) signing this Personal Financial Statement

| | Applicant | | Co-Applicant | |
|---|--------------------------|--------------------------|--------------------------|--------------------------|
| | Yes | No | Yes | No |
| 1. Are you a U.S. Citizen? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Are you involved in any suits or legal actions? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you ever declared bankruptcy? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Have any judgments ever been entered against you? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Do you have ownership in or are you a partner in any other corporation or partnership? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Do you pay alimony, child support, or separate maintenance payments? If yes, amount \$ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Do you have any contested tax liens? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Do you have any contingent liabilities as endorser or guarantor? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Are any debts past due? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. Have you ever had any assets repossessed? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you applied for a loan in the past six months? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you established a revocable or irrevocable trust? Please provide details below: | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If you answered yes to questions 2-12, please provide details:

I (we) hereby affirm that the foregoing information contained in this financial statement is presented for the purpose of obtaining credit as of the date indicated and is true, complete and correct. I understand Credit Union is relying on this statement of my financial condition in making loan(s) to me. Credit Union or its designee is authorized to make any investigation of my credit or employment status either directly or through any agency employed by Credit Union for that purpose now and in the future. Credit Union may disclose to any other interested parties Credit Union's experience with this account. I agree to inform the Credit Union immediately of any matter which will cause any material change to my financial condition. I understand the Credit Union will retain this financial statement whether or not credit is granted.

| | | | |
|-----------------|------------------|-------------|------------|
| Signature _____ | Print Name _____ | Title _____ | Date _____ |
| Signature _____ | Print Name _____ | Title _____ | Date _____ |