



Personal Financial Statement

Date Submitted: _____ Initials (applicant): _____ Initials (co-applicant): _____

Applicant is applying for this loan: (CHECK AS APPLICABLE)
 Individually, without a co-signer or guaranty of a relative or other person(s) or entity
 Jointly, with the co-signature of one or more persons or entities (including any existing guarantors) - *please have each signer complete a PFS*

PERSONAL INFORMATION

Applicant Name		Birthdate	SSN	
Home Address		City, State, Zip		Yrs at Address
Employer	Yrs at Employer	Home Phone	Alt Phone	
Co-Applicant Name		Birthdate	SSN	
Home Address		City, State, Zip		Yrs at Address
Employer	Yrs at Employer	Home Phone	Alt Phone	

If applicant resides in a community property state, please complete the following concerning marital status:

- Applicant is: Married Separated Unmarried (includes single, divorced, widowed)
- Co-Applicant is: Married Separated Unmarried (includes single, divorced, widowed)

ANNUAL INCOME AND EXPENSES

Gross Annual Income	Applicant	Co-Applicant	Combined	Annual Expenses	Applicant	Co-Applicant	Combined
Salary or Wages				Mortgage/Rental Payment			
Dividends, Interest				RE Taxes & Assessments			
Real Estate Income				Taxes-Federal, State & Local			
Business Income				Real Estate Loan Payments			
Other Income (Describe)*				Alimony, Child Support Maintenance			
*Alimony, Child Support or separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation				Other Expenses (Describe)			
Total Income				Total Expenses			

Do you anticipate any significant changes to your cash flow in the next 12 months? No Yes (If yes, attach information)

STATEMENT OF FINANCIAL CONDITIONS AS OF (Date):

Assets	Applicant	Co-Applicant	Combined	Liabilities	Applicant	Co-Applicant	Combined
Deposits in this Bank (Sch A)				Notes Payable to Banks (Sch A)			
Deposits in Other Banks (Sch A)				Notes Payable to Others (Sch D)			
Stocks & Bonds (Sch B)				Notes: Bus. Ventures (Sch D)			
Insurance - Cash Value (Sch C)				Insurance Loans (Sch C)			
Accounts & Notes Receivable (Sch D)				Accounts & Bills Payable (Sch D)			
Real Estate (Sch E)				Mortgage Debt (Sch E)			
Other Assets (Sch F)				Other Liabilities (Sch F)			
Total Assets				Total Liabilities			
				Net Worth			



SCHEDULE A - Cash on hand & Notes payable to Banks - attach additional page(s) if necessary

Financial Institution	Account Type	Owner	On Deposit	If pledged, to whom?	Balance Due
Totals (place in Schedule A asset/liability fields on page 1)					

SCHEDULE B - Stocks & Bonds (Include interests in any closely held businesses) - attach additional page(s) if necessary

Description	No. of Shares	Registered in Name of	Market Value	If pledged, to whom?
Total (place in Schedule B asset field on page 1)				

SCHEDULE C - Life Insurance - attach additional page(s) if necessary

Insurance Company	Insured	Beneficiary	Face Amount	Cash Value	Policy Loans
Totals (place in Schedule C asset/liability fields on page 1)					

SCHEDULE D - Accounts and Notes Receivable and Payable (including Bankcards) - attach additional page(s) if necessary

Due From (Note/Acct Receivable)	Pmt per Month	Balance Due	Lien Holder (Note /Acct Payable)	Pmt per Month	Balance Due
Total (place in Schedule D asset field on page 1)			Total (place in Schedule D liability field on page 1)		

SCHEDULE E - Real Estate - attach additional page(s) if necessary

Description	Address/Location	Owner	Market Value	Amount Due	Lender
Totals (place in Schedule E asset/liability fields on page 1)					

SCHEDULE F - Other Assets and Liabilities - attach additional page(s) if necessary

Description	Owner	Value	Balance Due	Lien Holder
Totals (place in Schedule F asset/liability fields on page 1)				

APPLICANT'S SIGNATURE(S)

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 Lender is relying on this statement of my financial condition in making loan(s) to me. Lender is authorized to make any investigation of my credit or employment status either directly or through any agency employed by Lender for that purpose. I agree to inform the Lender immediately of any matter which will cause any significant change in my financial condition. I understand that Lender will retain this financial statement whether or not credit is granted.

Applicant's Signature _____ Date _____

Co-Applicant's Signature _____ Date _____

Please do not send confidential personal information over the Internet as it is possible that it may be viewed by third parties. Any correspondence sent over the Internet that contains confidential personal information should be encrypted for security.