

PERSONAL FINANCIAL STATEMENT

Submitted to: **MIDWEST REGIONAL BANK**

Date: _____

Account Requested:	<input type="checkbox"/> Individual	<input type="checkbox"/> Joint
We intend to apply for	_____	_____
joint credit.	Applicant	Co-Applicant

IMPORTANT: Read these directions before completing this Statement

If you are applying for individual credit in your own name and are relying on your own income, or assets and not the income or assets of another person as the basis for repayment of the credit requested, or if this statement relates to your guaranty of the indebtedness of other person(s), firm(s), or corporation(s), complete only Sections 1, 3, and 4.

If you are applying for individual credit but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, complete all Sections. Provide information in Section 2 about the person whose alimony, support, or maintenance payments or income or assets you are relying on. 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.

Section 1 - Individual Information (type or print)		Section 2 - Other Party Information (type or print)	
Name	_____	Name	_____
Address	_____	Address	_____
City, State & Zip	_____	City, State & Zip	_____
Social Security #	_____	Social Security #	_____
Date of Birth	_____	Date of Birth	_____
Position or Occupation	_____	Position or Occupation	_____
Business Name	_____	Business Name	_____
City, State & Zip	_____	City, State & Zip	_____
Length at present address	_____	Length at present address	_____
Length of employment	_____	Length of employment	_____
Res. Phone	_____	Bus. Phone	_____
Please Indicate Each Applicants Intention the Lines Below (<i>Borrower, Cosigner, Guarantor, Grantor, Other(Specify)</i>):			
Applicants Intention: _____		Applicants Intention: _____	
Have (either of) you or any firm in which you were a major owner ever declared bankruptcy, or settled any debts for less than the amounts owed? If yes, please provide details on a separate sheet.		YES	NO
Are (either of) you a defendant in any suit or legal action?		YES	NO
Are (either of) you presently subject to any unsatisfied judgements to tax liens?		YES	NO
When, if ever, have (either of) you been audited by IRS?		YES	NO

Section 3 - Statement of Financial Condition as of							
Assets	In dollars (omit cents)			Liabilities	In dollars (omit cents)		
(Do not include assets of doubtful value)	[Individual]	[Joint]	If Joint with whom		[Individual]	[Joint]	If Joint with whom
Cash, Checking & Savings, CD's - see Schedule A				Notes payable to banks & others - see Schedule H			
U.S. Gov't & marketable securities - see Schedule B				Due to brokers			
Non-marketable securities - see Schedule C				Amounts payable to others - secured			
Securities held by broker in margin accounts				Amounts payable to others - unsecured			
Restricted, control or margin account stocks				Accounts & bills due			
Real estate owned - see Schedule D				Unpaid income tax			
Accounts, loans, & notes receivable				Other unpaid taxes & interest			
Automobiles				Real estate mortgages payable - see Schedules D & H			
Cash surrender value-life insurance - see Schedule E							
Vested interest in deferred compensation / profit sharing plans - see Schedule F							
				Total Liabilities			
				Net Worth			
Total Assets				Total Liabilities and Net Worth			

Section 4 - Annual Income for Year Ended								
Annual Income	[Individual]	[Joint]	Annual Expenditures	[Individual]	[Joint]	Contingent Liabilities Estimated Amount	[Individual]	[Joint]
Salary, bonuses & commissions			Mortgage/rental payments			Do you have any ... Yes No		
Dividends & interest			Real Estate taxes & assessments			contingent liabilities (endorser, co-maker or guarantor?) ...		
Real estate income			Taxes-federal, state & local			(On leases? On contracts?)		
Other income (alimony, child support, or separate maintenance income you do not wish to have it considered as a basis for repaying this obligation)			Insurance payments			Involvement in pending legal actions?		
			Other contract payments (car payments, charge cards, etc.)			Contested income tax liens?		
			Alimony, child support, maintenance			tax on the unrealized asset appreciation?		
			Other expenses			Other special debt or circumstances?		
Total Income			Total Expenditures			If "yes" to any question(s) describe:		
						Total Contingent Liabilities		

(COMPLETE SCHEDULES AND SIGN ON PAGE 2)

SCHEDULE A - CASH, CHECKING AND SAVINGS ACCOUNTS, CERTIFICATES OF DEPOSIT, MONEY MARKET FUNDS, ETC.

Table with 6 columns: Name of Financial Institution, Type of Account, Owner, (J), If Pledged, to Whom?, Balance

SCHEDULE B - U.S. GOVERNMENT & MARKETABLE SECURITIES (Use additional sheet if necessary)

Table with 6 columns: Number of Shares or Face Value of Bonds, Description, In Name of, Are these Registered, Pledged, or Held by Others?, Market Value, Exchange Where Traded

SCHEDULE C - NON-MARKETABLE SECURITIES (Use additional sheet if necessary)

Table with 6 columns: Number of Shares, Description, In Name of, Are these Registered, Pledged, or Held by Others?, Value, Method of Valuation

SCHEDULE D - INVESTMENTS IN REAL ESTATE (Use additional sheet if necessary)

Table with 9 columns: Description/Location of Real Estate Investment, (J), Date of Original Investment/Amount, % Owned By You, Market Value of Your % of Investment, Present Balance, Monthly Payment, Mortgage Maturity Date, Mortgage Owed To

SCHEDULE E - LIFE INSURANCE CARRIED, INCLUDING GROUP INSURANCE

Table with 6 columns: Name of Insurance Company, Owner of Policy, Beneficiary and Relationship, Face Amount, Policy Loans, Cash Surrender Value

SCHEDULE F - VESTED INTEREST IN DEFERRED COMPENSATION / PROFIT-SHARING PLANS

Table with 7 columns: % Vested, Company Name, Account Number, Manner of Payout (Annuity, Lump Sum, etc.), Distribution Date, Beneficiary, Amount

SCHEDULE G - BUSINESS VENTURES (Use additional sheets if necessary)

Table with 8 columns: List Name and Address of any Business Venture in which you are a Principal or Partner, Your Position/ Title in the Business, Line of Business, Years in Business, Total Assets listed in Section 3, Your % of Ownership, Net Worth of Business, Present Net Value of your Investment

SCHEDULE H - LOANS OWING BANKS, BROKERS, FINANCE COMPANIES, AND OTHERS (MASTERCARD, VISA, DISCOVER, ETC.)

Table with 8 columns: Owing to (Acct. No.), (J), Date of Original Borrowing/Amount, Present Balance, Due, Monthly Payment, Date of Final Pay't, Secured By

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. The undersigned acknowledges and understands that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty thereof.

should be considered as a continuing statement and substantially correct. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein, and to determine the credit-worthiness of the undersigned and the undersigned hereby authorizes all persons of whom you make such inquiries to respond thereto in full.

Date Signed _____

Signature (individual) _____

Date Signed _____

Signature (other party) _____