

Personal Financial Statement As of

(Date)

Submitted To:

State Bank of Countryside

Applicant Information			Co-Applicant Information		
Name			Name		
Home Address			Home Address		
Home Phone	Date of Birth (m/d/yyyy)	Social Security #	Home Phone	Date of Birth (m/d/yyyy)	Social Security #
Employer			Employer		
Business Phone			Business Phone		
Name & Phone # of Accountant			Name & Phone # of Attorney		
<p>Check As Applicable - Please Read Carefully. ⇒ *Applicant, if married, may apply for separate credit</p> <p><input type="checkbox"/> Individually* - Applying in own name and relying only on own income or assets and not the income or assets of another person as the basis for repayment of the credit requested. Only applicant signs this form.</p> <p><input type="checkbox"/> Jointly - Applying jointly with spouse. Please provide information for both applicants in Personal Financial Statement. Both applicants must sign this form. If you intend to apply for joint credit, please initial here: Applicant_____ Co-Applicant_____</p> <p><input type="checkbox"/> Jointly - Applying jointly with someone other than spouse. Each Co-applicant(s) must complete and sign separate Personal Financial Statement(s). Name of Co-Applicant(s): _____</p>					

Cash Income & Expenditures Statement for Year Ended

ANNUAL INCOME	AMOUNT (\$)
Salary (applicant)	
Salary (co-applicant)	
Bonuses & Commissions (applicant)	
Bonuses & Commissions (co-applicant)	
Rental Income	
Interest Income	
Dividend Income	
Capital Gains	
Partnership Income	
Other Investment Income	
Other Income (List)**	
Total Income	\$0

ANNUAL EXPENSES	AMOUNT (\$)
Federal Income & Other Taxes	
State Income & Other Taxes	
Rental Payments, Co-op, or Condo Maintenance	
Mortgage Payments	
Property Taxes	
Interest & Principal Payments on Loan	
Insurance	
Investments (including tax shelters)	
Alimony/Child Support	
Tuition	
Other Living Expense	
Medical Expenses	
Other Expense (List)	
Total Expenses	\$0

Any significant changes expected in the next 12 months? _____ (If yes, attach information)

** Income from alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.

Schedule B - Insurance						
Life Insurance (use additional sheet if necessary)						
Insurance Company	Face Amount	Type of Policy	Beneficiary	Cash Surrender Value	Amount Borrowed	Ownership

Disability Insurance	Applicant	Co-Applicant
Monthly Distribution if Disabled		
Number of Years Covered		

Schedule C* - Personal Residence & Real Estate Investments, Mortgage Debt (major ownership only)							
Personal Residence Property Address	Legal Owner	Purchase		Market Value	Outstanding Balance	Maturity Date	Lender
		Year	Price				

*If not enough space, attach a separate schedule with additional properties.

Schedule D - Partnerships (less than majority ownership for real estate partnerships)**						
Type of Investment	Date of Initial Investment	Cost	Percent Owned	Market Value	Bal. Due on Partnerships: Notes, Cash Call	Final Contribution Date
Business (Indicate name)						
Investments (including Tax Shelters):						

** Note: For investments which represent a material portion of your total assets, please include the relevant financial statements or in the case of partnership investments or S-corporations, schedule K-1s.

Schedule E - Notes Payable						
Due To	Amount of Line	Secured Yes / No	Collateral	Interest Rate	Maturity	Unpaid Balance

Please Answer The Following Questions:

- 1 Income tax returns filed though (date): _____
Are any returns currently being audited or contested? _____
If yes, what year(s)? _____
- 2 Have (either of) you or any firm in which you were a major owner ever declared bankruptcy?
If yes, please provide details: _____
- 3 Have you drawn a will? _____
If yes, please furnish the name of the executor(s) and year will was drawn: _____
- 4 Number of dependents (excluding self) and relationship to applicant: _____
- 5 Have you ever had a financial plan prepared for you? _____
- 6 Did you include two years federal and state tax returns? _____
- 7 Do (either of) you have a line of credit or unused credit facility at any other institution(s)?
If yes, indicate where, how much, and name of banker: _____
- 8 Do you anticipate any substantial inheritances? _____
If yes, please explain: _____

Representations and Warranties

The information contained in this statement is provided to induce you to extension or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify you immediately and in writing of any change in name address, or employment and of any material adverse change (1) in any of the information contained in this statement of (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. 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. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned gave you shall be your property.

Date

Your Signature

Date

Co- Applicant's Signature (if you are requesting the financial accommodation jointly)