

PERSONAL FINANCIAL STATEMENT



Date: _____

- ☐ Individual statement: If you are applying for credit in your name alone, fill out all information requested of Applicant.
- ☐ Joint statement: If you are applying for credit together with any other person or relying on another person's income or assets in applying for credit, fill out information requested of Applicant and Co-Applicant

IMPORTANT: READ BEFORE COMPLETING THIS FORM.

If you are applying for individual credit in your own name or as guarantor of a commercial loan and are relying on your own income or assets and not the income or assets of another persons for the basis of repayment of the credit requested, you may omit Sections 2, 4, & 6. If you are applying for joint credit with another person, complete all sections.

APPLICANT - SECTION 1

Name	Social Security #	Date of Birth	
Home Address	City	State	Zip Code
Occupation	Title	Length of Service	
Employer	Home Phone	Business Phone	
Employer Address	City	State	Zip Code
Email Address	Dependents #: Ages:		

CO-APPLICANT - SECTION 2

Name	Social Security #	Date of Birth	
Home Address	City	State	Zip Code
Occupation	Title	Length of Service	
Employer	Home Phone	Business Phone	
Employer Address	City	State	Zip Code
Email Address	Dependents #: Ages:		

APPLICANT CONTINGENT LIABILITIES - SECTION 3

Do you have any contingent liabilities? _____

If yes, as endorser, co-maker, or guarantor? _____

Legal Claims? _____

Amount of Contested Tax Liens? _____

Are you a defendant in any suits or legal actions? _____

CO-APPLICANT CONTINGENT LIABILITIES - SECTION 4

Do you have any contingent liabilities? _____
If yes, as endorser, co-maker, or guarantor? _____
Legal Claims? _____
Amount of Contested Tax Liens? _____
Are you a defendant in any suits or legal actions? _____

APPLICANT PERSONAL INFORMATION - SECTION 5

Are any assets pledged other than described on the schedules? If so, describe.

What other financial institutions do you do business with? Please list them.

Have you, or any firm you were a major owner of, ever been through a bankruptcy or settled any debts for less than the amount owed? _____

Are you a partner or officer of any other venture? If so, describe.

Do you have a will? If so, please state the name of the executor. _____
What is the name & phone number of your accountant? _____
What is the name & phone number of your attorney? _____

CO-APPLICANT PERSONAL INFORMATION - SECTION 6

Are any assets pledged other than described on the schedules? If so, describe.

What other financial institutions do you do business with? Please list them.

Have you, or any firm you were a major owner of, ever been through a bankruptcy or settled any debts for less than the amount owed? _____

Are you a partner or officer of any other venture? If so, describe.

Do you have a will? If so, please state the name of the executor. _____
What is the name & phone number of your accountant? _____
What is the name & phone number of your attorney? _____

ASSETS

Cash: Checking, Savings, Money Market, CDs (Schedule 1)	
Investments: Marketable Securities (Schedule 2)	
Investments: Closely Held Companies/ Non-Marketable Securities (Schedule 3)	
Accounts & Notes Receivable, Undrawn Earnings (Schedule 4)	
Real Estate Owned, Personal (Schedule 5)	
Real Estate Owned, Investment (Schedule 6)	
Retirement Accounts (Schedule 7)	
Securities held by broker in margin accounts	
Other Assets	
Life Insurance Cash Value (Face Value \$_____(Schedule 8))	
Equity in Partnerships/ Privately Owned Business (Schedule 9)	
Total Assets	

LIABILITIES

Notes Payable- Unsecured (Schedule 10)	
Notes Payable- Secured (Schedule 10)	
Real Estate Mortgages Owning, Personal (Schedule 5)	
Real Estate Mortgages Owning, Investment (Schedule 6)	
Installment Loans (Schedule 10)	
Credit Accounts (Schedule 11)	
Accounts & Bills Due	
Accrued Income Tax	
Other Liabilities (Itemize and attach additional pages)	
Total Liabilities	
Total Worth (Total Assets-Total Liabilities)	

SCHEDULE 1- CASH: Checking, Savings, CDs, Money Market Funds

Financial Institution	Title of Account	Type of Account	Amount

SCHEDULE 2- INVESTMENTS: Marketable Securities (Registered and Traded Stock & Bonds)

Description of Security	Registered Owner(s)	Bond Par or No. Shares	Book Value	Market Value	Where Pledged

SCHEDULE 3- INVESTMENTS: Non-Marketable Securities

Description of Security	Registered Owner(s)	Bond Par or No. Shares	Book Value	Market Value	Where Pledged

SCHEDULE 4- ACCOUNTS & NOTES RECEIVABLE, DEFERRED COMPENSATION

Date of Account/ Note	Due From	Original Amount	Present Value	Repayment Terms	Security Held, if any

SCHEDULE 5- REAL ESTATE: Personal

Description & Location	Name on title	Purchase Price	Purchase Year	Percent Ownership	Market Value	Lender	Mortgage Balance	Monthly Pmts	Tax or Insurance Escrow?

SCHEDULE 6- REAL ESTATE: Investment **(Please complete and attach Rental Statement if applicable)**

SCHEDULE 7- RETIREMENT ACCOUNTS: Pension, 401(k), IRAs

Institution Where Held	Title of Account	Type of Account	Percent Vested	Market Value

SCHEDULE 8- LIFE INSURANCE

Insurance Company	Policy Owner/ Name of Insured	Beneficiary	Policy Face Amount	Cash Surrender	Policy Loans	Assigned? (Y/N)

SCHEDULE 9- EQUITY IN PARTNERSHIPS/PRIVATELY OWNED BUSINESS(ES)

Business Name & Address	Form of Ownership	Nature of Business	Date of Investment	Original Investment	% Ownership	Est. Market Value

SCHEDULE 10- NOTES PAYABLE & INSTALLMENT LOANS: Secured, Unsecured

Payable To	Balance Amount	Payment	Frequency/ Maturity	Terms	Secured By

SCHEDULE 11- CREDIT ACCOUNTS: Credit Cards, Credit Lines

Issuer	Credit Limit	Current Balance	Monthly Payments	Secured By

Your Representations and Warranties

I understand that Municipal Trust & Savings Bank is relying on the information in this financial statement (including the designation of my property as individually or jointly held) in deciding to give or continue their financial accommodations or extensions of credit I have requested or received. I promise that this is a true statement of my financial condition as of the date of valuations. You may rely on it as being true and correct until I otherwise notify you in writing. You may retain and verify this statement. I understand that from time to time you may request and receive information about me from others and may answer questions and requests from others seeking credit experience information about me and my relationships with you. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statement made therein, and to determine my/our creditworthiness. If this is a joint financial statement, these representatives and warranties are for each of us.

Section 1014 of Title 18 of the United States Code was amended to make it a federal crime for any person to knowingly make any false statement or report, or willingly overvalue any land, property, or security for the purpose of influencing in any way the action of any financial institution.

I HAVE READ, UNDERSTOOD AND AGREE TO MAKE THESE REPRESENTATIONS AND WARRANTIES AND VOLUNTARILY AFFIX MY SIGNATURE HERETO.

Applicant's Signature

Date Signed

Co-Applicant's Signature

Date Signed