

First National Bank

We Intend to Apply for Joint
Credit

Type of Credit - Check the Appropriate Box

Note: Complete all of Section II on Reverse BEFORE Section I

Individual - If you check this box, provide Financial Information only about yourself

Joint, with:

Relationship:

SS#

* If you check this box, provide Financial Information about yourself and the other person

Personal Financial Statement of

NOTE: Any willful misrepresentation could result in violation of Federal Law (Sec. 18 U.S.S. 1014)

Name:	Birth Date:	Statement Date:	Social Sec. #
Address:	City:		State/Zip:
Phone:	Occupation:	No. of Dependents:	

Section I

Assets	Thou sand	Hun dred	Liabilities	Thou sands	Hun dred
1 Cash on hand & in banks			21 Notes due to Banks		
2 Cash value of life insurance			22 Notes Due to Relatives & Friends		
3 U. S. Gov. Securities			23 Notes Due to Others		
4 Other Marketable Securities			24 Accounts & Bills Payable		
5 Notes & Accounts Receivable- Good			25 Unpaid Income Taxes Due	Federal	State
6 Other Assets Readily Convertible to Cash-Itemize			26 Other Unpaid Taxes & Interest		
7			27 Loans on Life Insurance Policies		Sec. II-B
8			28 Contract Accounts Payable		Sec. II-H
9			29 Cash Rent Owned		
10 Total Current Assets			30 Other Liabilites Due within 1 Year- Itemize		
11 Real Estate Owned			31		
12 Mortgages & Contracts Owned			32		
13 Notes & Accounts Receivable- Doubtful			33 TOTAL CURRENT LIABILITES		
14 Notes Due from Relatives & Friends			34 Real Estate Mortgages Payable		Sec. II-E
15 Other Securities - Not Readily Marketable			35 Liens & Assessments Payable		
16 Personal Property			36 Other Debts - Itemize		
17 Other Assets- Itemize			37		
18			38 Total Liabilities		
19			39 Net Worth (Total Assets minus Total Liabilities)		
20 TOTAL ASSETS			40 TOTAL LIABILITIES & NET WORTH		
ANNUAL INCOME			ESTIMATE OF ANNUAL EXPENSES		
Salary, Bonuses & Commissions	\$		Income Taxes	\$	
Dividends & Interest	\$		Other Taxes	\$	
Rental & Lease Income (Net)	\$		Insurance Premiums	\$	
Other Income * - Itemize	\$		Mortgage Payments	\$	
Provide the following only if Joint Credit is checked above			Other Expenses	\$	
Other Person's Salary, Bonuses & Commissions	\$			\$	
Other Income of Other Person * - Itemize	\$			\$	
TOTAL	\$		TOTAL	\$	

*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.

GENERAL INFORMATION	No	Yes	CONTINGENT LIABILITES
Are any assets pledged?	No	Yes	As Endorser, Co-maker or Guarantor
Are you a defendant in any Suits or Legal Actions? (Explain)	No	Yes	On Leases or Contracts
Have you been declared Bankrupt in the last 10 years? (Explain)	No	Yes	Legal Claims
			Federal/State Income Taxes
			Other -

Section II

A) CASH IN BANKS AND NOTES DUE FROM BANKS

List all Real Estate Loans in Section II - E

Name of Bank	Type of Account	Type of Ownership	On Deposit	Notes Due	Collateral (If Any)
			\$	\$	
Total Cash on Hand			\$	\$	

B) LIFE INSURANCE

List only policies you own

Company	Face Value	Cash Surrender Value	Policy Loan from Insurance Co.	Other Loans Policy as Collateral	Beneficiary
	\$	\$	\$	\$	
Totals		\$	\$		

Sec. 1 Line 2 Sec. 1 Line 27

C) SECURITIES OWNED

Including Government Bonds and all other Stocks and Bonds

Face Value- Bonds or No. of Shares Stock	Description	Type of Ownership	Cost	Market Value - U.S. Gov't Securities	Market Value- Marketable Securities	Market Value- Not Readily Marketable Securities	Amt. Pledged to Secured Loans
Totals				\$	\$	\$	

Sec. 1 Line 3 Sec. 1 Line 4 Sec. 1 Line 15

D) NOTES AND ACCOUNTS RECEIVABLE

Money Payable or Owed to You Individually- Indicate X if others have Ownership Interest

Maker	X	When Due	Original Amt	Balance Due- Good Accounts	Balance Due- Doubtful Accts.	Bal. Due Notes Relatives & Friends	Security: if Any
				\$	\$	\$	
Totals				\$	\$	\$	

Sec. 1 Line 5 Sec. 1 Line 13 Sec. 1 Line 14

E) REAL ESTATE OWNED

Indicate X if Others have an Ownership Interest

Title in Name of	X	Description & Location	Present Value	Mortgage Bal.	Payment	Maturity	Payable to Whom
			\$	\$	\$		
Totals			\$	\$			

Sec. 1 Line 11 Sec. 1 line 34

F) MORTGAGES AND CONTRACTS OWNED

Indicate X if others have an Ownership Interest

Cont.	Mort.	Maker	X	Property Location	Starting Date	Payment	Maturity	Balance Due
						\$		\$
Totals								\$

Sec. 1 Line 12

G) PERSONAL PROPERTY

Indicate X if others have an Ownership Interest

Description	X	Date New	Cost New	Value Today	Loans on Property	
					Balance Due	Payable to
			\$	\$	\$	
Totals					\$	

Sec. 1 Line 16

H) NOTES Other than Bank, Mortgage and Insurance Company Loans

ACCOUNTS AND BILLS AND CONTRACTS PAYABLE

Payable to	Other Obligors	When Due	Notes Due Friends & Relatives	Notes due to Others	Accountns Payables	Contracts Payable	Collateral
			\$				
Totals			\$				

Sec. 1 Line 22 Sec. 1 Line 23 Sec. 1 Line 24 Sec. 1 Line 28

The foregoing statement, submitted for the purpose of obtaining credit, is true and correct in every detail and fairly shows my/our financial condition at the time indicated. I/we will give you prompt written notice of any subsequent substantial change in such financial condition occurring before discharge of my/our obligations to you. I/we understand that you will retain this personal financial statement whether or not you approve the credit in connection with which it is submitted. you are authorized to check my/our credit and employment history or any other information contained herein.

THE UNDERSIGNED CERTIFY THAT THE INFORMATION CONTAINED ON THIS FORM HAS BEEN CAREFULLY REVIEWED AND THAT IT IS TRUE AND CORRECT IN ALL RESPECTS

Signature _____ Date _____

Signature _____ Date _____