



Personal Financial Statement

AS OF _____

TO: FOUR OAKS BANK & TRUST COMPANY

_____ OFFICE

NAME _____ DATE OF BIRTH _____

SOCIAL SECURITY NO. _____

ADDRESS _____ RESIDENCE PHONE _____

POSITION OR OCCUPATION _____

BUSINESS NAME _____

BUSINESS ADDRESS _____ BUSINESS PHONE _____

This is a(n) ☐ Individual financial statement. ☐ Joint financial statement with spouse. If joint, complete the following:

SPOUSE'S NAME _____ DATE OF BIRTH _____

SOCIAL SECURITY NO. _____

POSITION OR OCCUPATION _____

BUSINESS NAME _____

BUSINESS ADDRESS _____ BUSINESS PHONE _____

YOU MAY APPLY FOR CREDIT INDIVIDUALLY OR JOINTLY WITH ANOTHER PARTY.

If you are applying for joint credit with another party (other than your spouse), the joint applicant must complete a separate financial statement. Reflect in this statement your personal financial condition as well as the financial condition of your spouse if:

1. You are applying for credit jointly with your spouse, or
2. You are relying on your spouse's income or assets in requesting credit, or
3. You are providing this statement to support previously extended joint credit with your spouse.

- List all amounts in dollars. Omit cents.
- Please attach a separate sheet if you need more space to complete a detailed schedule.

ASSETS		AMOUNT	LIABILITIES AND NET WORTH		AMOUNT
Deposits in Banks and Other Financial Institutions (Schedule 1)			Accounts Payable		
Cash Value of Life Insurance (Schedule 2)					
Notes and Accounts Receivable (Itemize)					
			Loans on Life Insurance (Schedule 2)		
			Taxes Due - Income		
			Taxes Due - Personal and Real Property		
			Loans on Vehicles, Machinery, and Equipment (Schedule 5)		
			Loans on Real Estate (Schedule 6)		
Marketable Stocks & Bonds (Schedule 3)			Other Loans Payable (Schedule 7)		
Closely-Held Interests (Schedule 4)			Other Liabilities (Itemize)		
Vehicles, Machinery, & Equipment (Schedule 5)					
Real Estate (Schedule 6)					
Other Assets (Itemize)					
			TOTAL LIABILITIES		
			NET WORTH		
TOTAL ASSETS			TOTAL LIABILITIES & NET WORTH		

SCHEDULE 1 - DEPOSIT ACCOUNTS

NAME OF BANK, SAVINGS AND LOAN, ETC., AND LOCATION	DEMAND DEPOSITS	TIME DEPOSITS	NAME OF PERSON INSURED	FACE AMOUNT OF POLICY	CASH SURRENDER VALUE	LOANS ON POLICY	IS POLICY ASSIGNED
TOTAL			TOTAL				

SCHEDULE 2 - LIFE INSURANCE

SCHEDULE 3 - MARKETABLE STOCKS AND BONDS

NUMBER OF SHARES OWNED OR FACE VALUE (BONDS)	DESCRIPTION	REGISTERED IN NAME OF	EXCHANGE SECURITY IS TRADED ON	DATE ACQUIRED	COST	PRESENT MARKET VALUE
TOTAL						

SCHEDULE 4 - CLOSELY-HELD INTERESTS (PARTNERSHIPS AND CORPORATIONS)

NAME OF BUSINESS ENTITY	OWNERSHIP IN NAME OF	YOUR % OWNERSHIP	TOTAL BOOK VALUE	ANNUAL STATEMENT DATE	CURRENT MARKET VALUE	PERSONALLY LIABLE FOR DEBTS (Y or N)
TOTAL						

SCHEDULE 5 - VEHICLES, MACHINERY, AND EQUIPMENT

DESCRIPTION (INCLUDE YEAR, MAKE, AND MODEL)	YEAR ACQUIRED	COST	PRESENT MARKET VALUE	LOAN BALANCE	LOAN PAYABLE TO	HOW PAYABLE
						\$ per
						\$ per
						\$ per
						\$ per
						\$ per
						\$ per
TOTAL						

SCHEDULE 6 - REAL ESTATE

LOCATION & DESCRIPTION OF PROPERTY (INCLUDE DIMENSIONS OR ACRES)	TITLE IN NAME OF	COST	PRESENT MARKET VALUE	MORTGAGE BALANCE	MORTGAGE PAYABLE TO
		YEAR ACQUIRED			HOW PAYABLE
					\$ per
					\$ per
					\$ per
					\$ per
					\$ per
					\$ per
TOTAL					

SCHEDULE 7 - OTHER LOANS PAYABLE

NAME AND ADDRESS OF LENDER	TYPE OF LOAN AND COLLATERAL	ORIGINAL DATE	ORIGINAL AMOUNT	LOAN BALANCE	HOW PAYABLE
TOTAL					

SOURCES OF INCOME		CONTINGENT LIABILITIES	
FOR YEAR ENDED _____, _____ (Attach a copy of your most recent Income Tax Return.)		Are you indirectly liable for obligations of other? If the obligation is for an individual, list the name(s) and amount(s).	
Salaries - Yours	\$	If the obligation is for a business or if you need additional space, list and describe on Attachment A	
- Your Spouse's, if applicable			
Bonuses & Commissions		PERSONAL INFORMATION	
Dividends/Interest			
Capital Gains		Number of Dependents _____	
Personal Distributions (to)/from:		Ages _____	
Rental Property (Net)		Are you obligated to pay alimony, child support or separate maintenance payment? If so, provide details.	
Proprietorships		Are you a defendant in any suits or legal actions? If so, describe.	
Partnerships		Have you ever declared bankruptcy or had any judgments recorded against you? If so, explain circumstances.	
Joint Ventures		Do you have a will? If so, who is the executor?	
Other Income: (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.)		Do you have disability insurance? If so, what is the monthly amount? What years are covered?	
TOTAL			

REPRESENTATIONS AND WARRANTIES

The information contained in this statement is provided to induce Four Oaks Bank & Trust Company to extend or to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. The undersigned acknowledge and understand that Four Oaks Bank & Trust is relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty 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 Four Oaks Bank & Trust 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 or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its obligations to Four Oaks Bank & Trust. In the absence of such notice or a new and fully written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify Four Oaks Bank & Trust as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect. Four Oaks Bank & Trust may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. Four Oaks Bank & Trust is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give Four Oaks Bank & Trust any information they may have on the undersigned. Each of the undersigned authorizes Four Oaks Bank & Trust to answer questions about Four Oaks Bank & Trust's credit experience with the undersigned. As long as any obligation or guaranty of the undersigned to Four Oaks Bank & Trust 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 give Four Oaks Bank & Trust shall be Four Oaks Bank & Trust's property.

THE UNDERSIGNED HAVE READ AND FULLY UNDERSTAND THE FOREGOING REPRESENTATIONS AND WARRANTIES.

DATE

YOUR SIGNATURE

DATE

SPOUSE'S SIGNATURE (if joint financial statement)

This statement received by: _____ Date: _____ Branch: _____