

Personal Financial Statement

SCHEDULES

1. BANKING RELATIONSHIPS (A list of all my bank savings and loan accounts. (6) (9))				
Name and Location	Deposit Balance	Amount of Loan	Maturity of Loan	How Endorsed, Guaranteed or Secured

2. ACCOUNTS, LOANS AND NOTES RECEIVABLE (A list of the largest amounts owing to me.)					
Name and Address of Debtor	Amount Owing	Age of Debt	Description or Nature of Debt	Description of Security Held	Date of Payment

3. LIFE INSURANCE								
Name of Person Insured	Name of Beneficiary	Name of Insurance Co.	Type of Policy	Face Amount of Policy	Total Cash Surrender Value	Total Loans Against Policy	Yearly Premium	Is Policy Assigned?

4. OTHER STOCKS AND BONDS						
Face Value Bonds No. of Stock Shares	Description of Security	Registered in the Name of:	Cost	Present Market Value	Income Rec'd Last Year	If Pledged, State to Whom

5. REAL ESTATE The legal and equitable title to all the real estate listed in this statement is solely in the name of the undersigned except as follows:

Address of Property	Acreage or Dimensions	Mortgages or Liens	Date Due	Amt. of Payments	Assessed Value	Present Market Value	Unpaid Taxes	
							YR	Amount

I have given you this financial statement, and attachments, if any, in order to obtain credit or services from you. I understand that you will rely on this information in connection with any decision you make in providing credit or services to me. I warrant and represent to you that this financial statement and any other information I may supply to you is correct and fully and accurately discloses all of my assets and liabilities, including, but not limited to, my contingent liabilities, cash income, and cash expenses as of the date I provide this information to you. All appraisals and similar indications of value relating to my assets which are available to me as of this date are attached for your review. You may assume that my financial condition is at least as good as shown on this statement until I provide to you another updated financial statement. You may request credit information about me from others including an investigative consumer report and you may request a consumer credit report about me in connection with this statement for credit or services. If I ask you, you will tell me whether or not a consumer credit report was requested and will also tell me the name and address of the reporting agency. I give you my permission to obtain additional consumer credit reports and investigative consumer reports without telling me should you update, renew, extend, or review my credit or other service arrangements with you. You may also share credit information about me with your affiliates, subsidiaries, parent company, other creditors, and all others permitted or required by law. I understand that, in the event any information contained in this statement is incorrect, false, or misleading and you incur a loss, you may file a Criminal Referral Form as may be requested or required by your supervisory agency. I also understand that knowingly providing false or misleading information in this financial statement is a federal offense that may subject me to fine, imprisonment or both (18 UCS Section 1014).

Signature: _____ Date: _____ Signature: _____ Date: _____

CASH FLOW STATEMENT

Please provide the following information regarding sources and uses of cash during the calendar year and your projections for the current year. If a cash flow deficit exists explain how the existing or requested debt will be serviced. Please note any explanations on an additional page.

Individual

Joint

	PRIOR YEAR	CURRENT YEAR ESTIMATE
<u>SOURCES OF CASH</u>		
1 Salaries, Commissions, Bonuses or any other income from employment		
2 Rents Received		
3 Dividends		
4 Interest Income		
5 Sale of Assets		
6 Royalties		
7 Distributions from Estates & Trusts		
8 Cash Distributions from business, partnerships or joint ventures		
9 Income Tax Refund		
10 Other sources of cash		
TOTAL CASH RECEIVED		
<u>USE OF CASH</u>		
1 Personal expenses, Utilities, Rent, Household, etc.		
2 Bank Loans - Principal and Interest		
3 Other Loans - Principal and Interest		
4 Insurance Payments		
5 Income Taxes not covered by withholding		
6 Other uses of cash		
TOTAL CASH OUTLAYS		
CASHFLOW SURPLUS (DEFICIT)		

The undersigned certifies that the information inserted on each side hereof has been carefully read, is true and correct.

Date _____

Signature _____