



PERSONAL FINANCIAL STATEMENT

SECTION 1 Applicant INFORMATION <i>(Type or Print)</i>	SECTION 2 Co-applicant INFORMATION <i>(Type or Print)</i>
Name	Name
Date of Birth Social Security #	Date of Birth Social Security #
Residence Address	Residence Address
City, State & Zip	City, State & Zip
Position or Occupation Number of years	Position or Occupation Number of years
Employer Name	Employer Name
Res. Phone Bus. Phone	Res. Phone Bus. Phone
Nearest Relative Not living with Me Relationship:	Nearest Relative Not living with Me Relationship:
Address Phone	Address Phone

INCOME FOR YEAR ENDED: 2008	Applicant	Co-Applicant	CONTINGENT LIABILITIES	Applicant	Co-Applicant
Salary	\$	\$	Do you have any contingent liabilities? If so, describe	\$	\$
Bonuses and Commissions					
Interest & Dividends			As endorser, co-maker or guarantor?		
Rental income			On leases or contracts?		
Other income (Alimony, or child support need not be revealed if you do not wish to have it considered as a basis for repaying this obligation)			Legal claims		
			Other special debt		
			Amount of contested income tax liens		
TOTAL INCOME	\$	\$			

PERSONAL INFORMATION (both applicant and co-applicant)	
Are you a US Citizen?	Do you have a will? _____ If so, name of executor:
Are you a partner or officer in any other venture? If so, describe	
Are any assets pledged other than as described on schedules? If so, describe	
Are you a defendant in any suits or legal actions? If so, describe	
Have you or your businesses ever been declared bankrupt? If so, provide details	

SECTION 3 – STATEMENT OF FINANCIAL CONDITION AS OF _____							
Indicate "A" (Applicant), "C" (Co-applicant) or "J" (Jointly held w/others) beside assets and liabilities to indicate to whom item applies							
Assets	Schedule	A,C or J	\$ Amount	Liabilities	Schedule	A,C or J	\$ Amount
Cash on hand and in banks	A			Credit Cards	J		
IRAs 401K & Retirement Assets	B			Other unsecured lines of credit	J		
All Other Securities	C			Auto, Boat, Equipment loans	H		
Cash Value of Life Insurance	D			Real estate mortgages payable	F		
Loans and Accounts Receivable	E			Equity Lines	F		
Value of Closely Held Business	F			Unpaid Taxes	J		
Real Estate Owned	G			Other Debts – Itemize	J		
Automobiles, boats, equipment	H			Amounts payable to others	J		
Other Personal Property	I			Total Liabilities			
				Net Worth (Assets – Liabilities)			
TOTAL ASSETS				LIABILITIES + NET WORTH			

SCHEDULE A – Cash on hand and in Banks

Type of Account	Name of Bank or Financial Institution	Name in Which the Account is Carried	Subject to Debt?	Current Balance

SCHEDULE B – IRAs, 401ks and Retirement Accounts

USE ADDITIONAL SHEETS IF NECESSARY

Bank or Broker	Account Description	In Name Of	Value	Date of Value	Loan Balance (if applicable)

SCHEDULE C – All Other Securities

Number of Shares	Description	In Name Of	Value	Date of Value	Loan Balance (if applicable)

SCHEDULE D – Life Insurance

Insurance Company	Insured	Beneficiary	Face Value of Policy	Cash Value of Policy	Loan Balance (if applicable)

SCHEDULE E – Loans and Accounts Receivable

Name of Debtor	Repayment Terms	Balance Due
	per	
	per	
	per	

SCHEDULE F – Value of Closely Held Businesses

Name of Business	Description	% ownership	Net Value

SCHEDULE G – Real Estate Owned

Location & Description (include dimensions or acres)	Title in Name of	Cost Year Acquired	Market Value	Mortgage Balance	Mortgage Lender	Monthly Payment
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SCHEDULE H – Automobiles, Boats, and Equipment

YEAR / MAKE / MODEL	CURRENT VALUE	LOAN BALANCE	MONTHLY PAYMENT

SCHEDULE I – Other Personal Property

DESCRIPTION	CURRENT VALUE	LOAN BALANCE	MONTHLY PAYMENT

SCHEDULE J – All Other Liabilities

Type of Loan	Name of Creditor	Collateral Description	Loan Balance	Monthly Payment

REPRESENTATIONS AND WARRANTIES

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with CornerStone Bank, N.A., or any affiliate, subsidiary or other entity related thereto ("Lender") on behalf of the persons, firms, or corporations in whose behalf the Applicant and Co-Applicant (the "Applicant") may either severally or jointly with others, execute a guaranty in favor of Lender. Applicant understands that Lender is relying on the information provided herein (including the designations made as to ownership of property) in deciding to grant or continue credit. Applicant warrants that the information provided on the front and back of this Personal Financial Statement is true and complete and that Lender may consider this statement as continuing to be true and correct until a written notice of change is given to Lender by Applicant. Lender is authorized to make all inquiries deemed necessary to verify the accuracy of the statements made herein, and to determine my/ our creditworthiness. Lender is authorized to answer questions about its credit experience with me/us.

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

DATE _____

Applicant Signature _____

DATE _____

Co-applicant Signature _____