PERSONAL FINANCIAL STATEMENT

☐ INDIVIDUAL
☐ JOINT

NAME: _____ DATE: _____

ADDRESS: _____ TELEPHONE #: _____

DATE OF BIRTH _____ SOCIAL SECURITY #: _____

ASSETS	$$ (Omit Cents)	LIABILITIES	$$ (Omit Cents)
CURRENT ASSETS		**CURRENT LIABILITIES** (1 year or less)	
Cash on Hand		Notes Payable (This Bank) (See Sched)	
Checking Deposits in Banks		Notes Payable (Other Banks) (See Sched)	
Savings Deposits in Banks		Notes Payable (Other Inst.) (See Sched)	
Certificates of Deposits		Notes Payable (Individuals) (See Sched)	
Cash Value of Life Insurance		Line of Credit	
Bonds & Securities (See Schedule)		Credit Card Debt (See Schedule)	
Motor Vehicles Present Value:		Accounts & Bills Payable	
Year: Model:		Loans on Life Insurance Policies	
Year: Model:		Federal & State Income Taxes	
Year: Model:		Rents & Interest Due	
Year: Model:		Real Estate Taxes Due but Unpaid	
Year: Model:		Other Liabilities Due Within 1 Year	
Other Current Assets (Describe):			
		TOTAL CURRENT LIABILITIES	
		LONG TERM LIABILITIES	
TOTAL CURRENT ASSETS:		Mortgages on Real Estate (See Sched)	
FIXED ASSETS		Notes Payable (Individuals) (See Sched)	
Notes or Mortgages Due Me		Notes Payable to Banks Other than Mortgages (See Sched)	
Real Estate Owned (See Schedule)		All Other Long Term Debts (Describe):	
Other Pers. Property & Household Goods			
Retirement Plans			
Ownership of Closely Held Business			
Partnership Interests (Describe)			
		TOTAL LONG TERM LIABILITIES	
Other Fixed Assets (Describe)			
		TOTAL LIABILITIES	
TOTAL FIXED ASSETS		**NET WORTH**	
TOTAL ASSETS		**TOTAL LIABILITIES & NET WORTH**	

SCHEDULE OF LIFE INSURANCE

Company	FACE VALUE OF POLICY		BENEFICIARY	CASH SURRENDER VALUE	LOANS AGAINST POLICY
TOTALS					

SCHEDULE OF SECURITIES OWNED (INCLUDING U S GOVERNMENT BONDS)

Description of Security	Cost Price	# Of Shares	Security Held Jointly/Individually	Market Value	Amount Pledged to Secure Loans
TOTALS					

SCHEDULE OF REAL ESTATE OWNED

Description & Location of Property	Present Value	Title in the Name of:	Current Balance of Mortgage	Monthly Payment Amount
TOTALS				

SCHEDULE OF LOANS, NOTES, OR MORTGAGES (All Banks, Institutions, or Individuals)

Description of Loan, Note, or Mortgage	Original Note Amount	To Whom Loan, Note, or Mortgage is Payable to:	Current Amount of Loan, Note, or Mortgage	Current Payment Amount
TOTALS				

SCHEDULE OF CREDIT CARD DEBT

Description of Credit Card	Current Credit Card Balance	To Whom Payable:	Current Payment Amount
TOTALS			

SOURCES OF INCOME

Salary, Bonus & Commissions	
Dividends	
Real Estate Income	

NOTE: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repayment.

Other Income - Itemize	
If Joint Financial Statement, Please List the Following:	
Joint Individual's Salary, Bonus, & Commissions	

NOTE: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repayment.

Joint Individual's Other Income - Itemize	
Total Income	

PERSONAL INFORMATION

Business or Occupation

Employer

Partner or Officer in Another Venture

Do You Have a Will? ☐ Yes ☐ No

Name of Executor

Personal Bank Account - Where Carried

Savings Account - Where Carried

Name Business Dealing with this Bank in Past

Contingent Liabilities

As Endorser, Co-Maker, or Guarantor	
On Leases or Contracts	
Legal Claims	
Provision for Federal Income Taxes	
Other Special Debt - Itemize	
Total Contingent Liabilities	

Yearly Expense Projection

Federal & State Income Tax	
Mortgage Payments	
Rent	
Insurance Premiums	
Total Credit Card Payments	
Other Expenses	
Total Yearly Expenses	

Other Pertinent Information

Fire Insurance On Buildings $

Other Liabilities Due Within 1 Year $

Have you ever made a compromise settlement with Creditors or been adjudged bankrupt in the last 10 years? ☐ Yes ☐ No

Are any suits, judgments, or litigation pending either for or against you? ☐ Yes ☐ No

If yes to the above, please describe? _____

The undersigned certifies that this statement is true and correct in every detail and accurately represents the financial condition of the applicant(s) on the date signed below. Applicant(s) will promptly notify the Lender of any subsequent changes which would affect the accuracy of this statement. Applicant(s) also authorizes The State Bank and Trust Company to obtain credit reports regarding Applicant from time to time. The Lender is further authorized to answer any questions about applicant(s) credit, and credit experience with applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of the Lender, can be a violation of the Federal Law.

X _____ Signature of Applicant

X _____ Signature of Applicant

If the Personal Financial Statement is being submitted to The State Bank and Trust Company from either the Borrower, Co-Borrower, or Guarantor, via e-mail, is the information which is provided, correct based upon the above statement? ☐ Yes ☐ No

If the Personal Financial Statement (PFS) is being transferred via e-mail by the Lender, is there a signed copy of the PFS in the loan credit file? ☐ Yes ☐ No