



PERSONAL FINANCIAL STATEMENT

INDIVIDUAL
 JOINT

NAME: _____

DATE: _____

ADDRESS: _____

TELEPHONE #: _____

DATE OF BIRTH _____

SOCIAL SECURITY #: _____

ASSETS

\$\$ (Omit Cents)

LIABILITIES

\$\$ (Omit Cents)

CURRENT ASSETS

Cash on Hand	
Checking Deposits in Banks	
Savings Deposits in Banks	
Certificates of Deposits	
Cash Value of Life Insurance	
Bonds & Securities (See Schedule)	
Motor Vehicles Present Value:	
Year: Model:	
Year: Model:	
Year: Model:	
Year: Model:	
Year: Model:	
Other Current Assets (Describe):	

CURRENT LIABILITIES (1 year or less)

Notes Payable (This Bank) (See Sched)	
Notes Payable (Other Banks) (See Sched)	
Notes Payable (Other Inst.) (See Sched)	
Notes Payable (Individuals) (See Sched)	
Line of Credit	
Credit Card Debt (See Schedule)	
Accounts & Bills Payable	
Loans on Life Insurance Policies	
Federal & State Income Taxes	
Rents & Interest Due	
Real Estate Taxes Due but Unpaid	
Other Liabilities Due Within 1 Year	

TOTAL CURRENT LIABILITIES

LONG TERM LIABILITIES

Mortgages on Real Estate (See Sched)	
Notes Payable (Individuals) (See Sched)	
Notes Payable to Banks Other than	
Mortgages (See Sched)	
All Other Long Term Debts (Describe):	

TOTAL LONG TERM LIABILITIES

TOTAL LIABILITIES

NET WORTH

TOTAL FIXED ASSETS

TOTAL ASSETS

TOTAL LIABILITIES & NET WORTH

SCHEDULE OF LIFE INSURANCE

<u>Company</u>	<u>FACE VALUE OF POLICY</u>		<u>BENEFICIARY</u>	<u>CASH SURRENDER VALUE</u>	<u>LOANS AGAINST POLICY</u>
TOTALS					

SCHEDULE OF SECURITIES OWNED (INCLUDING U S GOVERNMENT BONDS)

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

SCHEDULE OF REAL ESTATE OWNED

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

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

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

SCHEDULE OF CREDIT CARD DEBT

<u>Description of Credit Card</u>	<u>Current Credit Card Balance</u>	<u>To Whom Payable:</u>	<u>Current Payment Amount</u>
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

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

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

Yearly Expense Projection

Federal & State Income Tax	<input type="text"/>
Mortgage Payments	<input type="text"/>
Rent	<input type="text"/>
Insurance Premiums	<input type="text"/>
Total Credit Card Payments	<input type="text"/>
Other Expenses	<input type="text"/>
Total Yearly Expenses	<input type="text"/>

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