



Balance Sheet

As Of \_\_\_\_\_

**ASSETS**

**LIABILITIES**

Cash in this Bank (including money market account, CDs)		Notes Payable to this Bank Secured	
		Notes Payable to this Bank unsecured	
Cash in other Financial Institutions (List)( including money market accounts, CD)		Notes Payable to Others (Schedule E)	
		Secured	
		Unsecured	
		Accounts Payable (including credit cards)	
		Margin Accounts	
		Notes Due: Partnership (Schedule D)	
Readily Marketable Securities (Schedule A1)		Taxes Payable	
Non-Readily Marketable Securities (Schedule A2)		Mortgage Debt (Schedule C1)	
Accounts and Notes Receivable		Invetment Debt (Schedule C2)	
Net Cash Surrender Value of Life Insurance (Schedule B)		Life Insurance Loans (Schedule B)	
Residential Real Estate (Schedule C1)		Other Liabilities (List)	
Real Estate Investments (Schedule C2)			
Partnerships / PC Interests (Schedule D)			
IRA, Keogh, Profit-Sharing & Other Vested Retirement Accts.			
Deferred Income (number of years deferred)			
Personal Property (including automobiles)			
Other Assets (List)			
		<b>TOTAL LIABILITIES</b>	
		<b>NET WORTH</b>	

<b>CONTINGENT LIABILITIES</b>	Yes	No	Amount
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have any outstanding letters of credit or surety bonds?	<input type="checkbox"/>	<input type="checkbox"/>	
Are there any suits or legal actions pending against you?	<input type="checkbox"/>	<input type="checkbox"/>	
Are you contingently liable on any lease or contract?	<input type="checkbox"/>	<input type="checkbox"/>	
Are any of your tax obligations past due?	<input type="checkbox"/>	<input type="checkbox"/>	
What would be your total estimated tax liability if you were to sell your major assets?	<input type="checkbox"/>	<input type="checkbox"/>	
If yes for any of the above, give details:	<input type="checkbox"/>	<input type="checkbox"/>	

**Schedule A1 - READILY MARKETABLE SECURITIES** (including U.S. Governments and Municipals)

No. of Shares (Stock) or Face Value (Bonds)	Description	Owners	Where Held	Cost	Current Market Value	Pledged	
						Yes	No
Total							

**Schedule A2 - NON-READILY MARKETABLE SECURITIES** (closely held, thinly traded, or restricted stock)

No. of Shares (Stock) or Face Value (Bonds)	Description	Owners	Where Held	Cost	Current Market Value	Pledged	
						Yes	No
Total							



**Please Answer The Following Questions:**

- 1 Income tax returns filed through (date): \_\_\_\_\_ Are any returns currently being audited or contested?  Yes  No  
If yes, what year(s)? \_\_\_\_\_
- 2 Have (either of) you or any firm in which you were a major owner ever declared bankruptcy?  Yes  No  
If yes, please provide details: \_\_\_\_\_
- 3 Have you drawn a will?  Yes  No  
If yes, please furnish the name of the executor(s) and year will was drawn: \_\_\_\_\_
- 4 Number of dependents (excluding self) and relationship to applicant: \_\_\_\_\_
- 5 Did you include two years federal and state tax returns?  Yes  No
- 6 Do (either of) you have a line of credit or unused credit facility at any other institution(s)?  Yes  No  
If so, please indicate where, how much and name of bank: \_\_\_\_\_
- 7 Do you anticipate any substantial inheritances?  Yes  No  
If yes, please explain: \_\_\_\_\_

**Representations and Warranties**

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned agrees to notify you 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 (or their) obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the credit worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you 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 you shall be your property.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

Submission of this financial statement and information contained herein constitutes a request for credit in the amount of

\$ \_\_\_\_\_ for the purpose of \_\_\_\_\_

I intend to apply for individual credit

\_\_\_\_\_  
Your Signature

\_\_\_\_\_  
Date

We intend to apply for joint credit

\_\_\_\_\_  
Date

\_\_\_\_\_  
Your Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Joint Applicant's Signature