

PERSONAL FINANCIAL STATEMENT

Submitted to: **LEGENDS BANK**

DATE: _____

IMPORTANT: READ THESE DIRECTIONS BEFORE COMPLETING THIS STATEMENT

If you are applying for individual credit in your own name and are relying on your own income, or assets and not the income or assets of another person as the basis for repayment of the credit requested or if this statement relates to your guaranty of the indebtedness of other person(s), firm(s), or corporation(s), complete only Sections 1, 3, and 4.

If you are applying for individual credit but are relying on the income from alimony, child support, or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, complete all Sections. Provide information in Section 2 about the person whose alimony, child support, maintenance payments or assets you are relying upon. Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Section 1- Individual Information	Section 2- Other Party Information
Name _____	Name _____
Social Security # _____	Social Security # _____
Address _____	Address _____
City, State & Zip _____	City, State & Zip _____
Date of Birth _____	Date of Birth _____
Pos./Occupation _____	Pos./Occupation _____
Phone Number _____	Phone Number _____
Length of Emp. _____	Length of Emp. _____

	Yes	No	
***Have (either of) you or any firm in which you were a major owner ever declare bankruptcy or settled any debts for less than the amounts owed? If yes, please provide details to the officer.	<input type="checkbox"/>	<input type="checkbox"/>	
***Are (either of) you a defendant in any suit or legal action?	<input type="checkbox"/>	<input type="checkbox"/>	
***Are (either of) you presently subject to any unsatisfied judgements to tax liens?	<input type="checkbox"/>	<input type="checkbox"/>	
***When, if ever, have (either of) you been audited by the IRS?	<input type="checkbox"/>	<input type="checkbox"/>	

Section 3- Statement of Financial Condition

Assets <small>(Do not include assets of doubtful value)</small>	Individual	Joint	Liabilities	Individual	Joint
Cash, Checking & Savings, CD's- See Schedule A			Notes Payable to banks & others- see Schedule H		
U.S. Gov't & marketable securities- See Schedule B			Due to Brokers		
Non-marketable securities - see Schedule C			Amounts Payable to others- secured		
Securities held by broker in margin accounts			Amounts payable to others- unsecured		
Restricted, control or margin account stocks			Accounts & Bills due		
Real estate owned- see Schedule D			Unpaid Income Tax		
Accounts, loans, & notes receivable			Other unpaid taxes & Interest		
Automobiles			Real estate mortgages payable-see Schedule D&H		
Cash surrender value-life insurance - see Schedule E					
Vested int. in deferred compensation/profit sharing plans see Schedule F					
Business Ventures- see Schedule G					
Other Assets/personal property must itemize Schedule H					
Total Assets			Total Liabilities		

Total Net Worth	
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Section 4- Annual Income for Year Ended _____

Annual Income	Individual (\$)	Joint (\$)	Annual Expenditures	Individual (\$)	Joint (\$)	Contingent Liabilities Estimated Amounts	Individual (\$)	Joint (\$)
Salary, bonuses, & comm.			Mortgage/rental payments			Do you have any... IF NO ENTER "0"		
Dividends & interest			Real Estate taxes & assessments			Contingent liabilities (as endorser, co-maker, guarantor?)		
Real Estate income			Taxes-federal, state & local			On Leases, or contracts?		
Other income			Insurance payments			Involvement in pending legal action?		
			Other payments (credit cards, auto)			Contested income tax liens?		
			Alimony, child support			Any est. capital gains tax on the unrealized asset appreciation?		
			Other Expenses			Other special debt or circumstances? IF "yes" to any questions, please consult with your loan officer		
Total Annual Income			Total Annual Exp.			Total Contingent Liabilities		

SCHEDULE A- CASH, CHECKING AND SAVINGS ACCOUNTS, CD'S, MONEY MARKET FUNDS, ETC.

NAME OF FINANCIAL INSTITUTION	TYPE OF ACCOUNT	OWNER	JOINT	IF PLEDGED, TO WHOM?	BALANCE
TOTAL					

SCHEDULE B- U.S. GOVERNMENT & MARKETABLE SECURITIES

# OF SHARES OR FACE VALUE OF BONDS	DESCRIPTION	IN NAME OF	ARE THESE REGISTERED, PLEDGED, OR HELD BY OTHERS?	EXCHANGES WHERE TRADED	MARKET VALUE
TOTAL					

SCHEDULE C- NON-MARKETABLE SECURITIES

NUMBER OF SHARES	DESCRIPTION	IN NAME OF	ARE THESE REGISTERED, PLEDGED, OR HELD BY OTHERS?	METHOD OF VALUATION	VALUE
TOTAL					

SCHEDULE D- INVESTMENTS IN REAL ESTATE

DESCRIPTION/LOCATION OF REAL ESTATE INVEST.	JOINT	DATE OF ORIGINAL INVESTMENT/ AMT	% OWNED BY YOU	MARKET VALUE OF YOUR % OF INVEST.	MORTGAGE OWED TO	MONTHLY PMT	MORTGAGE MATURITY DATED	PRESENT BALANCE
TOTALS								

SCHEDULE E- LIFE INSURANCE CARRIED, INCLUDING GROUP INSURANCE

NAME OF INSURANCE CO.	OWNER OF POLICY	BENEFICIARY & RELATIONSHIP	FACE AMOUNT	POLICY LOANS	CASH SURRENDER VALUE
TOTALS					

SCHEDULE F- VESTED INTEREST IN DEFERRED COMPENSATION/PROFIT SHARING PLANS

COMPANY NAME	% VESTED	ACCOUNT NUMBER	MANNER OF PAYOUT (Annuity, lump sum, etc).	DISTRIBUTION DATE	BENEFICIARY	AMOUNT
TOTAL						

SCHEDULE G- BUSINESS VENTURES

LIST NAMES & ADDRESS OF ANY BUSINESS VENTURE YOU'RE A PRINCIPAL PARTNER OF	YOUR POSITION/TITLE IN THE BUSINESS	LINE OF BUSINESS	YEARS IN BUSINESS	TOTAL ASSETS LISTED IN SECTION 3	YOUR % OF OWNERSHIP	NET WORTH OF BUSINESS	PRESENT NET VALUE OF YOUR INVESTMENT
TOTALS							

SCHEDULE H- LOANS OWING BANKS, BROKERS, FINANCE COMPANIES, AND OTHERS (MASTERCARD, VISA, ETC.)

OWING TO	JOINT	DATE OF ORIGINAL BORROWING/ AMT	PRESENT BALANCE	DUE DATE	SECURED BY	DATE OF FINAL PAYMENT	MONTHLY PAYMENT
TOTAL							

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 guaranty of the undersigned. The undersigned acknowledges and understands that you are relying on the information provided herein in deciding ot grant or continue credit or to accept a guaranty thereof. Each of the undersigned represents, warrants, and certifies that (1) the information provided herein is true, correct and complete and gives a correct and complete showing of the financial condition of the undersigned, (2) the undersigned has no liabilities direct, indirect or contingent except as set forth in this statement, and (3) legal and equitable title to all assets listed herein is in the undersigned's sole name, except as may be herein otherwise noted. 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. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein, and to determin ethe credit-worthiness of the undersigned and the undersigned hereby authorizes all persons of whom you make such inquiries to respond thereto in full. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned.

Submitted by: _____
 Primary Applicant

 Joint Applicant

Date Submitted: _____