



# Central Bank

Confidential Personal  
Financial Statement as of:

This is a joint application for credit: INITIALS \_\_\_\_\_

APPLICANT _____	SOCIAL SECURITY NUMBER _____	DATE OF BIRTH _____
CO-APPLICANT _____	SOCIAL SECURITY NUMBER _____	DATE OF BIRTH _____

This is an individual application for credit: INITIALS \_\_\_\_\_

APPLICANT _____	SOCIAL SECURITY NUMBER _____	DATE OF BIRTH _____
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RESIDENCE ADDRESS _____	EMAIL ADDRESS _____	RESIDENCE PHONE NUMBER _____
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BUSINESS ADDRESS _____	EMAIL ADDRESS _____	BUSINESS PHONE NUMBER _____
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ASSETS		✓ If Held Jointly	(Omit Cents)
CASH (Schedule 1)	In This Bank		
	In Other Institutions		
SECURITIES (Schedule 2)	Marketable		
	Not Publicly Traded		
ACCOUNTS RECEIVABLE			
AUTOMOBILES/BOATS (Schedule 3)			
NET CASH VALUE OF INS. & ANNUITIES (Sch. 4)			
REAL ESTATE (Schedule 8)	Residence		
	Other Wholly-Owned R/E		
	Partial Ownership in R/E		
EQUIPMENT & OTHER BUSINESS ASSETS			
IRA/401K/RETIREMENT PLANS (Schedule 5)			
INVESTMENT IN BUSINESS (Book Equity \$; Sch. 6)			
PERSONAL PROPERTY			
OTHER ASSETS			
TOTAL ASSETS			

LIABILITIES		(Omit Cents)
MORTGAGES PAYABLE (Schedule 8)	I. Residence Including Home Equity	
	II. Other Owned R/E	
	III. Partially Owned R/E	
NOTES PAYABLE (Schedule 7)	To This Bank	
	Other Notes Payable	
	Automobiles/Boats (Schedule 3)	
TAXES PAYABLE	Income Taxes	
	Other Taxes	
ACCOUNTS PAYABLE		
CREDIT CARD BALANCES		
OTHER LIABILITIES		
TOTAL LIABILITIES		
NET WORTH (Assets less Liabilities)		
TOTAL LIABILITIES & NET WORTH		

Are any of these assets held in Trust? Yes No If yes, name of trust \_\_\_\_\_

The financial and supporting schedules, which are submitted to you for the purpose of obtaining credit from you, present a true, complete and correct statement of my financial condition as of the date shown. I understand that misrepresenting information on this statement is a criminal offense under federal law punishable by a fine and/or imprisonment.

I will notify you in writing of any material unfavorable change in my financial condition. You are authorized to contact any appropriate third parties for the purpose of verifying any stated information herein or at any time furnished by me to you, and obtaining credit information at any time from any of my creditors and or credit reporting agencies. This financial statement and any other information furnished to you shall be your property. You are authorized to answer questions about your credit experience with me.

APPLICANT'S SIGNATURE _____	DATE _____	CO-APPLICANT'S SIGNATURE _____	DATE _____
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SOURCE OF INCOME		
Alimony, child support or maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying this obligation. Do not include income of co-applicant unless joint application or such income is to be considered as a basis of repayment.		
	APPLICANT	CO-APPLICANT
Salary (annual) .....		
Place of employment.....		
Dividends and/or bond interest .....		
Real estate income (net) .....		
Other items (itemize) .....		
Bonus and/or commissions .....		
<b>TOTAL INCOME</b>		

CONTINGENT LIABILITIES	
Do you have any contingent liabilities? If so, describe.	
	Amount
As endorser, co-maker or guarantor?	
On leases or contracts?	
Legal claims	
Other special debt	
Amount of contested income tax liens	

	APPLICANT		CO-APPLICANT	
Have you ever gone through bankruptcy or had a judgment against you?	Yes	No	Yes	No
Are any assets pledged or debts secured except as shown?	Yes	No	Yes	No
Are you responsible for alimony or child support payments?	Yes	No	Yes	No
Are you a defendant in any suit or legal action?	Yes	No	Yes	No
Are you presently subject to any unsatisfied judgment or tax liens?	Yes	No	Yes	No

SCHEDULE 1 – DEPOSIT ACCOUNTS						
TYPE OF ACCOUNT	NAME & LOCATION WHERE HELD	BALANCE	OWNER	ACCOUNT NUMBER	RESTRICTED YES OR NO?	
TOTAL THIS BANK				TOTAL IN OTHER INSTITUTIONS		

SCHEDULE 2 – STOCKS AND BONDS								
NAME OF ISSUER	WHERE TRADED	SHARES ON PAR	MARKET PER SHARE	MARKET VALUE	COST	PLEGDED? YES OR NO	RESTRICTED? YES OR NO	REGISTERED IN THE NAME OF
TOTAL MARKETABLE						TOTAL NOT PUBLICLY TRADED		

\*RESTRICTED\* MEANS TRADING OF THE SECURITY IS SUBJECT TO LIMITATIONS DUE TO LETTER, LEGEND OR CONTROL.

SCHEDULE 3 – AUTOMOBILES/BOATS						
YEAR, MAKE, MODEL	PRESENT VALUE	EST. MILEAGE	LIEN HOLDER	AMOUNT OF LIEN	MONTHLY PAYMENT	
TOTAL TO PAGE 1					TOTAL TO PAGE 1	

SCHEDULE 4 – LIFE INSURANCE AND ANNUITIES (Including employer provided)							
COMPANY	FACE AMOUNT	BENEFICIARY	CASH VALUE	POLICY LOAN	NET CASH VALUE	INSURED	PLEGDED? YES OR NO
TOTAL TO PAGE 1							

SCHEDULE 5 – IRA / 401(K) / RETIREMENT PLAN*							
TRUSTEE OR PLAN ADMINISTRATOR	TYPE OF ACCOUNT	BENEFICIARY	BALANCE / VALUE	PLAN LOAN	NET PLAN VALUE	IN NAME OF	ACCESS DATE

\*INCLUDES I.R.A. ACCOUNTS, KEOGH, 401(K), FULLY VESTED BENEFIT PLANS, ETC.

TOTAL TO PAGE 1

SCHEDULE 6 – INVESTMENT IN BUSINESS						
BUSINESS NAME	% OWNED	TITLE	NATURE OF BUSINESS	ASSETS (applicant's % in \$)	LIABILITY (applicant's % in \$)	BOOK EQUITY (applicant's % in \$)

TOTAL TO PAGE 1

SCHEDULE 7 – NOTES PAYABLE (Exclude auto loans list in Schedule 3 and mortgages listed in Schedule 8)							
DUE TO	ORIGINAL AMOUNT	PRESENT BALANCE	RATE	MATURITY	PAYMENT AMOUNT	PAYMENT FREQUENCY	COLLATERAL**

TOTAL TO PAGE 1

\*\*IF YOU ARE A COMAKER, LIST THE LOAN IN THIS SCHEDULE AND STATE THE BORROWER'S NAME IN THIS COLUMN.

SCHEDULE 8 – REAL ESTATE OWNED (Including partnership interests)									
ADDRESS, BUILDING TYPE	YEAR ACQUIRED	ORIGINAL COST	MARKET VALUE	RELATED DEBT (Mark "***" by amount if not personally liable)					MONTHLY INCOME
				PRESENT BALANCE	LIENHOLDER	MATURITY	RATE	MONTHLY PAYMENTS	
<b>I. RESIDENCE</b>									
									N/A
									N/A
TOTALS TO PAGE 1				<input type="text"/>	<input type="text"/>				

<b>II. OTHER 100% OWNED REAL ESTATE (Include Rental Properties)</b>									
TOTALS TO PAGE 1				<input type="text"/>	<input type="text"/>				

<b>III. OTHER PARTIALLY OWNED REAL ESTATE (Show your percentage in dollars.)</b>									
TOTALS TO PAGE 1				<input type="text"/>	<input type="text"/>				