



PERSONAL FINANCIAL STATEMENT

Purpose _____ Secured/Unsecured _____

Loan Amount _____ Term (# of mos.) _____

Describe Proposed Collateral: (If applicable) _____

- If you are applying for individual unsecured credit in your own name and relying solely on your own income or assets as the basis of repayment, complete Sections A & D. Complete Section C if request is secured.
- If you are applying for joint credit with another person and request is secured credit, fill out all sections. **Please initial here:** _____(applicant) _____(co-applicant)
- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment for the credit request, fill out all sections.

For the purpose of obtaining credit from time to time with the Bank, the following statement and information are furnished as complete, true, and accurate statement of the financial condition of the undersigned on _____, 20____. All amounts are rounded to the nearest \$100.00.

A. APPLICANT			B. CO-APPLICANT		
Full Name			Full Name		
Street Address			Street Address		
City/State/Zip			City/State/Zip		
Since	Own	Rent \$	Since	Own	Rent \$
Previous Address (If less than 5 years at present)			Previous Address (If less than 5 years at present)		
City/State/Zip			City/State/Zip		
Social Security #		Date of Birth	Social Security #		Date of Birth
Phone: Residence		Work	Phone: Residence		Work
Employer			Employer		
Address			Address		
Position/Title		Since	Position/Title		Since
Previous Employer			Previous Employer		
Position/Title		How Long	Position/Title		How Long
Personal Reference Name		Address	Phone		
Dependents/Include Self			Dependents/Include Self		
C. Marital Status* <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated <small>* Do not provide this information if your application is for individual, unsecured credit</small>			C. Marital Status* <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated		
D. ASSETS		Whole Dollars	LIABILITIES		Whole Dollars
Cash (Schedule 1)			Short Term Notes Due Financial Institutions (Schedule 7)		
Securities (Schedule 2)			Short Term Notes Due to Others (Schedule 7)		
Mortgages and Contracts Held by You (Schedule 4)			Credit Accounts and Bills Due (Schedule 8)		
Homestead (Schedule 5)			Insurance Loans (Schedule 3)		
Other Real Estate (Schedule 5)			Installments Loans and Contracts (Schedule 7)		
Profit Sharing, Pension & Retirement Accts. (Schedule 6)			Mortgages on Home (Schedule 5)		
Automobiles (Describe)			Mortgages on Other Real Estate (Schedule 5)		
			Other Liabilities (Describe)		
Personal Property					
Other Assets (Describe)					
			Total \$		
Total \$			(Total Assets Less Total Liabilities)		Net Worth \$

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. Please contact your Banker if you need assistance with completing these schedules. Round all amounts to the nearest \$100.

ANNUAL GROSS INCOME	APPLICANT	CO-APPLICANT	PLEASE ANSWER EACH QUESTION (YES or NO)	APP.	CO-APP.
Salary			Are you a Co-Maker, Endorser, or Guarantor of any other person's debt?		
Bonuses/Commissions			Are you a defendant in any suit or legal action?		
Dividends/Interest			Have you ever gone through bankruptcy or had a judgement against you in the last 10 years?		
Net Real Estate Income			Are you obligated to make alimony support or maintenance payments? To whom _____ Amt/mo _____		
Other (List)			Have you applied for or received credit from First Security Bank?		
Total			Is any income listed likely to be reduced before the credit request is paid off?		

SCHEDULE 1 / CASH, CHECKING, SAVINGS AND CERTIFICATES

Name of Bank or Financial Institution	Type of Account	Account #	Account Balance
Total \$			

SCHEDULE 2 / SECURITIES OWNED

Par Value or No. of Shares	Description	Name of Broker	Registered in Name (s) of	Listed or Unlisted	Current Market Value
Total \$					

SCHEDULE 3 / LIFE INSURANCE

Insurance Company	Insured	Beneficiary	Face Value of Policy	Cash Value of Policy	Loans
Total \$					

SCHEDULE 4 / RECEIVABLES DUE ON MORTGAGES AND CONTRACTS I OWN

Name of Debtor	Description of Property or Second Lien	First Lien	Date of Maturity	Repayment Terms	Balance Due
				per	
				per	
				per	
Total \$					

SCHEDULE 5 / REAL ESTATE OWNED

Property Description	Name of Creditor	Year Acquired	Purchase Price	Mortgage Balance	Date of Maturity	Repayment Terms	Current Market Value
						per	
						per	
						per	
						per	
						per	
Total \$							

Please list names of all owners: _____
 Insurance Co. _____ Agent _____

SCHEDULE 6 / PROFIT SHARING AND IRA ACCOUNTS

Name of Company	Type of Account	Account Balance Vested	Current Value	Loans
Total \$				

SCHEDULE 7 / INSTALLMENTS, CREDIT LINES AND NOTES

Name of Creditor	Collateral	Date of Maturity	Repayment Terms	Balance Due
			per	
			per	
			per	
			per	
Total \$				

SCHEDULE 8 / CREDIT ACCOUNTS, BILLS DUE, ALIMONY/CHILD SUPPORT, DAYCARE, etc.

Name of Company	Repayment Terms	Balance Due
	per	
	per	
	per	
	per	
	per	
Total \$		

You certify that the information provided in this statement is true and correct. So long as you owe any sums to the Bank, you agree to give the Bank prompt written notice of any material change in your financial condition and upon request, you agree to provide the Bank with an updated personal financial statement. The Bank is authorized to retain this personal financial statement whether or not credit is approved and is further authorized to verify your credit and employment history or any other information in this statement. This application does not obligate the Bank to make any loan even if you meet the normal standards the Bank considers in determining whether to approve or deny the application.

Applicant's Signature _____ Date _____ Co-Applicant's Signature _____ Date _____

Interview: In Office Telephone Mail DI Ratio _____ % Calculation: