



Personal Financial Statement and Certification As Of \_\_\_\_\_

This is a(n) <input type="checkbox"/> Individual <input type="checkbox"/> Joint Financial Statement											
APPLICANT (NAME)					CO-APPLICANT (NAME)						
Home Address					Home Address						
Email Address					Email Address						
Position or Occupation					Position or Occupation						
Business Name					Business Name						
Business Address					Business Address						
Home Phone No.		Social Security No.		Date of Birth		Home Phone No.		Social Security No.		Date of Birth	
Complete only if: for joint or secured credit or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested.											
Applicant		<input type="checkbox"/> Married		<input type="checkbox"/> Separated		<input type="checkbox"/> Unmarried (including single, divorced, and widowed)					
Co-Applicant		<input type="checkbox"/> Married		<input type="checkbox"/> Separated		<input type="checkbox"/> Unmarried (including single, divorced, and widowed)					
<b>CONTINGENT LIABILITIES</b>								<b>YES</b>	<b>NO</b>	<b>AMOUNT</b>	
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation or partnership?										\$	
Do you have any outstanding letters of credit or surety bonds?											
Are there any suits or legal actions pending against you?											
Are you contingently liable on any lease or contract?											
Are any of your tax obligations past due?											
Are you obligated to pay alimony and/or child support?											
What would be your total estimated tax liability if you were to sell your major assets?											
If yes for any of the above, give details:											
<b>Please Answer the Following Questions:</b>								<b>YES</b>	<b>NO</b>	<b>AMOUNT</b>	
1. Income Tax returns filed through (Year):											
Are any returns currently being audited or contested? If so, what year?											
2. Have (either of) you or any firm in which you were a major owner ever declared bankruptcy?											
If Yes, please provide details:											
3. Do (either of) you have a line of credit or unused credit facility at any other institution?											
If so, please indicate where, how much and name a of banker.											

REPRESENTATIONS AND WARRANTIES

The information contained in the statement is provided to induce Local Bank 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 Local Bank is relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty thereof. Each of the undersigned represents, warrants, and certifies that the information provided herein is true, correct, and complete. Each of the undersigned agrees to notify Local Bank 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 the 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 obligations to Local Bank. In the absence of such notice or a new full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fails to notify Local Bank as required above, or if any information herein should prove to be inaccurate or incomplete in any material respect, Local Bank may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. Local Bank is authorized to make all inquiries it deems 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 Local Bank any information they may have on the undersigned. Each of the undersigned authorizes Local Bank to answer questions about Local Bank's experience with the undersigned. As long as any obligation or guaranty of the undersigned to Local Bank 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 Local Bank shall be Local Bank's property. **THE UNDERSIGNED HAVE READ AND FULLY UNDERSTAND THE FOREGOING REPRESENTATIONS AND WARRANTIES.**

Your Signature: \_\_\_\_\_ Print Name: \_\_\_\_\_ Date: \_\_\_\_\_

Your Signature: \_\_\_\_\_ Print Name: \_\_\_\_\_ Date: \_\_\_\_\_

**YOU MAY APPLY FOR CREDIT INDIVIDUALLY OR JOINTLY WITH ANOTHER PARTY.**

Reflect in the statement your personal financial condition as well as the financial condition of your spouse if:

1. You are applying for credit jointly with your spouse, or
2. You are relying on your spouse's income or assets in requesting credit, or
3. You are providing this statement to support previously extended joint credit with your spouse.

Indicate (A) Applicant, (C) Co-Applicant, or (J) jointly held in the columns next to the assets and liabilities listed to indicate to whom the item applies.

<b>ASSETS</b>	<b>A, C, or J</b>	<b>AMOUNT</b>	<b>LIABILITIES AND NET WORTH</b>	<b>A, C, or J</b>	<b>AMOUNT</b>
Deposits In Banks & Other Financial Inst. (Sch. 1)			Accounts Payable		
Cash Value of Life Insurance (Sch. 2)			Loans of Life Insurance (Sch. 2)		
Notes and Accounts Receivable			Taxes Due - Income		
Marketable Stocks & Bonds (Sch. 3)			Loans Due Local Bank		
Stock in Closely Held Corporations (Sch. 4)			Liabilities of Proprietorships		
Assets of Proprietorships			Liabilities Of Partnerships/Joint Ventures		
Assets of Partnerships & Joint Ventures			Loans on Vehicles, Boats, Mach. & Equip. (Sch. 5)		
Vehicles, Boats, Machinery & Equipment (Sch. 5)			Loans on Real Estate (Sch. 6)		
Real Estate (Sch. 6)			Other Loans Payable (Sch. 9)		
Vested Interest in Pension/Retirement Accts. (Sch. 7)			Other Liabilities		
Other Assets (Sch. 8)					
			<b>Total Liabilities</b>		
			<b>Net Worth</b>		
<b>Total Assets</b>			<b>Total Liabilities &amp; Net Worth</b>		

Please complete all appropriate schedules. If space is inadequate, attach an additional sheet.

**Schedule 1**

**DEPOSIT ACCOUNTS**

Name of Bank: Savings and Loan, etc., and Location	Demand Deposits	Time Deposits	Name of Bank: Savings and Loan, etc., and Location	Demand Deposits	Time Deposits
			<b>TOTAL</b>		

**Schedule 2**

**LIFE INSURANCE**

Name of Person Insured	Face Amount	Cash Value	Policy Loans	Policy Assigned?	Name of Person Insured	Face Amount	Cash Value	Policy Loans	Policy Assigned?

**Schedule 3**

**MARKETABLE STOCKS AND BONDS (NYSE, AMES, NASDAQ)**

Description	Registered in Name of	To Whom Pledged	Date Acquired	Cost	Market Value

**Schedule 4 STOCK IN CLOSELY-HELD CORPORATIONS** (Please provide F/S if total value exceeds 10% of your Net Worth)

Name of Corporation	Stock in Name of	Number of Shares Owned	Value of Shares Owned	Annual Statement Date	Total Shares Outstanding	Stockholders Equity

**Schedule 5 VEHICLES, BOATS, MACHINERY, AND EQUIPMENT**

Description (include year, make, and model)	Year Acquired	Cost	Market Value	Loan Balance	Loan Payable To	Monthly Payment
						\$
						\$
						\$
						\$
						\$
						\$
						\$
						\$
						\$
						\$

**Schedule 6 REAL ESTATE**

Location & Description of Property (Include Dimensions or Acres)	Title in Name of	Cost	Market Value	Mortgage Balance	Mortgage Payable to
		Yr. Acquired			Monthly Payment
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$

**Schedule 7 VESTED INTEREST IN PENSION / RETIREMENT ACCOUNTS**

Description	Market Value

**Schedule 8 OTHER ASSETS (PERSONAL PROPERTY, FURNITURE, ETC.)**

Description	Value	To Whom Pledged

**Schedule 9 OTHER LOANS PAYABLE**

Name and Address of Lender	Collateral Pledged and Names of Co-makers or Endorsers	Original Date	Original Amount / Credit Limit	Loan Balance	Monthly Payments
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$

**\* IF YOU NEED ADDITIONAL SPACE, LIST AND DESCRIBE ON ATTACHMENT A (DEBT SCHEDULE WORKSHEET)\***

<b>SOURCE OF INCOME FOR YEAR ENDING _____.</b>	
<i>(Attach a copy of your most recent Income Tax Return, W2, or Most Recent Pay Stub)</i>	
Salaries – Yours - Joint Applicant, If Applicable	\$
Bonuses & Commissions	
Dividends	
Interest	
Net Profits from:	
Rental Property	
Proprietorships	
Partnerships	
Joint Ventures	
<b>Other Income:</b> (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)	
<b>TOTAL INCOME</b>	<b>\$</b>

**CREDIT DENIAL NOTICE.** If your gross revenues were \$1,000,000 or less in your previous fiscal year, or you are requesting trade credit, a factoring agreement, or similar types of business credit in this Commercial Loan Application, and if your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement please contact (Name, address, and telephone number of the person or office from which the statement of reasons can be obtained):

**Local Bank  
1635 McFarland Blvd N Suite 503  
Tuscaloosa, AL 35406  
205-894-8886**

Within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The notice that follows describes additional protections extended to you.

**EQUAL CREDIT OPPORTUNITY NOTICE:** The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract), because all or a part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

Federal Reserve, 1000 Peachtree Street N.E., Atlanta, GA 30309-4470, Phone: 404-498-7382

**FOR CLIENT'S RECORDS**