

# MAPLE CITY SAVINGS BANK, FSB

## *Personal Financial Statement*

† INDIVIDUAL STATEMENT

† JOINT STATEMENT

We intend to apply for joint credit. \_\_\_\_\_

(Applicant & Joint-Applicant Initials)

Applicant Name	Date of Birth	Social Security Number	Drivers License #/State
Joint-Applicant Name	Date of Birth	Social Security Number	Drivers License #/State
Address:	Years At Address	Home Phone	Cell Phone
Employer Name	Type of Business	Position/Title	Years in Job
Employer Address	Business Telephone Number		

**INCOME & EXPENDITURES STATEMENT** NOTE: Alimony, Child Support or separate Maintenance Payments need not be revealed unless you desire such income to be considered in evaluating credit worthiness. Submit separate schedule when appropriate.

CURRENT YEAR'S ESTIMATED INCOME			CURRENT YEAR'S ESTIMATED EXPENSES		
	APPLICANT	CO-APPLICANT		APPLICANT	CO-APPLICANT
Salary & Net Professional Income			Rent, Co-Op/Condo Maintenance or Mortgage Payments (Annual)		
Bonus & Commissions			Real Estate Taxes		
Interest and Dividends			Income Taxes (State & Federal)		
Net Real Estate Income			Interest & Principal payments on Loans		
Capital Gains (Losses)			Estimated Living Expenses		
Other Income – describe			Other Expenses – describe		
<b>TOTAL</b>			<b>TOTAL</b>		

**PERSONAL BALANCE SHEET**

<b>ASSETS</b>	<b>LIABILITIES</b>
Cash (Schedule 7)	Consumer Debt (Schedule 2)
Marketable Securities (Schedule 1)	Real Estate Mortgage, Personal (Schedule 3)
Retirement Accounts (Schedule 6)	Real Estate Mortgage, Investment (Schedule 3)
Real Estate, Personal (Schedule 3)	Loans against life insurance (Schedule 4)
Real Estate, Investment (Schedule 3)	Margin Loans (Schedule 2)
Cash Value Life Insurance (Schedule 4)	Other Liabilities
Other Assets (Schedule 5)	Contingent Liabilities
Other Investments (Schedule 6)	
<b>TOTAL ASSETS</b>	<b>TOTAL LIABILITIES</b>
	<b>NET WORTH</b> <b>(TOTAL ASSETS MINUS TOTAL LIABILITIES)</b>

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 acknowledges and understands 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 represents, warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify you immediately 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 fails 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 authorizes 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, you may obtain credit information at any time from any of my creditors and/or credit reporting agencies. This personal financial statement and any other financial or other information that the undersigned give you shall be your property. The undersigned also agrees that all funds advanced under this extension of credit will be used for business purposes.

Applicant Signature

Date

Joint-Applicant Signature

Date

<b>SCHEDULE 1</b>	<b>SECURITIES</b> <i>Stock and Bonds Registered and Traded on National Exchanges or Over the Counter, Treasury Bills, Municipal Bonds, Commercial Paper, Mutual Funds – Include Margin Loans with Brokerage Firms</i>					
	BONDS – FACE VALUE STOCKS – NUMBER OF SHARES	DESCRIPTION OF SECURITY	COST	MARKET VALUE	ANY SECURITIES PLEDGED? IF SO, TO WHOM?	BROKERAGE MARGIN LOAN

<b>SCHEDULE 2</b>	<b>CONSUMER DEBT AND INSTALLMENT CREDIT</b> <i>(indicate type as auto, credit card, etc.) (Use additional sheet if necessary)</i>				
	LENDER	COLLATERAL	RATE	TOTAL MONTHLY PAYMENT	TOTAL OUTSTANDING BALANCE

<b>SCHEDULE 3</b>	<b>PERSONAL OR INVESTMENT REAL ESTATE</b> <i>(Include second mortgages and equity lines) (Use additional sheet if necessary)</i>							
	PROPERTY ADDRESS/OWNER	PURCHASE		MARKET VALUE	CURRENT LOAN BALANCE	MONTHLY PAYMENT	RATE	LENDER
		DATE	PRICE					

<b>SCHEDULE 4</b>	<b>LIFE INSURANCE</b>					
	INSURANCE COMPANY	FACE AMOUNT OF POLICY	WHOLE LIFE OR TERM POLICY	BENEFICIARY	CASH SURRENDER VALUE, IF ANY	AMOUNT BORROWED

<b>SCHEDULE 5</b>	<b>OTHER ASSETS</b> <i>(List any items which you feel are significant enough to note; partnerships, investments, automobiles, airplanes, boats, etc.)</i>			
	ASSET	COST	MARKET VALUE	AMOUNT DUE

<b>SCHEDULE 6</b>	<b>OTHER INVESTMENTS</b> <i>(IRA's, Keogh's, etc.)</i>		
	INVESTMENT/CUSTODIAN	DATE ACQUIRED	MARKET VALUE

<b>Schedule 7</b>	<b>Cash in Checking and Savings Accounts, Certificates of Deposit, Money Market Funds.</b>		
	Name of Bank or Money Market Fund	DEPOSIT BALANCE	PLEGGED AS COLLATERAL?

- |  |          |            |           |
|--|----------|------------|-----------|
|  |          | <u>Yes</u> | <u>No</u> |
| 1) Have (either of) you or any firm in which you were a major owner ever declared bankruptcy?            |          | †          | †         |
| 2) Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation or partnership? | \$ _____ | †          | †         |
| 3) Are there any suits or legal actions pending against you?   | \$ _____ | †          | †         |
| 4) Income taxes are filed through (date): _____ . Are any returns currently being audited or contested?  |          | †          | †         |
| 5) Do you have any outstanding letters of credit or surety bonds?  | \$ _____ |            |           |
| 6) Are you obligated to pay alimony, child support or separate maintenance payments? Describe: _____     |          | †          | †         |