

# PERSONAL FINANCIAL STATEMENT

Submitted to: \_\_\_\_\_ 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 related 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, or separate maintenance payments or income or assets you are relying on. 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 (type or print)	Section 2 - Other Party Information (type or print)
Name	Name
Social Security #                      Date of Birth	Social Security #                      Date of Birth
If US Person: Driver's License # State ID # Other:	If US Person: Driver's License # State ID # Other:
Issued By	Issued By
Date Issued                      Date Expires	Date Issued                      Date Expires
If Non US Person: Driver's License # Passport # Other:	If Non US Person: Driver's License # Passport # Other:
Issued By	Issued By
Date Issued                      Date Expires	Date Issued                      Date Expires
Physical Address	Physical Address
City, State, & Zip	City, State, & Zip
Position or Occupation	Position or Occupation
Business name	Business name
Business address	Business address
City, State, & Zip	City, State, & Zip
Length at present address	Length at present address
Length of employment	Length of employment
Res. Phone                      Bus. Phone	Res. Phone                      Bus. Phone

Have (either of) you or any firm in which you were a major owner ever declared bankruptcy, or settled any debts for less than the amount owed? If yes, please provide details on a separate sheet.  Yes       No

Are (either of) you a defendant in any suit or legal action?  Yes       No

Are (either of) you presently subject to any unsatisfied judgements to tax liens?  Yes       No

When, if ever, have (either of) you been audited by the IRS?

**Section 3 - Statement of Financial Condition as of \_\_\_\_\_**

Assets (Do not include assets of doubtful value)	In dollars (omit cents) [Individual]	[Joint]	If joint, with whom	Liabilities	In dollars (omit cents) [Individual]	[Joint]	If joint, with whom
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 interest in deferred compensation/Profit - sharing plans- See Schedule F								
Business ventures - See Schedule G								
Other assets/personal property itemize - See Schedule G if applicable								
						Total Liabilities		
						Net Worth		
<b>Total Assets</b>						<b>Total Liabilities &amp; Net Worth</b>		

**Section 4 - Annual Income For Year Ended**

Annual Income	Individual		Annual Expenditures	Individual		Contingent Liabilities Estimated Amounts	Individual	
	Individual	Joint		Individual	Joint		Individual	Joint
Salary, bonuses & commissions			Mortgage/rental payments			Do you have any... Yes No		
Dividends & interest			Real estate taxes & assessments			Contingent liabilities (as Endorser, co-maker or grantor)?		
Real estate income			Taxes - federal, state & local			(On leases? On Contracts?)		
Other income (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.)			Insurance Payments			Involvement in pending legal actions?		
			Other contract payments car payments, charge cards, etc.			Contested income tax?		
			Alimony, child support, maintenance			Any estimated capital gains tax on the unrealized asset appreciation?		
			Other expenses			Other special debt or circumstances?		
<b>Total Income</b>			<b>Total Expenditures</b>			If "yes" to any question(s) describe:		
						<b>Total Contingent Liabilities</b>		

**SCHEDULE A - CASH, CHECKING AND SAVINGS ACCOUNTS, CERTIFICATES OF DEPOSIT, MONEY MARKET FUNDS, ETC.**

Name of Financial Institution	Type of Account	Owner	(J)	If pledged, to Whom?	Balance

**SCHEDULE B - U.S. GOVERNMENT & MARKETABLE SECURITIES (Use additional sheet if necessary)**

Number of Shares or Face Value of Bonds	Description	In Name of	Are these Registered, Pledged, or Held by Others?	Market Value	Exchanges Where Traded

**SCHEDULE C - NON-MARKETABLE SECURITIES (Use additional sheet if necessary)**

Number of Shares	Description	In Name of	Are these Registered, Pledged, or Held by Others?	Market Value	Method of Valuation

**SCHEDULE D - INVESTMENTS IN REAL ESTATE (Use additional sheet if necessary)**

Description/Location of Real Estate Investment	(J)	Date of Original Investment/Amount	% Owned By You	Market Value of Your % of Investment	Present Balance	Monthly Payment	Mortgage Due Date	Mortgage Owed to

**SCHEDULE E - LIFE INSURANCE CARRIED, INCLUDING GROUP INSURANCE**

Name of Insurance Company	Owner of Policy	Beneficiary and Relationship	Face Amount	Policy Loans	Cash Surrender Value

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

% Vested	Company Name	Account Number	Manner of Payment (Annuity, Lump Sum, etc.)	Distribution Date	Beneficiary	Amount

<b>SCHEDULE G - BUSINESS VENTURES</b> (Use additional sheet if necessary)							
List Name and Address of Any Business Venture in which You Are a Principal or Partner	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

<b>SCHEDULE H - LOANS OWING BANKS, BROKERS, FINANCE COMPANIES, AND OTHERS (MASTERCARD, VISA, ETC.)</b>						
Owing to (Acct. No.)	(J)	Date of Original Borrowing/Amount	Present Balance	Monthly Payment	Date of Final Payment	Secured By

This information contained in this statement is provided to induce Guaranty 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 Guaranty 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 (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 Guaranty 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 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 Guaranty Bank. In the absence of such notice or a new and full written statement this should be considered as a continuing statement and substantially correct. Guaranty Bank is authorized to make all inquiries they deem necessary to verify the accuracy of the information contained herein, and to determine the credit-worthiness of the undersigned and the undersigned hereby authorizes all persons of whom Guaranty Bank makes such inquiries to respond thereto in full. Each of the undersigned authorizes Guaranty Bank to answer questions about their credit experience with the undersigned.

Date Signed \_\_\_\_\_ Signature (Individual) \_\_\_\_\_

Date Signed \_\_\_\_\_ Signature (Individual) \_\_\_\_\_

<b>For Bank Use Only</b>		
Name, physical address, date of birth, and TIN matches credit report information for all borrowers?	Yes	No
If no, how were discrepancies resolved?		