



# PERSONAL FINANCIAL STATEMENT

CONFIDENTIAL

If you are applying for an individual account in your own name or offering only your own personal guaranty, please only include your income and assets and not those of other individuals. If you are applying for joint credit or offering a joint and several guaranty, include all information on both yourself and the co-maker below and certify to this fact by signing on page 5. If you rely on income from alimony, child support or separate maintenance or on the income or assets of another person as the basis for repayment of the credit request or to support your guaranty, please provide information regarding this person to the extent of which you will be relying on their income or assets.

## 1 APPLICANT INFORMATION

### Applicant Information

Name \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

Home Phone \_\_\_\_\_

Business Name \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

Business Phone \_\_\_\_\_

### Co-Maker Information

Name \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

Home Phone \_\_\_\_\_

Business Name \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

Business Phone \_\_\_\_\_

## 2 SOURCES OF INCOME, EVEN DOLLARS (\$)

	APPLICANT	CO-MAKER
Salary	\$ _____	_____
Bonus/Commissions	_____	_____
Dividends	_____	_____
Real Estate Income	_____	_____
Other* (please itemize)	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
Total	\$ _____	_____

\*Alimony, child support or separate maintenance payments need not be disclosed unless relied upon as a basis for extension of credit.

### Contingent Liabilities

As endorser, co-maker or guarantor	\$ _____	_____
On leases	_____	_____
Legal claims	_____	_____
Provision for Federal Income Taxes	_____	_____
Other	_____	_____
Total	\$ _____	_____

3	ASSETS, EVEN DOLLARS (\$)	APPLICANT ONLY	CO-MAKER ONLY	JOINT	TOTAL
	Cash on Hand and in Banks (Schedule A)	\$ _____	_____	_____	_____
	US Government Securities (Schedule B)	_____	_____	_____	_____
	Listed Securities (Schedule B)	_____	_____	_____	_____
	Unlisted Securities (Schedule B)	_____	_____	_____	_____
	Other Equity Interests (Schedule B)	_____	_____	_____	_____
	Accounts & Notes Receivable	_____	_____	_____	_____
	Real Estate Owned (Schedule C)	_____	_____	_____	_____
	Mortgage & Land Contracts Rec. (Schedule D)	_____	_____	_____	_____
	Cash Value Life Insurance (Schedule E)	_____	_____	_____	_____
	Retirement Accounts	_____	_____	_____	_____
	Vehicles	_____	_____	_____	_____
	Other Assets (please itemize)	_____	_____	_____	_____
	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
	Total Assets	\$ _____	_____	_____	_____

4	LIABILITIES & NET WORTH, EVEN DOLLARS (\$)	APPLICANT ONLY	CO-MAKER ONLY	JOINT	TOTAL
	Notes Payable Bank of Ann Arbor (Schedule A)	\$ _____	_____	_____	_____
	Notes Payable Other Institutions (Schedule A)	_____	_____	_____	_____
	Notes Payable Others	_____	_____	_____	_____
	Accounts and Bills Due	_____	_____	_____	_____
	Unpaid Taxes	_____	_____	_____	_____
	Real Estate Mortgage Payable (Schedule C or D)	_____	_____	_____	_____
	Land Contracts Payable (Schedule C or D)	_____	_____	_____	_____
	Life Insurance Loans (Schedule E)	_____	_____	_____	_____
	Other Liabilities (please itemize)	_____	_____	_____	_____
	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____
	Total Liabilities	\$ _____	_____	_____	_____
	Net Worth	\$ _____	_____	_____	_____
	Total Liabilities & Net Worth	\$ _____	_____	_____	_____

**5 GENERAL INFORMATION - APPLICANT**

Partner, officer or owner in any other venture, please explain:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Income taxes settled through: \_\_\_\_\_

Have you ever filed Bankruptcy?      Yes      No

Are you or have you ever been a defendant in a legal suit? If yes, explain:    Yes    No

\_\_\_\_\_  
 \_\_\_\_\_

Do you have a will? If yes, with whom?    Yes    No

Do you have a trust? If yes, with whom?    Yes    No

Number of Dependents: \_\_\_\_\_

Ages: \_\_\_\_\_

**GENERAL INFORMATION - CO-MAKER**

Partner, officer or owner in any other venture, please explain:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Income taxes settled through: \_\_\_\_\_

Have you ever filed Bankruptcy?      Yes      No

Are you or have you ever been a defendant in a legal suit? If yes, explain:    Yes    No

\_\_\_\_\_  
 \_\_\_\_\_

Do you have a will? If yes, with whom?    Yes    No

Do you have a trust? If yes, with whom?    Yes    No

Number of Dependents: \_\_\_\_\_

Ages: \_\_\_\_\_

**Schedule A    BANKS, BROKERS, SAVINGS & LOAN ASSOCIATIONS, FINANCE COMPANIES OR CREDIT UNIONS**

List the names of all institutions at which you maintain a deposit account and/or where you have obtained loans.

For Schedules where Names on Accounts are needed: Please enter **A for Applicant only, CM for Co-Maker only, and J for Jointly Held.**

Name of Institution	Names on Accounts (A, CM, or J)	Balance on Deposit	High Credit	Amount Owed	Monthly Payment	Secured by What Assets
	Held in Trust					
	Held in Trust					
	Held in Trust					
	Held in Trust					
	Held in Trust					

**Schedule B**

**STOCK** (Listed & Unlisted), **BONDS** (Government & Commercial), **AND PARTNERSHIP INTERESTS** (General & Limited)

Number of Shares or Percent of Ownership	Indicate: 1. Agency or Name of Company Issuing Security or Name of Partnership 2. Type of Investment or Equity Classification 3. If Unlisted Security or Partnership, list basis for valuation	Names on Accounts (A, CM, or J)	Market Value	Pledged Yes/No
		Held in Trust		
		Held in Trust		

**Schedule C**

**REAL ESTATE OWNED (AND RELATED DEBT)**

Description of Property or Address	Names on Accounts (A, CM, or J)	Interest Rate (%)	Date Acquired	Cost + Improvements	Present Market Value	MORTGAGE OR LAND CONTRACT PAYABLE		
						Balance Owning	Monthly Payment	Holder
	Held in Trust							
	Held in Trust							
	Held in Trust							
	Held in Trust							
	Held in Trust							

**Schedule D**

**REAL ESTATE MORTGAGES AND LAND CONTRACTS RECEIVABLE (AND RELATED DEBT)**

Description of Property or Address	Names on Accounts (A, CM, or J)	Interest Rate (%)	Date Acquired	Balance Receivable	Monthly Payment	MORTGAGE OR LAND CONTRACT PAYABLE		
						Balance Owning	Monthly Payment & Interest Rate	Holder
	Held in Trust							
	Held in Trust							

Name of Company	Face Amount	Cash Surrender Value	Loans	Beneficiary

I/We have carefully read and submitted the foregoing information provided on this statement to Bank of Ann Arbor. The information is presented as a true and accurate statement of my/our financial condition on the date indicated. This statement is provided for the purpose of obtaining and maintaining credit with Bank of Ann Arbor. I/We agree that if any material change(s) occur in my/our financial condition that I/we will immediately notify Bank of Ann Arbor of said change(s). Unless Bank of Ann Arbor is so notified, it may continue to rely upon this financial statement and the representations made herein as a true and accurate statement of my/our financial condition. I/We authorize Bank of Ann Arbor to make whatever credit inquiries it deems necessary in connection with this financial statement. I/We authorize and instruct any person or consumer reporting agency to furnish Bank of Ann Arbor with any information that it may have or obtain in response to such credit requests. I/We fully understand that it is a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, pursuant to 18 U.S.C. Section 1014.

Applicant's Signature \_\_\_\_\_ Social Security # \_\_\_\_\_ Date \_\_\_\_\_

Co-Maker's Signature \_\_\_\_\_ Social Security # \_\_\_\_\_ Date \_\_\_\_\_

By signing above as Applicant and Co-Maker we certify that it was our intent to apply for joint credit or offer a joint guaranty.