



Personal Financial Statement as of ____ - ____ - ____

Co-Applicant Definition: If two Owners/Guarantors own joint assets and share joint liabilities (i.e. you and your spouse), you will need only fill out one Personal Financial Statement.

SECTION 1 – INDIVIDUAL INFORMATION (Type or Print)			SECTION 2 – OTHER PARTY INFORMATION (Type or Print)		
Name			Name		
Home Address (Street/City/State/Zip)	Own	Rent	Home Address (Street/City/State/Zip)	Own	Rent
SSN	DOB	U.S. Citizen?	SSN	DOB	U.S. Citizen?
Position or Occupation			Position or Occupation		
Business Name/Employer			Business Name/Employer		
Business Address (Street/City/State/Zip)			Business Address (Street/City/State/Zip)		
Res. Phone	Bus. Phone		Res. Phone	Bus. Phone	

Important: ____ Check here and initial if you intend to apply for credit jointly. Applicant initials _____ Co-Applicant initials _____

SECTION 3 – BALANCE SHEET			
ASSETS	Amount (\$)	LIABILITIES	Amount (\$)
Cash on Hand and at Banks/Credit Unions		Debts Owed to Banks (Detail in Schedule C)	
Notes and Accounts Due Me Collectible*		Real Estate Mortgages (Detail in Schedule A)	
Cash Value of Life Insurance		Accounts Payable (including credit cards)	
Real Estate (Detail Schedule A)		Education Loans	
Partnerships (Detail Schedule E)		Taxes Paid through – City and County: Year _____	
Stocks, Bonds, Security Accts. (Detail in Schedule B)		Auto Loans/Leases	
Vehicles (Make/Model/Year)		Auto Loans/Leases	
Other Assets		Other Liabilities	
		Total Liabilities	
		Net Worth (Total Assets – Total Liabilities)	
Total Assets		Total Liabilities and Net Worth	

Income and Expense Statement					
Annual Income	Amount (\$)	Amount (\$)	Annual Expenses	Amount (\$)	Amount (\$)
Salary			Mortgage/Rent Payments		
Rental Income			Other Expenses		
Other Income*					
Total Income			Total Expenses		

*NOTICE: ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

If yes to any question in this section, please complete explanation below.					
Are you a guarantor, co-maker or endorser of any debt of an individual, corporation or partnerships?	Yes	No	Do you have a will? If yes, provide name of executor _____	Yes	No
Are you involved in any pending litigation or subject to outstanding judgements?	Yes	No	Are you a partner, owner or officer in any other venture?	Yes	No
Have you ever filed bankruptcy? If yes, what year _____	Yes	No	Income tax settled through (date)	Yes	No
Are you delinquent on any debt, including loans, credit cards, income tax or real estate tax obligations?	Yes	No	Are you obligated to pay alimony, child support or separate maintenance payments?	Yes	No
Explanation					



ATTACH SEPARATE SCHEDULES IF NECESSARY

SCHEDULE A – REAL ESTATE

Address and Type of Property	Titled in Name of	Present Market Value (\$)	Cost Paid When Acquired	Year Acquired	Present Market Value (\$)	Mortgage Holder	Payment Frequency	Monthly Payment (\$)	Current Balance (\$)
Total									

SCHEDULE B –STOCKS AND BONDS

No. of Shares or Bond Amount	Description	Titled in Name of	Value

SCHEDULE C – DEBTS OWED TO BANKS AND CREDIT UNIONS (Including Credit Cards and Lines of Credit)

Name of Bank/CU	Collateral Pledged as Security or Name of Co-Maker or Endorser	Monthly Payment (\$)	Current Balance (\$)
Total			

SCHEDULE D – DEBTS AND ACCOUNTS OWED TO OTHERS (Itemize Debts over \$500; Combine Debts under \$500)

Name of Creditor	Collateral	Monthly Payment (\$)	Current Balance (\$)
Total			

SCHEDULE E – LIFE INSURANCE

Insurance Company	Insured	Beneficiary	Face Value (\$)	Policy Loans	Cash Value (\$)

I authorize Dupaco Community Credit Union to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness, including but not limited to credit bureau inquiries, verification of tax returns with the IRS, credit and banking references, etc. I certify the above and the statements contained in the attachments are true and accurate of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture and possible prosecution by the U.S. Attorney General. (Ref. 18 U.S. C. 1001).

Signature:	Date:
Signature:	Date: