



generations bank

PERSONAL FINANCIAL STATEMENT

As of _____, _____

CHECK BOX FOR JOINT ACCOUNT:
 If you are applying for a joint account that you and another person will use, complete all sections, providing information about Joint Applicant or user.
 We intend to apply for Joint Credit: _____
Applicant (Print Name) Co-Applicant (Print Name)

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owing 20% or more of voting stock or (4) any person or entity providing a guaranty on the loan

INDIVIDUAL INFORMATION	
Name:	Name:
Residence Address:	Residence Address:
City, State, ZIP:	City, State, ZIP:
Soc Sec #: _____ Date of Birth: _____	Soc Sec #: _____ Date of Birth: _____
Drivers License # _____ Expiration Date: _____	Drivers License # _____ Expiration Date: _____
Occupation:	Occupation:
Business Name:	Business Name:
Business Address:	Business Address:
City, State, ZIP:	City, State, ZIP:
E-Mail Address:	E-Mail Address:
Residence #: _____ Business # _____	Residence #: _____ Business # _____

ASSETS		LIABILITIES	
Cash on Hand & in Banks	\$	Accounts Payable	\$
Savings Accounts	\$	Notes Payable to Banks & Others	\$
IRA or Retirement Accounts	\$	Installment Accounts (Auto)	Monthly Payment \$
Accounts & Note Receivables	\$	Installment Accounts (Other)	Monthly Payment \$
Life Insurance – Cash Surrender Value Only	\$	Loan on Life Insurance	\$
Stocks & Bonds	\$	Mortgages on Real Estate	\$
Real Estate	\$	Unpaid Taxes	\$
Automobile-Present Value	\$	Other Liabilities	\$
Other Personal Property	\$		
Others Assets	\$	Total Liabilities	\$
Total Assets	\$	Net Worth	\$

Section 1. Source of Income		Contingent Liabilities	
Salary	\$	As Endorser or Co-Maker	\$
Net Investment Income	\$	Legal Claims and Judgments	\$
Real Estate Income	\$	Provision for Federal Income Tax	\$
Other Income (Describe on next page)	\$	Other Special Debts	\$

Description of Other Income in Section 1.

****Alimony or Child support need not be disclosed in "Other Income" unless it is desired to have such payments counted towards total income****

Section 2. Notes Payable to Banks & Others. (Use attachments if necessary, each attachment must be identified as a part of this statement and signed.)

Name & Address of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency monthly, etc.	How secured Type of Collateral

Section 3. Stocks & Bonds. (Use attachments if necessary, each attachment must be identified as a part of this statement and signed.)

# of Shares	Name of Securities	Cost	Market Value Quotation/ Exchange	Date of Quotation/ Exchange	Total Value

Section 4. Real Estate Owned. (List each parcel separately. Use attachment if necessary, each attachment must be identified as part of this statement and signed.)

	PROPERTY A	PROPERTY B	PROPERTY C
Type of Property			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name/Address of Mtg Holder			
Mortgage Account number			
Mortgage Balance			
Amount of Pmt per month/yr			
Status of Mortgage			

Section 5. Other Personal Property and Other Assets. (Describe and if any is pledged as, state name and address of lien holder, amount of lien, terms of payment and if delinquent, describe delinquency.)

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Section 6. Unpaid Taxes. (Describe in detail, as to the type, to whom payable, amount, and to what property, if any, a tax lien must be attached)

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Section 7. Other Liabilities. (Describe in detail.)

Section 8 Life Insurance Held. (Give face amount and cash surrender value of policies- name of insurance company and beneficiaries.)

I (We) authorize Generations Bank to make inquires as necessary to verify the accuracy of the statements made and to determine my creditworthiness for the purpose of obtaining or continuing an extension of credit or guaranteeing a loan. I (We) understand that you are relying on this information in your decision to grant or continue credit. I (We) understand that you may exchange or make credit inquiries with others. I (We) have completely and truly answered all the questions on this statement. During the review of my/our application the Bank may obtain a consumer report on me/us and if the application is approved the Bank at anytime in the future may obtain additional consumer reports to review my/our account. I (We) have the right to ask for the name and address of the consumer reporting agency which gave the Bank the consumer report.

Signature: _____

Name: _____

Date: _____

Signature: _____

Name: _____

Date: _____