

**CREDIT APPLICATION  
AND  
PERSONAL FINANCIAL STATEMENT**  
**IMPORTANT: Read these directions before completing this statement.**

If you are applying for individual credit in your 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, complete only applicant sections.

- If you are applying for joint credit with another person, complete all sections providing the information about the joint applicant.

We intend to apply for Joint Credit: Applicant Signature: \_\_\_\_\_ Joint Applicant Signature: \_\_\_\_\_

- If you are applying for individual credit, but are relying on income from alimony, child support or separate maintenance or on the income or assets of another person as a basis of repayment of the credit requested, complete all Sections, providing the information requested.

- If this statement relates to your guaranty of the indebtedness of other person(s), firm(s) or corporation(s), complete all sections.

**APPLICANT**

NAME - FIRST, MIDDLE INITIAL AND LAST	SOCIAL SECURITY NUMBER	DATE OF BIRTH
ADDRESS - NUMBER, STREET, CITY, STATE AND ZIP		HOME PHONE
EMPLOYER	TYPE OF BUSINESS	YEARS IN POSITION
BUSINESS ADDRESS	BUSINESS PHONE	POSITION/TITLE
NUMBER AND AGES OF DEPENDENTS		

**CO-APPLICANT (IF APPLICABLE)**

NAME - FIRST, MIDDLE INITIAL AND LAST	SOCIAL SECURITY NUMBER	DATE OF BIRTH
ADDRESS - NUMBER, STREET, CITY, STATE AND ZIP		HOME PHONE
EMPLOYER	TYPE OF BUSINESS	YEARS IN POSITION
BUSINESS ADDRESS	BUSINESS PHONE	POSITION/TITLE
NUMBER AND AGES OF DEPENDENTS IF NOT LISTED ABOVE		



FINANCIAL CONDITION AS OF: \_\_\_\_\_

**Personal Financial Statement**

**BALANCE SHEET - Attach Additional Schedules as Needed**

ASSETS		LIABILITIES	
Cash & Short Term Investments (Sch. A)		Notes Payable to Banks - Secured (i.e. auto loan)	
Marketable Securities (Sch. B)		Notes Payable to Banks - Unsecured	
Securities Not Readily Marketable		Notes Payable to Company - Employer	
Life Insurance (Sch. C) - Cash Value		Notes Payable to Others (i.e. retirement plan)	
IRA / Keogh Accounts (Sch. D)		Mortgages (sch. F)	
Notes & Accounts Receivable		Credit Card Balances	
401K / Deferred Compensation / Profit Sharing (Sch. E)		Other Accounts Payable	
Real Estate Owned (Sch. F)		Margin Account(s)	
Automobiles		Taxes & Interest Payable	
Personal Property		Policy Loan - Life Insurance (Sch. C)	
Business and/or Partnership Interest (Sch. G)		Other Liabilities	
Other Assets			
Other Assets		<b>TOTAL LIABILITIES</b>	
<b>TOTAL ASSETS</b>		<b>NET WORTH (ASSETS MINUS LIABILITIES)</b>	

If applicant(s) owns more than 20% of total assets of another business, attach a current balance sheet and profit and loss statement of that business(es)

**INCOME, EXPENDITURES, AND CONTINGENT LIABILITIES**

ANNUAL INCOME FOR YEAR ENDED _____	ANNUAL FIXED AND VARIABLE EXPENSE	CONTINGENT LIABILITIES
SALARY (GROSS )	HOME MORTGAGE PAYMENT (PRINCIPAL & INT.)	AS GUARANTOR/CO-MAKER
BONUS AND COMMISSIONS	LOAN PAYMENTS (EXCLUDES MORTGAGES)	ON LEGAL CLAIMS
DIVIDENDS	TAXES (CITY, STATE, FEDERAL)	ON LETTERS OF CREDIT
INTEREST	ALIMONY, CHILD SUPPORT, MAINT.)	OTHER (DETAIL)
REAL ESTATE INCOME (NET)	OTHER (ITEMIZE)	
ALIMONY, CHILD SUPPORT, MAINT*		
OTHER INCOME (DESCRIBE)		
<b>TOTAL</b>	<b>TOTAL</b>	<b>TOTAL</b>

\* Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered as a basis for repaying your obligation to this bank.

**Personal Financial Statement**

**SCHEDULE A - Cash & Short Term Investments**

NAME OF INSTITUTION	SAVINGS	CHECKING	OTHER INVESTMENTS	TOTAL

**SCHEDULE B - Marketable Securities (Stocks, Bonds and Mutual Funds)**

NO. OF SHARES	DESCRIPTION	RESTRICTED / PLEDGED	OWNER	L-Listed U - Unlisted NM - Non Marketable	COST	MARKET VALUE

**SCHEDULE C - Life Insurance**

AMOUNT	NAME OF COMPANY	BENEFICIARY	OWNER	LOANS	CASH VALUE

**SCHEDULE D - IRA / Keogh Account**

NAME OF COMPANY	OTHER INFORMATION	CURRENT VALUE

**SCHEDULE E - Vested Interest in 401K / Deferred Compensation / Profit Sharing**

% VESTED	NAME OF COMPANY	OTHER INFORMATION	AMOUNT

**SCHEDULE F - Real Estate Owned (Including Principal Residence) - If more than 3, see attached schedule**

PROPERTY ADDRESS	TITLE IN NAME OF	% INTEREST	DATE ACQ.	COST	MARKET VALUE	PRINC. BALANCE	MTH. PAYMENT	MATURITY

**SCHEDULE G - Business and /or Partnership Interest**

NAME OF PARTNERSHIP	TYPE OF INVESTMENT	LIMITED / GENERAL	AMOUNT INVESTED	% OF OWNERSHIP	FAIR MARKET VALUE OF PARTNERSHIP INTEREST

**Personal Financial Statement**

**CONTINGENT LIABILITIES**

	NO	YES	AMOUNT
Are you personally liable for any other debt not listed?			
Are you an endorser, co-maker or guarantor on any notes for others?			
Do you have any outstanding letters of credit?			
Are you contingently liable for any lease or contract?			
Are there any suits or legal actions pending against you?			
Are any of your tax obligations past due?			
Have you ever filed for bankruptcy? If so, when?			

**IF ANSWER TO ANY OF THE ABOVE QUESTIONS IS "YES", PLEASE GIVE DETAILS.**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**FINANCIAL PLANNING**

**IN ORDER TO BETTER FULFILL OUR ROLE AS A FINANCIAL COUNSELOR IN DEVELOPING AND PRESERVING YOUR WEALTH, PLEASE COMPLETE THE FOLLOWING:**

What other legal and financial advisors do you use?

Attorney Name/Firm \_\_\_\_\_

Accountant Name/Firm \_\_\_\_\_

Insurance Agent Name/Firm \_\_\_\_\_

Other Advisors \_\_\_\_\_

Do you have a Will? \_\_\_\_\_ If yes, what year is it dated? \_\_\_\_\_

Do you have a Trust? \_\_\_\_\_ If yes, what year is it dated? \_\_\_\_\_

Name of personal representative or Trustee / Executor \_\_\_\_\_

Do you have a plan for meeting income requirements following retirement? \_\_\_\_\_

Do you have a plan for funding educational expenses? \_\_\_\_\_

This Personal Statement is provided by Grundy Bank for the purpose of inducing the Bank to extend credit to the applicant. The applicant represents and warrants to the Bank that the information provided in this Personal Statement is complete, correct and not misleading statement of the financial condition of the applicant as of the date of this Personal Financial Statement. The applicant promises to promptly notify the Bank of any material change in the information provided which is detrimental to the applicant's ability to pay all amounts which are or may become due to the Bank. In the absence of such notice, the applicant represents and warrants to the Bank that the Bank may continue to rely upon this Personal Financial Statement as a complete, correct and not misleading statement of the financial condition of the applicant. The applicant authorizes the Bank to obtain additional information from credit bureaus and other lawful sources including the persons and companies named in this application. The Bank may receive information about the applicant from others and may answer questions and requests from others seeking credit and experience information about the applicant.

The undersigned certifies that all sides hereof and the information inserted therein has been carefully read and is true and correct. The undersigned understands and agrees to the representations and statements made herein.

\_\_\_\_\_  
SIGNATURE OF THE APPLICANT

\_\_\_\_\_  
DATE SIGNED

\_\_\_\_\_  
SIGNATURE OF THE CO-APPLICANT

\_\_\_\_\_  
DATE SIGNED