NationalBank AND TRUST COMPANY

# Personal Financial Statement

** **Please complete all sections** **

| APPLICANT<br>Applying for: ☐ Individual Credit ☐ Joint Credit | |
|---|---|
| Name | Social Security Number |
| Address | Date of Birth |
| City/State/Zip | |
| Years at Current Address: Own or Rent? | Home Phone |
| Former Address (if <2 yrs. At current address) | |
| Number of Dependents (Ages and relationship to applicant) | |
| Present Employer | Business Phone |
| Address | Position |
| City/State/Zip | Years in Position |
| Former Employer (if <2 yrs at current employer | |

| CO-APPLICANT<br>**Do not complete this section unless you (a) are a resident of a community property state (Arizona, California, Louisiana, Nevada, New Mexico, Texas or Wisconsin), (b) are relying on property located in a community property state as a basis for repayment of the credit requested, or (c) are applying jointly with your spouse for the credit requested. If you are applying jointly with a person other than your spouse for the credit requested, such other person should complete a separate Personal Financial Statement.** | |
|---|---|
| Name | Social Security Number |
| Address | Date of Birth |
| City/State/Zip | |
| Years at Current Address: Own or Rent? | Home Phone |
| Former Address (if <2 yrs. At current address) | |
| Number of Dependents (not included above, ages and relationship to co-applicant) | |
| Present Employer | Business Phone |
| Address | Position |
| City/State/Zip | Years in Position |
| Former Employer (if <2 yrs at current employer | |

***To National Bank and Trust:***

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with you on my (our) behalf, or persons, firms or corporations on whose behalf I (we) may either severally or jointly with others, execute a guaranty in your favor. I (we) understand that you are relying on this information (including the designation made as to ownership of property) in deciding to grant or continue credit. I (we) represent and warrant that the information provided is true and complete and that you may consider this statement true and correct until written notice of a change is given to you. I (we) agree to notify you immediately and in writing of any change of name, address, employment and of any material adverse change that affects the information in the statement, my (our) financial condition, or my (our) ability to fulfill my (our) obligations. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements herein and to determine my (our) credit worthiness including, but not limited to procuring consumer reports from consumer reporting agencies and credit information from banks and other financial institutions and extenders of credit, present and former employers, merchants, landlords and creditors. I (we) hereby authorize you to answer questions and provide information about your credit experience with me (us). Anyone receiving a copy or reproduction of the signatures below is authorized to provide the foregoing information. This personal financial statement and any other financial or other information given to you shall remain your property, whether or not credit is extended. As long as any obligation or guarantee to you is outstanding, I (we) shall supply annually an updated financial statement.

Signature of Applicant _____ Date _____ Signature of Co-Applicant _____ Date _____

**Please provide full copies of your last two years federal income tax returns including all schedules and statements, including Schedule K-1's for any S-Corp or Partnership income included in your personal tax return.**

EQUAL HOUSING LENDER

Member FDIC

**NOTE: Tab through each Schedule, Personal Balance Sheet will auto-populate based on entries into each schedule with the exception of "other" categories.**

## Schedule A: Liquid Assets and Marketable Securities:

Cash on deposit with financial institutions, mutual funds, stocks (publicly traded), bonds, etc.

| Financial Institution/Description | Type of Account | Ownership Vesting | Current Balance |
|---|---|---|---|
| | ☐ Checking ☐ Savings/CD ☐ Stock ☐ MutFund ☐ Other | ☐ Individual ☐ Jt w Spouse ☐ Other | |
| | ☐ Checking ☐ Savings/CD ☐ Stock ☐ MutFund ☐ Other | ☐ Individual ☐ Jt w Spouse ☐ Other | |
| | ☐ Checking ☐ Savings/CD ☐ Stock ☐ MutFund ☐ Other | ☐ Individual ☐ Jt w Spouse ☐ Other | |
| | ☐ Checking ☐ Savings/CD ☐ Stock ☐ MutFund ☐ Other | ☐ Individual ☐ Jt w Spouse ☐ Other | |
| | ☐ Checking ☐ Savings/CD ☐ Stock ☐ MutFund ☐ Other | ☐ Individual ☐ Jt w Spouse ☐ Other | |
| | ☐ Checking ☐ Savings/CD ☐ Stock ☐ MutFund ☐ Other | ☐ Individual ☐ Jt w Spouse ☐ Other | |
| | ☐ Checking ☐ Savings/CD ☐ Stock ☐ MutFund ☐ Other | ☐ Individual ☐ Jt w Spouse ☐ Other | |
| | | **Total** | 0 |

## Schedule B: Life Insurance

| Name of Insurance Company | Face Amount | Policy Type | Owner | Beneficiary | Policy Loans | Net Cash Surrender Value |
|---|---|---|---|---|---|---|
| | | ☐ Whole ☐ Term ☐ Other | | | ☐ Yes ☐ No | |
| | | ☐ Whole ☐ Term ☐ Other | | | ☐ Yes ☐ No | |
| | | | | | **Total** | 0 |

## Schedule C: Primary Residence

**Address**

_____

_____

**Titleholder**

_____

**Ownership Vesting** ☐ Individual, Applicant or Co-Applicant

☐ Joint Tenants ☐ Tenants by the Entirety

☐ Trust ☐ Other

**Date Acquired**

**Original Cost**

**Current Market Value**

| Mortgage Balance | Mortgage Lender | Monthly Mortgage Payment | Home Equity Line | Line Amount | Current Balance | HELC Lender |
|---|---|---|---|---|---|---|
| | | | ☐ Yes ☐ No | | | |

## Schedule D: 100% Owned Real Estate

Residential or Commercial properties – not including Primary Residence detailed in Schedule C above

| Address | Type | Titleholder | Date Acquired | Cost | Market Value | Mortgage Maturity | Monthly Payment | Mortgage Balance* |
|---|---|---|---|---|---|---|---|---|
| | ☐ Res. ☐ Comm | | | | | | | |
| | ☐ Res. ☐ Comm | | | | | | | |
| *Include all mortgage liens against property – including home equity lines | | | | **Total** | 0 | | **Total** | 0 |

## Schedule E: Real Estate Investments

| Address and Description | Title in Name(s) of | Date Acquired | % Owned | Market Value | Mortgage or Other Debt Against Property | Net Equity (Market Value less Debt) | Your Share (% Owned X Net Book Equity) |
|---|---|---|---|---|---|---|---|
| | | | | | | | |
| | | | | | | | |
| | | | | | | **Total** | 0 |

## Schedule F: Equity Investments in Closely Held Businesses

| Business Name | Date Acquired | % Owned | Type of Entity | Net Book Equity of Business | Estimated Market Value | Your Cost Basis of Investment | Your Share (% Owned X Net Book Equity) |
|---|---|---|---|---|---|---|---|
| | | | ☐ Corp ☐ S Corp ☐ LLC ☐ Other | | | | |
| | | | ☐ Corp ☐ S Corp ☐ LLC ☐ Other | | | | |
| | | | | | | Total | 0 |

## Schedule G: Retirement Accounts (IRA, Pension, 401k, other)

| Type and Brief Description | Ownership | Current Value / Vested Balance |
|---|---|---|
| ☐ IRA ☐ Pension ☐ 401k ☐ Other | ☐ Applicant ☐ Co-Applicant | |
| ☐ IRA ☐ Pension ☐ 401k ☐ Other | ☐ Applicant ☐ Co-Applicant | |
| ☐ IRA ☐ Pension ☐ 401k ☐ Other | ☐ Applicant ☐ Co-Applicant | |
| ☐ IRA ☐ Pension ☐ 401k ☐ Other | ☐ Applicant ☐ Co-Applicant | |
| | Total | 0 |

## Schedule H: Notes Payable to Banks, Finance Companies, Credit Card Companies or others

Include all personal loans (including auto loans) and credit card balances

| Payable to Whom | Type of Loan | Monthly Payment | Open Date | Collateral (if any) | Balance Owing |
|---|---|---|---|---|---|
| | ☐ Auto ☐ Credit Card ☐ Other | | | | |
| | ☐ Auto ☐ Credit Card ☐ Other | | | | |
| | ☐ Auto ☐ Credit Card ☐ Other | | | | |
| | ☐ Auto ☐ Credit Card ☐ Other | | | | |
| | | | | Total | 0 |

## CASH FLOW STATEMENT

Anticipated for the current year. If significant changes are expected in the future, provide details.

| Estimated Annual Receipts | In dollars, omit cents | Estimated Annual Expenditures | In dollars, omit cents |
|---|---|---|---|
| Salary – Applicant | | Taxes (Federal, State and Local) | |
| Salary - Co-Applicant/Spouse | | Rent/mortgage payment on primary residence | |
| Bonus – Applicant | | Other mortgage payments (investment property) | |
| Bonus - Co-Applicant/Spouse | | Property taxes on primary residence Included in mortgage payments above ☐ | |
| Dividends and Interest | | Property taxes for other real estate properties | |
| Tax Exempt Income | | Other Contract payments (insurance, auto, credit cards) | |
| Rental Income *(net of non-financial rental exp)* | | Alimony, child support or separate maintenance payments | |
| Other Income ** | | Child care and tuition | |
| | | Other living expenses | |
| **Total Income** | 0 | **Total Expenditures** | 0 |

**Alimony, child support or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.*

## FINANCIAL CONDITION AS OF _____

Provide detail in schedules where indicated. Attached additional schedule(s) as needed.

| **Assets** | *In dollars, omit cents* | **Liabilities** | *In dollars, omit cents* |
|---|---|---|---|
| Cash, Marketable Securities and Mutual Funds (Schedule A) | 0 | Mortgage Loans on Primary Residence (including Equity Lines) (Schedule C) | 0 |
| Net Cash Surrender Value Life Insurance (Schedule B) | 0 | Mortgage Loans on Other 100% Owned Real Estate (Schedule D) | 0 |
| Other Liquid Assets (Attached separate list of assets including ownership) | | Notes Payable to Banks, Finance Companies, Credit Cards, etc (Schedule H) | 0 |
| Market Value of Primary Residence (Schedule C) | 0 | Other Liabilities (Itemized below, attach separate list if necessary) | |
| Market Value of Other Real Estate 100% Owned (Schedule D) | 0 | Unpaid Income Taxes | |
| Real Estate Investments (share of net equity) (Schedule E) | 0 | Real Estate Taxes Payable | |
| Equity Investment in Businesses (share of net equity) (Schedule F) | 0 | Other _____ | |
| Retirement Accounts (Itemized in Schedule G) | 0 | Other _____ | |
| Other Assets (Itemized below, attach separate list if necessary) | | Other _____ | |
| Notes or Accounts Receivable | | | |
| Assets Held in Trust | | | |
| Other Assets (Attached separate itemized list) | | **Total Liabilities** | 0 |
| **Total Assets** | 0 | **NET WORTH** | **0** |

| **CONTINGENT LIABILITIES and ADDITIONAL INFORMATION** | | | **AMOUNT** |
|---|---|---|---|
| Are you a guarantor, co-maker or endorser for any debt, lease or contract of any individual or business? | ☐ Yes* | ☐ No | $ |
| Are you obligated to make additional contributions to a partnership or other business entity? | ☐ Yes* | ☐ No | $ |
| Are you a partner or officer in any other venture not discussed elsewhere in this Personal Financial Statement? | ☐ Yes* | ☐ No | |
| Are there any suits or legal actions threatened or pending against you or any firm in which you are a majority owner? | ☐ Yes* | ☐ No | $ |
| Are any of your tax obligations past due? | ☐ Yes* | ☐ No | $ |
| Income tax returns filed through _____ Any returns being audited or contested? | ☐ Yes* | ☐ No | |
| Have you or any firm in which you were a majority owner ever declared bankruptcy or had a lien or judgment filed against you? | ☐ Yes* | ☐ No | |
| Are you obligated to pay child support, alimony or separate maintenance? | ☐ Yes* | ☐ No | $ |

Have you drawn a will or established an estate plan? ☐ Yes ☐ No If yes, year will was drawn _____ and Executor _____

Do you carry disability insurance? ☐ Yes ☐ No If yes, indicate percent of salary covered or monthly benefit amount _____

Do you carry malpractice insurance? ☐ Yes ☐ No If yes, indicate insurance carrier _____ Coverage amount _____

* If you answered YES to any of the above questions, please provide additional detail below: