

PERSONAL FINANCIAL STATEMENT



IMPORTANT: Read these directions before completing this Statement

- This Personal Financial Statement is intended to provide you a snapshot of your current financial picture. As your financial partner, we are available to assist you in completing this statement. Bank statements, investment statements, loan documents, income tax returns and paystubs will be helpful information to have available as you are preparing this statement.
- This Personal Financial Statement can also be used in the event you are applying for credit at State Bank & Trust Co.
 - If you are applying for individual credit in your own 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 Sections 1 and 3.
 - If you are applying for joint credit with another person, complete all Sections providing information in Section 2.
 - 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 for repayment of the credit requested, complete all Sections, providing information in Section 2 about the person whose alimony, support, or maintenance payments or income or assets you are relying.
 - If this Statement relates to your guaranty of the indebtedness of other person(s), firm(s), or corporation(s), complete Section 1 and 3.
- Please complete the blue boxes as applicable. The yellow boxes will automatically calculate based on the data entered in the blue boxes.**

State Bank & Trust Co. 1025 6th St, Nevada, IA 50201 , info@bankSBTcom

SECTION 1 - INDIVIDUAL INFORMATION				SECTION 2 - OTHER PARTY INFORMATION			
Name				Name			
Residence address				Residence address			
City, State, & Zip				City, State, & Zip			
Position or Occupation				Position or Occupation			
Business Name				Business Name			
Business Address				Business Address			
City, State, & Zip				City, State, & Zip			
Res. Phone		Bus. Phone		Res. Phone		Bus. Phone	
Res. E-mail		Bus. E-mail		Res. E-mail		Bus. E-mail	

SECTION 3 - STATEMENT OF FINANCIAL CONDITION AS OF:			
ASSETS <i>(Use Schedules on Back)</i>		LIABILITIES <i>(Use Schedules on Back)</i>	
Cash on hand and in banks	\$ -	Notes Payable to Banks - secured	\$ -
C.D.	\$ -	Notes Payable to Banks - unsecured	\$ -
Listed Stocks and Bonds	\$ -	Payments on Installments	\$ -
Non-Marketable Securities	\$ -		\$ -
	\$ -	Provisions for Income Taxes	\$ -
Loans Receivables	\$ -	Owing to Relatives	\$ -
Cash value-life Insurance	\$ -	Life Insurance Loan	\$ -
Homestead	\$ -	Mortgages on Homestead	\$ -
	\$ -		\$ -
Other Real Estate	\$ -	Other Real Estate	\$ -
Household Goods	\$ -		\$ -
Automobiles	\$ -	Other Debt: Credit Card, etc. - itemize	\$ -
	\$ -		\$ -
Other Assets: itemize	\$ -		\$ -
	\$ -		\$ -
	\$ -		\$ -
	\$ -	TOTAL LIABILITIES	\$ -
	\$ -	NET WORTH	\$ -
TOTAL ASSETS	\$ -	TOTAL LIAB. AND NET WORTH	\$ -

SOURCES OF INCOME FOR YEAR ENDED		PERSONAL INFORMATION
Salary, Bonuses, & Commissions	\$0	Do you have a will? Yes No If so, name of executor
Dividends	\$0	Are you a partner or officer in any other ventures? Yes No If so describe.
Real estate income	\$0	Are you obligated to pay alimony, child support, or separate maintenance payments? Yes No If so, describe.
Other income (alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation)	\$0	Are any assets pledged other than as described on schedules? If so, describe.
TOTAL	\$0	

(COMPLETE SCHEDULES AND SIGN ON REVERSE SIDE)

CONTINGENT LIABILITIES			
Do you have any Contingent Liabilities?	Yes	No	Income settled through (date)
If so, describe.			
As Endorser, co-maker, or Guarantor?	Yes	No	Are you a defendant in any suits or legal actions?
On leases or contracts?			Yes No
	Yes	No	Personal bank accounts carried at:
Legal Claims	\$0		Have you ever been declared bankrupt?
			Yes No
Other Special Debt			If so, describe.

U.S. GOVERNMENTS & MARKETABLE SECURITIES (LISTED ON EXCHANGE)

Number of Shares or Face Value (Bonds)	Description	In Name of	Are These Pledged?	Market Value

NON-MARKETABLE SECURITIES - UNLISTED

Number of Shares	Description	In Name of	Are These Pledged?	Source of Value	Value

LIFE INSURANCE CARRIED, INCLUDING GROUP INSURANCE

Name of Insurance Company	Owner of Policy	Beneficiary	Face Amount	Policy Loan	Cash Surrender Value

REAL ESTATE OWNED

Address & Type of Property	Title in name of	Date Acquired	Cost	Market Value	Monthly Payments	Mortgage Amount

SCHEDULED DEBTS

Notes and Accounts Owed by me Given to	Current Amount	Payment	Description of Security Pledged

The information contained in this Statement is provided for the purpose of obtaining or maintaining credit with you on behalf of the undersigned, or persons, firms, or corporations in whose behalf the undersigned may either severally or jointly with others execute a guaranty in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of a change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the Statement made herein, and to determine my/our creditworthiness. You are authorized to answer questions about your credit experience with me/us.

Date Signed _____

Signature (Individual) _____

S. S. No. _____ Date of Birth _____

Signature (Individual) _____

S. S. No. _____ Date of Birth _____