

PERSONAL FINANCIAL STATEMENT

T0:

BlackRidgeBANK

Statement Date: _____

We intend to apply for Joint Credit

Joint Credit

Individual Credit

(initial)

Please Note the Following:

- You must provide Financial Information about all applicants.
- Any willful misrepresentation could result in a violation of Federal Law (Sec. 18 U.S.C. 1014)

SECTION I - Personal Information

Name: _____

Address: _____

P.O. Box _____

City/State/Zip: _____

Occupation: _____

Employer: _____

Years of Employment: _____

Social Security Number: _____

Driver's License / State I.D. # _____

Number of Dependants: _____

Personal Phone: _____

Business Phone: _____

E-mail Address: _____

Co-Applicant Name: _____

Relationship of Joint Applicant: _____

Address: _____

P.O. Box _____

City/State/Zip: _____

Occupation: _____

Employer: _____

Years of Employment: _____

Social Security Number: _____

Driver's License / State I.D. # _____

Number of Dependants: _____

Personal Phone: _____

Business Phone: _____

E-mail Address: _____

SECTION II - Income and Expenses

ANNUAL INCOME		ESTIMATED ANNUAL EXPENSES	
Salary, Bonuses & Commissions:		Income Taxes:	
Dividend, Interest, and Other Investment Income:		Property Taxes:	
Rental & Lease Income (Net):		Other Taxes:	
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.		Insurance Premiums:	
Other Income:		Mortgage Payments:	
		Other Required Payments:	
Provide the following for Co-Applicants.			
Co-Applicant Salary, Bonuses & Commissions:		Rent Payable:	
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.		Other Expenses:	
Other Income of Co-Applicant:			
TOTAL:		TOTAL:	

SECTION III -Assets and Liabilities

A CASH IN BANKS

(Example: checking accounts, savings accounts, CD's, money market accounts, etc.)

Name of Bank	Amount on Deposit	Type of Account	Type of Ownership
1			
2			
3			
4			
CASH ON HAND:			
TOTAL CASH:			

[Enter on line 1 of Section IV]

B LIFE INSURANCE OWNED

Insurance Company	Face Value of Insurance Policy	Current Cash Value	Policy Loans from Insurance Company	Is the Policy used as Collateral for other loans?	Beneficiary
1					
2					
3					
TOTAL:					

[Enter on line 2 of Section IV]

C SECURITIES OWNED

(Example: U.S. Government Bonds, Stocks, Bonds, etc.)

Face Value (i.e. Bonds)	Number of Shares (i.e. Stock)	Description	In Whose Name(s) Registered	Original Cost	Amount Pledged	Present Market Value
1						
2						
3						
4						
TOTAL:						

[Enter on line 3 of Section IV]

D NOTES RECEIVABLE, CONTRACTS FOR DEED OWNED BY YOU, AND OTHER ACCOUNTS RECEIVABLE

*(Please mark an X if others have an Ownership Interest)

*X	Debtor	Balance Due	Open Date	Maturity Date (If Applicable)	Payment Amount	Description / Collateral
1						
2						
3						
4						
5						
TOTAL:			TOTAL:			

[Enter on line 4 of Section IV]

E RETIREMENT PLANS

(Example: IRA's 401K's, etc.)

Name of Plan Owner	Plan Type and Description	Estimated Value	Investment Held By:
1			
2			

TOTAL:

[Enter on line 7 of Section IV]

SECTION III -Assets and Liabilities (...continued)

F PERSONAL PROPERTY

(Example: Automobiles, Boats, Vehicles, Equipment, Furnishings, etc.)

*(Please mark an X if others have an Ownership Interest)

*X	Description	Estimated Present Value
1		
2		
3		
4		
5		
TOTAL:		

[Enter on line 8 of Section IV]

G REAL ESTATE OWNED

(Example: Personal Residence, Investment Property, etc.)

*(Please mark an X if others have an Ownership Interest)

*X	Name on Title	Description & Location	Original Cost of Real Estate	Present Value of Real Estate	Payment (If Applicable)	Balance Due (If Applicable)	Lender (If Applicable)
1							
2							
3							
4							
5							
6							
TOTAL:							

[Enter on line 9 of Section IV]

[Enter on line 12 of Section IV]

H OTHER DEBTS PAYABLE TO BANKS

(Example: Lines of Credit, Car Loans, Student Loans, etc.)

	Name of Bank	Loan Amount	Monthly Payment	Type of Account	Collateral (if any) and Type of Ownership
1					
2					
3					
4					
5					
TOTAL:					

[Enter on line 13 of Section IV]

I ALL OTHER PERSONAL DEBTS, ACCOUNTS PAYABLE, AND RENTAL PAYMENTS

(Example: Credit Cards, Rent on Apartments, Notes due to Friends and Relatives, Etc.)

	Entity to whom Payable	Total Amount Payable	Monthly Payment	Maturity Date	Type of Account	Collateral (if any)
1						
2						
3						
4						

TOTAL:

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[Enter on line 14 of Section IV]

PLEASE ATTACH ADDITIONAL PAGES WHEN NECESSARY

SECTION IV -Summary of Assets, Liabilities, and Net Worth

ASSETS	
1	Cash on Hand plus Cash in Banks (Section III - A)
2	Cash Value of Life Insurance (Section III - B)
3	Present Market Value of Securities Owned (Section III - C)
4	Notes Receivable And All Other Account Receivables (Section III - D)
5	Other Liquid Assets:
6	Total Liquid Assets:
7	Retirement Plans (Section III - E)
8	Personal Property (Section III - F)
9	Real Estate Owned (Section III - G)
10	Other Assets:
11	Total Assets:
LIABILITIES	
12	Real Estate Mortgages Payable (Section III - G)
13	Other Debts Payable to Banks (Section III - H)
14	All Other Personal Debt, Accounts Payable, and Rental Payments (Section III - I)
15	Unpaid Income Taxes Due - Federal/State:
16	Other Unpaid Taxes & Interest:
17	Other Current Liabilities:
18	Defered Income Tax from 401k:
19	Defered Income Tax on Appreciated Assets:
	Other Long-Term Liabilities:
20	Total Liabilities:
21	Net Worth (Total Assets minus Total Liabilities)
22	Total Liabilities and Net Worth:
GENERAL INFORMATION	CONTINGENT LIABILITIES
Are any of your assets pledged? <div style="text-align: right;"> <input type="checkbox"/> NO <input type="checkbox"/> YES (Mark with X) </div>	As endorser, Co-maker Guarantor:
Are you a Defendant in any Law Suits or other Legal Actions? <div style="text-align: right;"> <input type="checkbox"/> NO <input type="checkbox"/> YES If yes, please explain: (Mark with X) </div>	Leases or Contracts:
Have you been declared Bankrupt in the last 10 years? <div style="text-align: right;"> <input type="checkbox"/> NO <input type="checkbox"/> YES If yes, please explain: (Mark with X) </div>	Legal Claims:
	Other:
	TOTAL:

In connection with my (our) request for credit or my (our) request to guaranty the credit of a third party, I (we) acknowledge that you will be reviewing information from various sources. I (we) hereby authorize you to verify this information directly and/or by obtaining a consumer credit report that relates to my (our) eligibility for credit. I (we) furnish this statement as a true and accurate statement of my (our) financial condition. The undersigned also agrees to notify the Lender immediately of any significant adverse change in such condition.

Date Signed: _____

Applicant Signature: _____

Date Signed: _____

Co-Applicant Signature: _____