

## PERSONAL FINANCIAL STATEMENT

Community State Bank uses the information on this form as one of a number of data sources in analyzing the repayment ability and creditworthiness of an applicant or existing borrower.

<b>Name(s)</b>		<b>Cell Phone</b>			
<b>Home Address</b>		<b>Home Phone</b>			
<b>City, State, &amp; Zip Code</b>					
<b>Business Name of Applicant</b>					
<b>ASSETS</b>			<b>LIABILITIES</b>		
Cash on Hand & in banks.....\$ _____			Accounts Payable.....\$ _____		
Savings Accounts.....\$ _____			Notes Payable to Banks and Others.....\$ _____		
IRA or Other Retirement Account.....\$ _____			(Describe in Section 2)		
(Describe in Section 5)			Installment Account (Auto).....\$ _____		
Accounts & Notes Receivable.....\$ _____			Mo. Payments \$ _____		
(Describe in Section 5)			Installment Account (Other).....\$ _____		
Life Insurance – Cash Surrender Value Only.....\$ _____			Mo. Payments \$ _____		
(Describe in Section 8)			Loan(s) Against Life Insurance.....\$ _____		
Stocks and Bonds.....\$ _____			Mortgages on Real Estate.....\$ _____		
(Describe in Section 3)			(Describe in Section 4)		
Real Estate.....\$ _____			Unpaid Taxes.....\$ _____		
(Describe in Section 4)			(Describe in Section 6)		
Automobiles.....\$ _____			Other Liabilities.....\$ _____		
(Describe in Section 5, and include Year/Make/Model)			(Describe in Section 7)		
Other Personal Property.....\$ _____			Total Liabilities.....\$ _____		
(Describe in Section 5)			Net Worth.....\$ _____		
Other Assets.....\$ _____			<b>Total Liabilities &amp; Net Worth \$ _____</b>		
(Describe in Section 5)			<b>*Must equal total in assets column.</b>		
<b>Section 1. Source of Income.</b>			<b>Contingent Liabilities</b>		
Salary.....\$ _____			As Endorser or Co-Maker.....\$ _____		
Net Investment Income.....\$ _____			Legal Claims & Judgments.....\$ _____		
Real Estate Income.....\$ _____			Provision for Federal Income Tax.....\$ _____		
Other Income (Describe below)*.....\$ _____			Other Special Debt.....\$ _____		
<b>Description of Other Income in Section 1.</b>					
*Alimony or child support payments should not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.					
<b>Section 2. Notes Payable to Banks and Others (Not secured by real estate).</b>					
(Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)					
<b>Names &amp; Addresses of Noteholders</b>	<b>Original Balance</b>	<b>Current Balance</b>	<b>Payment Amount</b>	<b>Frequency (monthly, etc.)</b>	<b>How Secured or Endorsed Type of Collateral</b>

**Section 3. Stocks and Bonds.**

(Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)

Number 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 a part of this statement and signed.)

	Property A	Property B	Property C
<b>Type of Real Estate</b> (e.g. Residence, Rental Property, Land ,etc.)			
<b>Address</b>			
<b>Date Purchased</b>			
<b>Original Cost</b>			
<b>Present Market Value</b>			
<b>Name of Mortgage Holder</b>			
<b>Mortgage Account Number</b>			
<b>Mortgage Balance</b>			
<b>Payment per Month/Year</b>			

**Section 5. Other Personal Property and Other Assets.** (Describe, and, if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and, if delinquent, describe delinquency.)**Section 6. Unpaid Taxes.**

(Describe in detail as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

**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 authorize Community State Bank of Missouri to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I further authorize Community State Bank of Missouri to obtain a credit bureau report from any or all of the credit reporting services.

**CERTIFICATION:** (to be completed by each person submitting the information requested on this form) By signing this form, I certify under penalty of criminal prosecution that all information on this form and any additional supporting information submitted with this form is true and complete to the best of my knowledge. I understand that Community State Bank of Missouri will rely on this information when making decisions regarding any new loan request or existing loan servicing.

Signature \_\_\_\_\_ Date \_\_\_\_\_ Social Security No. \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_ Social Security No. \_\_\_\_\_

**NOTICE TO LOAN APPLICANTS:** Knowingly making a false statement on this form is a violation of Federal law and could result in criminal prosecution and a denial of your loan application.