



# PERSONAL FINANCIAL STATEMENT

## SECTION 1 PERSONAL INFORMATION

<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced					
Borrower's Name		Social Security No.	- -	Birth Date	
Address		City / State		Zip Code	
Occupation		Position		Years Employed	
Spouse's Name		Social Security No.	- -	Birth Date	
Occupation		Position		Years Employed	
Business Name		Business Type		EIN / TIN	
Business Address		City / State		Zip Code	
Business/Work Phone		Cell Phone		Home Phone	

## SECTION 2 STATEMENT OF FINANCIAL CONDITION

As of (Date) \_\_\_\_\_

Current Assets			Schedule Totals (Omit Cents)	Current Liabilities			Schedule Totals (Omit Cents)
CASH:	In This Bank	Schedule 1		CPLTD:	Oil & Gas Interests	Schedule 7	
	In Other Institutions	Schedule 1			Real Estate Notes Payable	Schedule 8	
SECURITIES:	Marketable	Schedule 2			Other Term Notes	Schedule 9	
	Non-Marketable	Schedule 2		Accounts Payable	Accounts Payable		
Accounts and Notes Receivable			Schedule 3		Bank Revolving Lines		
Cash Value of Life Insurance			Schedule 4		Estimated Credit Card Balances		
List Other Current Assets:				Taxes Payable:	Federal Income Taxes		
					Real Estate & Other Taxes		
				Other Current Liabilities			
TOTAL CURRENT ASSETS				TOTAL CURRENT LIABILITIES			

Non-Current Assets			Schedule Totals (Omit Cents)	Non-Current Liabilities			Schedule Totals (Omit Cents)
REAL ESTATE	Homestead	Schedule 8		Mortgages Payable	Homestead	Schedule 8	
	Investment Property	Schedule 8			Investment Property	Schedule 8	
	Other Real Estate	Schedule 8			Other Real Estate	Schedule 8	
Other Business Interests			Schedule 5	Notes Payable	Oil & Gas Interests	Schedule 7	
Deferred Comp. & Retirement Plans			Schedule 6		Other business Interests	Schedule 9	
Oil & Gas Interests			Schedule 7		Automobiles	Schedule 9	
Non-Current Accounts & Notes Receivable					Other Term Notes Payable	Schedule 9	
Other Non-Current Assets	Personal Property			Other Non-Current Liabilities			
	Automobiles						
				TOTAL LIABILITIES			
TOTAL ASSETS				NET WORTH (Assets less Liabilities)			
				TOTAL LIABILITIES & NET WORTH			

**\* PLEASE COMPLETE THE ACCOMPANYING SCHEDULES TO THIS FINANCIAL STATEMENT.**

The information contained in this statement and supporting schedules is provided to induce the Bank to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. We acknowledge and understand the Bank is relying upon the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. We represent, warrant and certify that the information provided herein is true, correct and complete. We agree to notify the bank immediately and in writing of any material unfavorable change in my/our financial condition. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. We understand that misrepresenting information on this statement is a criminal offense under federal law punishable by a fine and/or imprisonment. The Bank is authorized to contact any appropriate third party to verify any information at any time furnished by the undersigned to the Bank. Such financial information furnished shall be the property of the Bank.

Signed \_\_\_\_\_ Date \_\_\_\_\_ Signed \_\_\_\_\_ Date \_\_\_\_\_

Signed \_\_\_\_\_ Date \_\_\_\_\_ Signed \_\_\_\_\_ Date \_\_\_\_\_

**SCHEDULE 1 CASH (Deposit Accounts)**

Bank / Institution	Name on Account	Type of Account (DDA, SAV, CD)	Account Number	Current Balance	Pledge? Yes or No
<b>First United Bank</b>					
<b>Other Financial Institutions</b>					
TOTAL CASH (Enter amount on Page 1)					

**SCHEDULE 2 SECURITIES (Stocks, Bonds, and Mutual Funds)**

Number of Shares	Description	Exchange Listing	Registered in Name of	Original Cost	Market Value	Pledged? Yes or No
<b>Marketable</b>						
<b>Non-Marketable or Restricted</b>						
TOTAL SECURITIES (Enter amount on Page 1)						

**SCHEDULE 3 ACCOUNTS AND NOTES RECEIVABLE**

Due from (Name)	Original Amount	Current Balance	Due this Year	Due in Future	Maturity Date	Description of Collateral
TOTAL A/R (Enter amount on Page 1 & 6)						

## SCHEDULE 4 LIFE INSURANCE & ANNUITIES

Company	Type of Policy	Beneficiary	Face Value	Net Cash Value	Name of Insured	Pledged? Yes or No
TOTAL LIFE INSURANCE & ANNUITIES (Enter Amount on Page 1)						

## SCHEDULE 5 OTHER BUSINESS INTERESTS (Partnerships & Corporations)

Name of Business Venture	Nature of Business	Percent of Ownership	Value of Business	Pro-Rata Value	Your Position or Title	Years in Business
TOTAL OTHER BUSINESS INTERESTS (Enter Amount on Page 1)						

## SCHEDULE 6 DEFERRED COMPENSATION & RETIREMENT PLANS

Trustee or Plan Administer	Type of Account	Beneficiary	In the Name of	Current Balance	Plan Loan Amount	Net Plan Value
TOTAL DEFERRED COMPENSATION & RETIREMENT PLANS					(Enter Amount on Page 1)	

**SCHEDULE 7      GAS & OIL INTERESTS & RELATED DEBT**

Description & Location	Date Acquired	Date of Valuation	Present Valuation	Lienholder / Creditor	Current Balance	Annual Payments	Net Ops Revenue
TOTAL OF GAS AND OIL INTERESTS (Enter Amount on Page 1 & 6)							

**SCHEDULE 8 REAL ESTATE OWNED & RELATED MORTGAGES PAYABLE**

Description & Location (Including Acreage)	Original Cost	Market Value	Lienholder / Creditor	Current Balance	Annual Payments	Annual Income	Payment Due Date
Homestead							
Investment Property							
Other Real Estate							
<b>TOTAL REAL ESTATE</b>			(Enter Amount on Page 1 & 6)				

**SCHEDULE 9 TERM NOTES PAYABLE (Other Than Those Listed Above)**

Due to (Lienholder / Creditor)	Original Amount	Current Balance	Payment Amount	Number of Pmts / Year	Annual Payments	Maturity Date	Description of Collateral
Other Business Interests							
Automobiles							
Other Term Notes Payable							
<b>TOTAL TERM NOTES PAYABLE</b>			(Enter Amount on Page 1)				

## SECTION 3 CONTINGENT LIABILITIES

A contingent liability is an obligation one has personally guaranteed, endorsed, or co-signed but is not the maker of the obligation.

Do you have any contingent liabilities? ☐ Yes ☐ No If "Yes", complete the following schedule:

[illegible]

## SECTION 4 GENERAL INFORMATION

	Yes	No	Additional Remarks
1. Are any of the assets held in Trust, Estate, or other name?	<input type="checkbox"/>	<input type="checkbox"/>	
2. Are any of your assets classified as separate property?	<input type="checkbox"/>	<input type="checkbox"/>	
3. Are you presently involved in divorce proceedings?	<input type="checkbox"/>	<input type="checkbox"/>	
4. Are you a defendant in any suit or legal action?	<input type="checkbox"/>	<input type="checkbox"/>	
5. Have you had any judgements against you?	<input type="checkbox"/>	<input type="checkbox"/>	
6. Are any of your taxes delinquent?	<input type="checkbox"/>	<input type="checkbox"/>	
8. Have you ever filed bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>	

If you answered "Yes" to any of these questions, please provide a brief explanation in the respective "Additional Remarks" field above.

9. Do you have a will?	<input type="checkbox"/>	<input type="checkbox"/>	
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If you answered "Yes" to this question, please provide the name of the executor in the "Additional Remarks" field above.

List each business entity, farming entity, partnership, and corporation of which you are a partner, officer or principal owner.

[illegible]

## SECTION 5 PERSONAL CASH FLOW STATEMENT

Sources of Cash		Projected This Year	Uses of Cash		Projected This Year
Recurring	Salary & Wages		Expenses	Personal Expenses	
	Salary & Wages Spouse			Income Taxes & FCIA	
	Commissions, Bonus, Etc.			Property Taxes - Homestead	
	Interest & Dividends			Property Taxes - Other Real Estate	
	Oil & Gas Income			Business & Investment Expense	
	Rental Income - Real Estate			Insurance Expense	
	Other Business Income			Credit Card Payments	
	(Itemize)			Other (Itemize)	
Subtotal Recurring Cash			Subtotal Expenses		
Non Recurring	Commissions, Bonus, Etc.		Debt Service	N/P - Oil & Gas Ventures	
	Sale of Assets			Mortgage - Homestead	
	Tax Refund			N/P - Investment Property	
	Accounts & Notes Receivable			N/P - Other Real Estate	
	Other (Itemize)			N/P - Other Business Interests	
				N/P - Automobiles	
				N/P - Other Term Notes	
				Other (Itemize)	
Subtotal Non-Recurring Cash			Subtotal Debt Service		
TOTAL CASH SOURCES			TOTAL CASH USES		
			NET CASH FLOW		

## SECTION 6 ADDITIONAL INFORMATION

[illegible]