



KearneyTrust

COMPANY

Banking You Can Trust.SM

PERSONAL FINANCIAL STATEMENT

Date: _____

IF STATEMENT IS JOINT, PLEASE COMPLETE THE FOLLOWING:

INDIVIDUAL 1

Name: _____
 Address: _____
 City: _____
 State: _____ Zip: _____
 Home Phone: _____
 Work Phone: _____
 Social Security #: _____
 Date of Birth: _____
 Current Employer: _____
 Yrs: _____ Position or Occupation: _____

INDIVIDUAL 2

Name: _____
 Address: _____
 City: _____
 State: _____ Zip: _____
 Home Phone: _____
 Work Phone: _____
 Social Security #: _____
 Date of Birth: _____
 Current Employer: _____
 Yrs: _____ Position or Occupation: _____

Statement of Financial Condition as of: _____

Dollars (omit cents)

ASSETS		LIABILITIES	
Checking & Savings - Sch A		Notes payable banks - Sch G	
Marketable securities - Sch C		Credit card debt - Sch G	
Non-marketable sec - Sch E		Automobile loans - Sch G	
Accounts / Notes Receivable		Other secured debt - Sch G	
Cash Value of Life Insurance Sch B		Other unsecured debt - Sch G	
Residential real estate - Sch F		Real estate debt - Sch F	
Investment real estate - Sch F		Unpaid taxes	
Business ventures (net worth)		Other liabilities (list below)	
Retirement assets - Sch C			
Automobiles			
Other Assets (list below)			
		TOTAL LIABILITIES	
		TOTAL NET WORTH	
TOTAL ASSETS		LIABILITIES + NET WORTH	

Section 4 - Income for year: _____		Annual Expenditures		Questions	Y	N	Amount
Salary - Applicant		Mortgage/rental payment		Any contingent liabilities as endorser/guarantor?			
Salary - Co-Applicant		Real estate taxes		Any contingent liabilities on leases / contracts?			
Bonus/Commissions - App.		Taxes - Federal / State		Involved in any pending legal action?			
Bonus/Commissions - Co-App		Insurance payments		Contested or unsatisfied income tax liens?			
Dividends / Interest		Credit card payments		Currently in IRS audit?			
Real Estate Income		Other debt payments		Have you ever declared bankruptcy?			
Other Income		Alimony / child support		Are any assets listed held in trust?			
(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					
TOTAL INCOME		TOTAL EXPENDITURES		If you answered yes to any question, please attach a descriptive statement.			

SCHEDULE A – CASH

NAME & LOCATION OF INSTITUTION	ACCT. TYPE & NO.	BALANCE	OWNED BY	PLEGDED

SCHEDULE B – LIFE INSURANCE [NOTE: "O" in the "OWNED BY" column represents Other (e.g. , Employer or Trust)]

INSURANCE COMPANY	BENEFICIARY	FACE VALUE	CASH VALUE	POLICY LOANS	AMOUNT PLEDGED

SCHEDULE C – GOVERNMENT & READILY MARKETABLE SECURITIES

FACE VALUE / NO. OF SHARES	DESCRIPTION	COST	CURRENT MARKET PRICE	AMOUNT PLEDGED

SCHEDULE D – NOTES & ACCOUNTS RECEIVABLE

PAYMENTS DUE FROM	ORIGINAL BALANCE	CURRENT BALANCE	PAYMENT FREQUENCY	PAYMENT AMOUNT	COLLATERAL

SCHEDULE E – NON-MARKETABLE SECURITIES

NUMBER OF SHARES OWNED	% OF TOTAL SHARES	OWNED BY	DESCRIPTION	VALUE	AMOUNT PLEDGED

SCHEDULE F – REAL ESTATE (If partially owned, give total property information, not just your share)

DESCRIPTION	OWNERSHIP %	DATE ACQUIRED	COST	VALUE	MORTGAGE BALANCE	MONTHLY PAYMENT

SCHEDULE G – NOTES PAYABLE (Exclude debt reported in Schedule F.)

NAME OF NOTE HOLDER	TYPE OF LOAN	TOTAL LINE COMMITMENT	OUTSTANDING BALANCE	MONTHLY PAYMENT	COLLATERAL

The foregoing financial statement has been carefully read by the undersigned (referred to herein as "you or your", whether one or more) and is given to Kearney Trust Company for the purpose of obtaining credit from time to time in whatever form. You hereby certify that the foregoing financial statement is a true, correct, and complete representation of your financial condition; accurately reflects your financial condition and affairs as of the date hereof and for the period(s) stated; and accurately reflects all liabilities, direct or contingent, as or until you specifically notify Kearney Trust Company in writing of changes therein. Kearney Trust Company is authorized to: verify any information submitted by you or on your behalf, obtain further information concerning you; check your credit and employment history; obtain consumer reports or other credit reports on you.

Signed and agreed upon the _____ day of _____

Individual 1

Individual 2