



PERSONAL FINANCIAL STATEMENT

THIS PERSONAL FINANCIAL STATEMENT IS PROVIDED TO BankCherokee WITH AN APPLICATION FOR CREDIT SUBMITTED BY:

Name of Borrower (Corporation, Partnership, Sole Proprietorship, Individual, etc.)

Statement Date

Please note the following:

- Provide Financial Information about all applicants.
- 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 _____

Relationship to the BORROWER (Check all boxes that apply)

- | | |
|-----------------------------|---|
| Guarantor | Applying for Joint Credit |
| Applying as Sole Proprietor | (if this box is checked, initial below) |
| Applying Individually | Applicant Initial _____ |
| Owner | |
| Other _____ | |

Social Security Number _____

Date of Birth _____

Home Phone _____

Secondary Phone _____

Business Phone _____

Email Address _____

Name _____

Address _____

P.O. Box _____

City / State / Zip _____

Occupation _____

Employer _____

Years of Employment _____

Relationship to the BORROWER (Check all boxes that apply)

- | | |
|---|---|
| Guarantor | Applying for Joint Credit |
| Applying as Sole Proprietor | (if this box is checked, initial below) |
| Applying Individually | Applicant Initial _____ |
| Owner | |
| Other: I am only attesting to the accuracy of the information contained in this personal financial statement and am NOT applying for credit. | |

Social Security Number _____

Date of Birth _____

Home Phone _____

Secondary Phone _____

Business Phone _____

Email Address _____

PLEASE ATTACH ADDITIONAL PAGES WHEN NECESSARY

SECTION II — INCOME AND EXPENSES

ESTIMATED ANNUAL INCOME		ESTIMATED ANNUAL EXPENSES	
Applicant:		Income Taxes:	
1.	Salary, Bonuses & Commissions:	Property Taxes:	
2.	Dividend, Interest, and Other Investment Income:	Other Taxes:	
3.	Rental & Lease Income (Net):	Insurance Premiums:	
4.	Other Income:	Mortgage Payments:	
5.		Rental Payments:	
6.		Other Required Payments:	
Co-Applicant:			
7.	Salary, Bonuses & Commissions:		
8.	Dividend, Interest, and Other Investment Income:	Other Expenses:	
9.	Rental & Lease Income (Net):		
10.	Other Income:		
11.			
12.			
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 of Deposit	Type of Account	Type of Ownership
1.				
2.				
3.				
4.				
5.				
CASH ON HAND:				
TOTAL: [Enter on line 1 of Section IV]				

B. LIFE INSURANCE OWNED

	Insurance Company	Face Value of Insurance Policy	Current Cash Value	Balance Owed to 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.							
5.							
TOTAL: [Enter on line 3 of Section IV]							

PLEASE ATTACH ADDITIONAL PAGES WHEN NECESSARY

SECTION III — ASSETS AND LIABILITIES, *continued*
D. NOTES RECEIVABLE Contracts for Deed – owned by you, and other Accounts Receivable ***Mark X** if others have Ownership Interest

	*X	Debtor	Balance Due	Open Date	Maturity Date (if Applicable)	Payment Amount	Description / Collateral
1.							
2.							
3.							
TOTAL: [Enter on line 4 of Section IV]				TOTAL:			

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

	Name of Plan Owner	Plan Type and Description	Estimated Value	Investment Held By
1.				
2.				
3.				
TOTAL: [Enter on line 9 of Section IV]				

F. PERSONAL PROPERTY & MOTOR VEHICLES

(Example: Autos, Boats, Fixtures, Furnishings, Livestock Equipment, etc.)

***Mark X** if others have Ownership Interest

	*X	Description	Estimated Present Value
1.			
2.			
3.			
TOTAL: [Enter on line 10 of Section IV]			

G. REAL ESTATE OWNED

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

***Mark X** if others have Ownership Interest

	*X	Name of 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.								
TOTALS: [Enter Present Value on line 11, and Balance Due on line 16 of Section IV]								

H. OTHER DEBTS PAYABLE TO BANKS

(Example: Auto Loans, Lines of Credit, 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 17 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: [Enter on line 18 of Section IV]						

PLEASE ATTACH ADDITIONAL PAGES WHEN NECESSARY

SECTION IV — SUMMARY OF ASSETS, LIABILITIES, AND NET WORTH

ASSETS	
1.	Cash (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.	
7.	
8.	
9.	Retirement Plans (Section III - E)
10.	Personal Property & Motor Vehicles (Section III - F)
11.	Real Estate Owned (Section III - G)
12.	Other Assets:
13.	
14.	
15.	TOTAL ASSETS:
LIABILITIES	
16.	Real Estate Mortgages Payable (Section III - G)
17.	Other Debts Payable to Banks (Section III - H)
18.	All Other Personal Debt, Accounts Payable, and Rental Payments (Section III - I)
19.	Deferred Income Tax from 401k:
20.	Deferred Income Tax on Appreciated Assets:
21.	Unpaid Income Taxes Due - Federal/State:
22.	Other Unpaid Taxes & Interest:
23.	
24.	
25.	TOTAL LIABILITIES:
26.	TOTAL NET WORTH:
27.	TOTAL LIABILITIES AND NET WORTH:

GENERAL INFORMATION	CONTINGENT LIABILITIES	
Are any of your assets pledged? YES NO	As Endorser, Guarantor:	
Are you a Defendant in any Law Suits or other Legal Actions? YES NO If Yes, please explain:	Leases or Contracts:	
	Legal Claims:	
Have you been declared Bankrupt in the last 10 years? YES NO If Yes, please explain:	Other:	
	TOTAL:	

The forgoing statement, submitted for the purpose of obtaining credit, is true and correct in every detail and fairly shows my/our financial condition at the time indicated . I/we will give you prompt written notice of any subsequent substantial change in such financial condition occurring before discharge of my/our obligations to you. I/we understand that you will retain this personal financial statement whether or not you approve the credit in connection with which it is submitted. If I/we are applicants, you are authorized to check my/our credit and employment history or any other information contained herein.

Date Signed Signature

Date Signed Signature