

# PERSONAL FINANCIAL STATEMENT

**Applicant**

Applicant's Name	Social Security No.	Home Phone
Street Address	City	State    Zip
Current Employer	Position	How Long?    Annual Salary (verifiable)

**Joint Applicant**

Joint Applicant's Name	Social Security No.	Home Phone
Street Address	City	State    Zip
Current Employer	Position	How Long?    Annual Salary (verifiable)

Statement Date: \_\_\_\_\_ (Personal Assets and Liabilities are Stated as of this Date)

**Assets:**

Cash on Hand and in Banks (Sched. A) \_\_\_\_\_

Market Securities (Sched. B) \_\_\_\_\_

Individual Retirement Accts (IRA, 401K) \_\_\_\_\_

Accounts and Notes Receivable \_\_\_\_\_

Real Estate Owned – Residence (Sched. D) \_\_\_\_\_

Real Estate Owned – Others (Sched. D) \_\_\_\_\_

Closely – Held Businesses \_\_\_\_\_

Automobiles \_\_\_\_\_

Cash Value – Life Insurance (Sched. F) \_\_\_\_\_

Personal Property \_\_\_\_\_

Other Assets \_\_\_\_\_

**Liabilities:**

Notes Payable Bank \_\_\_\_\_

Notes Payable Others (Sched. G) \_\_\_\_\_

Real Estate Mortgages – Residence \_\_\_\_\_

Real Estate Mortgages – Others \_\_\_\_\_

Home Equity Loans \_\_\_\_\_

Auto Loans \_\_\_\_\_

Other Debts \_\_\_\_\_

**TOTAL LIABILITIES:**

**NET WORTH:**

(= Total Assets – Total Liabilities) \_\_\_\_\_

**TOTAL ASSETS:**

**CONTINGENT LIABILITIES:**

Have (either of ) you or any firm in which you were a major owner, ever declared bankruptcy or settled any debts for less than the amounts owed? If yes, please provide details on a separate sheet.  Yes     No

Are (either of) you a guarantor, co-maker or endorser for any debt of an individual, corporation or partnership?  Yes     No

Are (either of) you a defendant in any suit or legal action?  Yes     No

Are you contingently liable on any lease or contract?  Yes     No

Are (either of) you presently subject to any unsatisfied judgments or tax liens?  Yes     No

**Pease Complete Schedules On Other Side**



Schedule A – Banking Information					
Bank	Address	Acct Type	Acct #	Current Balance	Maturity

Schedule B – Marketable Securities/Mutual Funds (Please attach recent monthly statement)					
Description	Legal Owner	# of Shares	Cost	Market Value	Pledged?

Schedule C – Accounts and Notes Receivable					
Borrower	Address	Original Amt	Current Balance	Secured/Unsecured	Mo. Pmt.

Schedule D – Real Estate Owned - Residence and Others (attach separate sheet if necessary)					
Type of Property and Location	Legal Owner	Cost	Market Value	Mortgage Balance	Mo. Pmt.

Schedule E – Partial Interest in Real Estate (state percentage of ownership)					
Type of Property and Location	Legal Owner	% of Interest	Cost	Market Value	Balance & Mo. Pmt.

Schedule F – Life Insurance				
Insurance Company Name	Beneficiary	Face Value	Loans Against	Cash Value

Schedule G – Notes Payable					
Payee	Address	Original Amount	Current Balance	Secured/Unsecured	Mo. Pmt.

The undersigned certifies that both sides hereof and the information inserted therein has been carefully read and is true and complete. The undersigned further represents that there are no encumbrances against any of the foregoing property except those specifically disclosed above. Charter Oak Federal Credit Union is authorized to verify the information disclosed and to perform a credit investigation. The undersigned authorizes Charter Oak Federal Credit Union to give credit information to any credit reporting service and to advise others about its credit experience with the applicant. It is also agreed that the financial statement shall remain the property of Charter Oak Federal Credit Union whether or not credit is granted.

\_\_\_\_\_  
Applicant's Signature

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

\_\_\_\_\_  
Joint Applicant's Signature

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