

## INSTRUCTIONS FOR COMPLETING THIS PERSONAL FINANCIAL STATEMENT

1. If you want to fill this out by hand, simply print Pages 2 to 4.
2. You can insert data in each field and save it to a new file, which makes it easier to update in the future.
3. If you want this form in Excel format ask your Loan Officer to send you the file.
4. Your initials and signatures are required on Page 4. Please sign, initial and date the statement when complete before sending it to United Bank.
5. Use additional sheets if necessary.

TO: 	<b>PERSONAL FINANCIAL STATEMENT</b>	<u>Date of Statement:</u>
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	APPLICANT	CO-APPLICANT
NAME:		
RESIDENCE ADDRESS:		
CITY/STATE/ZIP:		
PHONE #:		
SOCIAL SECURITY #:		
DATE OF BIRTH:		
POSITION OR OCCUPATION:		
BUSINESS NAME:		
BUSINESS ADDRESS:		
CITY/STATE/ZIP:		
PHONE #:		
EMAIL ADDRESS:		
	APPLICANT'S ANNUAL INCOME	CO-APPLICANT'S ANNUAL INCOME
SALARY, BONUS & COMMISSIONS:		
INTEREST & DIVIDENDS:		
NET REAL ESTATE INCOME:		
OTHER:		
OTHER:		
<b>TOTAL:</b>		

PERSONAL INFORMATION	APPLICANT		CO-APPLICANT	
If you answer "Yes" to any of these questions, provide details below	Yes	No	Yes	No
Do you have a trust? If Yes, insert the date in the Yes box.				
Do you have a will? If Yes, insert the date in the Yes box.				
Do you have an Asset Protection Trust? If Yes, give details below. When formed? What assets transferred to Asset Protection Trust?				
Are you a beneficiary under an Asset Protection Trust? If Yes, give details below.				
Are you a partner or officer in any other venture?				
Are you obligated to make payments under an order of any court?				
Are you a defendant in any suits or legal actions?				
Are assets subject to any lien, other than those described on the schedules?				
Have you ever filed a petition for relief in a bankruptcy court?				
Do you have any contingent liabilities?				
Are you a guarantor or co-maker on another's debt?				
Are you liable on any leases?				
Do you have any outstanding legal claims?				
Do you have any other special debt?				
Are you contesting any income tax liens?				
Are you obligated to pay alimony and/or child support?				
Are you presently subject to indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?				
Have you been arrested in the past six months for any criminal offense?				
For any criminal offense – other than a minor vehicle violation – have you ever: 1) been convicted; 2) plead guilty; 3) plead nolo contendere; 4) been placed on pretrial diversion; or 5) been placed on any form of parole or probation?				
If you are not a US Citizen, provide your Alien Registration Number:				
Income taxes settled through (Insert the Date):				
Personal bank accounts carried at:				
If Yes, give details (use additional pages, if necessary):				

**TIP FOR EASY COMPLETION:** Fill out the Schedules on this page first and then carry the totals to Page 3

<b>SCHEDULE A – DEPOSITS</b> (If more than \$50,000, attach last bank statement)						
Name of Banks	Account in name(s) of	Deposit Balance				
<b>TOTALS</b>						

  

<b>SCHEDULE B - BORROWINGS</b>						
Name of Lender	Account in name of	Loan Date	High Borrowing	Current Balance	Monthly Payment	Collateral Pledged
<b>TOTALS</b>						

  

<b>SCHEDULE C - MARKETABLE/NON-MARKETABLE SECURITIES AND INDIVIDUAL RETIREMENT ACCOUNTS</b> (If more than \$50,000, attach last bank/brokerage statement)						
Description	Account in the name of	Market Value	Marketable?		Pledged?	
			Yes	No	Yes	No
<b>TOTALS</b>						

  

<b>SCHEDULE D – ACCOUNTS, NOTES RECEIVABLE AND LAND CONTRACTS RECEIVABLE</b>							
In name of	Name of Borrower	Percent Ownership	Amount	Secured?		Pledged?	
				Yes	No	Yes	No
<b>TOTALS</b>							

  

<b>SCHEDULE E - LIFE INSURANCE CARRIED (Include Group Insurance)</b>						
Owner of Policy	Issuing Company	Covering Life of:	Amount	Beneficiary	Cash Value	Policy Loans
<b>TOTALS</b>						

  

<b>SCHEDULE F - REAL ESTATE OWNED</b>							
Description and Location	Owners of Record	Purchase		Market Value	Amount Owed	Monthly Payment	Mortgage Holder
		Year	Price				
<b>TOTALS</b>							

ASSETS				
DESCRIPTION OF ASSET (IN DOLLARS, OMIT CENTS)	APPLICANT	CO-APPLICANT	JOINT OWNERSHIP	TOTAL
Cash on hand and in Banks (Schedule A)				
Marketable/Non-Marketable Securities (Schedule C)				
Accounts & Notes Receivable (Schedule D)				
Cash Surrender Value of Life Insurance (Schedule E)				
Mortgages Receivable				
Real Estate Sold on Contract (Schedule F)				
Real Estate (Schedule G)				
Furniture, Fixtures, Machinery				
Automobiles				
Jewelry				
Collectibles				
Interest in Partnerships, Corporations (attach Schedule)				
<b>TOTAL ASSETS</b>				

LIABILITIES				
DESCRIPTION OF LIABILITY (IN DOLLARS, OMIT CENTS)	APPLICANT	CO-APPLICANT	JOINT OWNERSHIP	TOTAL
Notes Payable – Secured/Unsecured (Schedule B)				
Notes Payable – Others				
Accounts Payable				
Taxes: Income and Property				
Loans on Life Insurance (Schedule E)				
Mortgages on Real Estate sold on contract (Schedule				
Mortgages on Real Estate (Schedule G)				
<b>TOTAL LIABILITIES</b>				
<b>NET WORTH</b> (Total Assets MINUS Total Liabilities)				
<b>TOTAL LIABILITIES PLUS NET WORTH</b>				

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with you on behalf of the undersigned, or persons, firms or corporations in whose behalf the undersigned may either severally or jointly with others, execute a guaranty in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of a change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our credit-worthiness. You are authorized to answer questions about your credit experience with me/us. You may report information about our account to credit bureaus. Late payments, missed payments or other defaults on our account may be reflected in our credit report.

**USA PATRIOT ACT NOTICE & ACKNOWLEDGEMENT:** Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. I/we agree to provide you with my/our name, address, date of birth, driver's license or other identifying documents and other information that will allow you to identify us.

**Applicant and Co-Applicant must initial one box each and sign below.**

Type of Account I/we are requesting:	Applicant's Initials:	Co-Applicant's Initials:
<b>1. A Joint Account</b> – we intend to apply for joint credit.		
<b>2. An Individual Account</b> – relying solely on my income and assets.		
<b>3. An Individual Account</b> – relying on my income and assets as well as income or assets of another.		

Signature of Applicant: \_\_\_\_\_ Dated: \_\_\_\_\_

Signature of Co-Applicant: \_\_\_\_\_ Dated: \_\_\_\_\_