



**PERSONAL FINANCIAL STATEMENT AS OF \_\_\_\_\_**

Date

Submitted to: Mid America Bank

<b>PERSONAL INFORMATION</b>					
<b>APPLICANT (NAME)</b>			<b>CO-APPLICANT (NAME)</b>		
Employer and Address			Employer and Address		
Business Phone No.	No. of Years with Employer	Title/Position	Business Phone No.	No. of Years with Employer	Title/Position
Previous Employer & Position		No. of Yrs.	Previous Employer & Position		No. of Yrs.
Home Address			Home Address		
Home Phone No.	Social Security No.	Date of Birth	Home Phone No.	Social Security No.	Date of Birth
Accountant and Phone #			Accountant and Phone #		
Attorney and Phone #			Attorney and Phone #		
Investment Advisor/Broker and Phone #			Investment Advisor/Broker and Phone #		
Insurance Advisor and Phone #			Insurance Advisor and Phone #		
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed			Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed		

**CASH INCOME & EXPENDITURE STATEMENT FOR THE YEAR ENDED \_\_\_\_\_ (OMIT CENTS)**

ANNUAL INCOME	SOURCES*	AMOUNT (\$)
Salary (applicant)		
Salary (co-applicant)		
Bonuses & Commissions (applicant)		
Bonuses & Commissions (co-applicant)		
Rental Income		
Interest Income		
Dividend Income		
Proceeds from Sales		
Partnership Income		
Other Investment Income		
Other Income (List)**		
<b>TOTAL INCOME (\$)</b>		

ANNUAL EXPENDITURES	SOURCES*	AMOUNT (\$)
Federal Income and Other Taxes		
State Income and Other Taxes		
Rental Payments, Co-op, or Condo Maintenance		
Mortgage Payments	Residential	
	Investment	
Property Taxes	Residential	
	Investment	
Interest and Principal Payments on Loans		
Insurance (Home, Health, Vehicles)		
Investments (including tax shelters)		
Alimony/Child Support		
Meals and Food		
Tuition		
Contributions and Gifts		
Medical Expenses		
Other Living Expenses		
Other Expenses (List)		
<b>TOTAL EXPENDITURES (\$)</b>		

Any Significant changes expected in the next 12 months? Yes  No   If yes, attach information). Sources\*=Examples are Cash, W-2, Tax Return, etc. \*\* Income from alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.

**Balance Sheet as of \_\_\_\_\_**

<b>ASSETS</b>	<b>AMOUNT (\$)</b>	<b>LIABILITIES</b>	<b>AMOUNT (\$)</b>
Cash in this Bank(List) (including money market accounts, CD's)		Notes Payable to this Bank Secured	
Cash in Other Financial Institutions (List) (including money market accounts, CD's)		Unsecured	
		Notes Payable to Others (Schedule E)	
		Secured	
		Unsecured	
Readily Marketable Securities (Schedule A)		Accounts Payable (including credit cards)	
Non-Readily Marketable Securities (Schedule A)		Margin Accounts	
Accounts and Notes Receivable		Notes Due: Partnership (Schedule D)	
Cash Surrender Value of Life Insurance (Schedule B)		Life Insurance Loans (Schedule B)	
Residential Real Estate (Schedule C)		Taxes Payable	
Real Estate Investments (Schedule C)		Mortgage Debt (Schedule C)	
Partnerships/PC Interests/ S Corporations (Schedule D)		Other Liabilities (List)	
IRA, Keogh, Profit Sharing and other Vested Retirement Accounts			
Deferred Income (# of yrs. deferred ___)			
Personal Property (including automobiles)			
Sole Proprietorship Assets:			
Accounts Receivable			
Inventory			
Fixed Assets			
Other Assets (List)			
		<b>TOTAL LIABILITIES</b>	
		<b>NET WORTH</b>	

<b>CONTINGENT LIABILITIES</b>	<b>YES</b>	<b>NO</b>	<b>AMOUNT (\$)</b>
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation or partnership?			
Do you have any outstanding letters of credit or surety bonds?			
Are there or any suits or legal actions pending against you?			
Are you contingently liable on any lease or contract?			
Are any of your tax obligations past due?			
Are you obligated to pay alimony and/or child support?			
What would be your total estimated tax liability if you were to sell your major assets?			
If yes for any of the above, give details:			

<b>SCHEDULE A—ALL SECURITIES (Including Non-Money Market Mutual Funds)</b>							
# of Shares (Stock) or Face Value (Bonds)	Description	Owner (S)	Where Held	Cost	Current Market Value	PLEGGED	
						YES	NO
<b>READILY MARKETABLE SECURITIES (INCLUDING U.S. GOVERNMENT AND MUNICIPALS)*</b>							
<b>NON- READILY MARKETABLE SECURITIES (CLOSELY HELD, THINLY TRADED OR RESTRICTED STOCK)</b>							

\* If not enough space, attach a separate schedule or brokerage statement and enter totals only.

<b>Schedule B—Insurance</b>						
<b>Life Insurance</b> (use additional sheets if necessary)						
Insurance Company	Face Amount of Policy	Type of Policy	Beneficiary	Cash Surrender Value	Amount Borrowed	Ownership

Disability Insurance	Applicant	Co-Applicant
Monthly Distribution if Disabled		
Number of Years Covered		

<b>Schedule C—Personal Residence &amp; Real Estate Investments, Mortgage Debt (majority ownership only)</b>									
Personal Residence Address	Legal Owner	Purchase		Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
		Year	Price						
Investment Property Address	Legal Owner	Purchase		Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
		Year	Price						

<b>Schedule D—Partnerships and S Corporations (less than majority ownership for real estate partnerships)*</b>						
Type of Investment	Date of Initial Investment	Cost	% Owned	Current Market Value	Balance Due on Partnerships: Notes, Cash Call	Current Year Investments
<b>Business/Professional (indicate name)</b>						
<b>Investments (including tax shelters)</b>						

\*Note: For investments, which represent a material portion of your total assets, please include the relevant financial statements or tax returns, or in the case of partnership investments or S-Corporations, schedule K-1's.

<b>Schedule E—Notes Payable</b>								
Due To	Type of Facility	Amount of Line	Secured		Collateral	Interest Rate	Maturity	Unpaid Balance
			Yes	No				

