



San Luis Valley Federal Bank

PERSONAL FINANCIAL STATEMENT

STATEMENT OF FINANCIAL CONDITION AS OF _____ (DATE)

INTENT TO APPLY FOR JOINT CREDIT		IMPORTANT: Please Read Directions Before Completing Statement	
Check the Box in the Appropriate Section to the Right	<input type="checkbox"/>	If you are applying for credit in your own name and are relying on your own income or assets, and not on the income or assets of another person as the basis for repayment of the requested credit, complete Sections A, C, D, E, F, and G.	
	<input type="checkbox"/>	If you are applying for joint credit with another person , initial below and complete all sections (provide information about the joint applicant in Section B). If appropriate, the joint applicant may complete a separate personal financial statement and the applications may be submitted together. Please initial the applicable boxes below: We intend to apply for joint credit: Borrower: <input type="text"/> Co-Borrower: <input type="text"/> <small>(Please Use Additional Statements if More than 2 Borrowers)</small>	
	<input type="checkbox"/>	If this statement relates to your guarantee of indebtedness of other persons, firms, or corporations , complete sections B, C, D, E, F and G, and initial below: I / We intend to guarantee: Guarantor: <input type="text"/> Co-Guarantor: <input type="text"/> <small>(Please Use Additional Statements if More than 2 Guarantors)</small>	

Section A - Individual Information (Type or Print)			Section B - Co-Borrower/Guarantor (Type or Print)		
Name:			Name:		
Address:			Address:		
City, State, ZIP:			City, State, ZIP:		
Length at Present Address:	Years:	Mths:	Length at Present Address:	Years:	Mths:
Residence Phone:			Residence Phone:		
Cell Phone:			Cell Phone:		
Email Address:			Email Address:		
Social Security Number:			Social Security Number:		
Date of Birth:			Date of Birth:		
Occupation:			Occupation:		
Length of Employment:	Years:	Mths:	Length of Employment:	Years:	Mths:
Business Name:			Business Name:		
Business Address:			Business Address:		
City, State, ZIP:			City, State, ZIP:		
Business Phone:			Business Phone:		
Nearest Relative:			Nearest Relative:		
Address:			Address:		
City, State, ZIP:			City, State, ZIP:		
Phone #:			Phone #:		
For your Business Operation, Please Answer:			For your Business Operation, Please Answer:		
Number of Current Employees?		<u>0</u>	Number of Current Employees?		<u>0</u>
# of New Employees to be hired with request?		<u>0</u>	# of New Employees to be hired with request?		<u>0</u>

PERSONAL FINANCIAL STATEMENT CONTINUED

STATEMENT OF FINANCIAL CONDITION

Section C - Statement of Financial Condition

ASSETS <small>(Do not include assets of doubtful value)</small>	Current Value	LIABILITIES	Current Balance
Cash in Financial Institutions Section D- Schedule 1	\$ -	Accounts Payable	\$ -
Stock and Bonds Section D- Schedule 2	\$ -	Life Insurance Policy Loans Section D- Schedule 4	\$ -
IRA or Other Retirement Accts. Section D- Schedule 3	\$ -	Real Estate Mortgages Payable Section D- Schedule 6	\$ -
Life Ins.- Cash Surrender Value Only Section D- Schedule 4	\$ -	Installment Accounts- Other Section D- Schedule 8	\$ -
Business Equity Section D- Schedule 5	\$ -	Other Unpaid Taxes & Interest	\$ -
Real Estate Section D- Schedule 6	\$ -		
Accounts, Loans, Notes Receivable Section D- Schedule 7	\$ -		
Automobiles Section D- Schedule 7	\$ -		
Other Personal Property/Assets Section D- Schedule 7	\$ -		
		TOTAL LIABILITIES:	\$ -
		NET WORTH:	\$ -
TOTAL ASSETS:	\$ -	TOTAL LIABILITIES & NET WORTH:	\$ -
		Contingent Liabilities Section D- Schedule 5	

Section D - Schedules of Financial Statement

Schedule 1- Cash in Banks, Credit Unions, Savings & Loans, Etc.

Institution	Branch	Account Number	Type	Amount
			TOTAL:	\$ -

Schedule 2- Stocks and Bonds

Number of Shares	Description	In Name of:	Are these Registered Pledged/Held by Other?	Market Value	Source of Value
				TOTAL:	\$ -

Schedule 3- IRA or Other Retirement Accounts

Number of Shares	Description	In Name of:	Are these Registered Pledged/Held by Other?	Market Value	Source of Value
				TOTAL:	\$ -

PERSONAL FINANCIAL STATEMENT CONTINUED

STATEMENT OF FINANCIAL CONDITION

Schedule 4- Life Insurance Carried, Including Group Insurance

Insurance Company	Policy Number	Beneficiary	Relationship	Face Amount	Policy Loans	Cash Value
TOTAL:				\$ -	\$ -	\$ -

Schedule 5- Business Ventures/Partnerships

Name of Business Entity	Your Position	% of Ownership	Total Assets	Total Liability	Net Worth	Total Equity	Tax ID Number
					\$ -	\$ -	
					\$ -	\$ -	
					\$ -	\$ -	
					\$ -	\$ -	
TOTAL:					\$ -	\$ -	

Schedule 6- Residences & Other Real Estate, Including Equities (Partially & Wholly Owned)

Property Description	Name of Creditor	Estimated Value	Current Balance	Monthly Payment	Monthly Rent	Interest Rate
TOTAL:		\$ -	\$ -	\$ -	\$ -	

Schedule 7- Accounts, Loans, Notes Receivable; Automobiles; Other Personal Property & Assets

Type (Please Select)	Description	Estimated Value	Notes
TOTAL:		\$ -	

Schedule 8 - Notes to Banks and Other Institutional Borrowing (Including Installment Loans)

Description	Name of Creditor	Estimated Value	Current Balance	Monthly Payment	Monthly Rent	Interest Rate
TOTAL:		\$ -	\$ -	\$ -	\$ -	

PERSONAL FINANCIAL STATEMENT CONTINUED

STATEMENT OF FINANCIAL CONDITION

Section E - Source of Income			Section F - Credit Information	
	Borrower	Co-Borrower		
Salary			Do you have any debts past due?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Bonuses & Commissions			Have you ever had any auto, furniture, or other property repossessed?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Dividend/Interest Income				<input type="checkbox"/> Yes <input type="checkbox"/> No
Rental/Lease Income			Have you applied for a loan at any Financial Institution in the last 6 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Real Estate Income (Net)				<input type="checkbox"/> Yes <input type="checkbox"/> No
Alimony, child support, or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying this obligation			If any of the above are "Yes", please explain:	
TOTAL:	\$ -	\$ -		

Section G - Notes to Banks and Other Institutional Borrowing (Including Installment Loans)				
	Applicant		Co-Applicant	
1 Have you ever had a judgement against you or filed bankruptcy?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2 Have you ever been charged with or convicted of any Criminal offense other than a misdemeanor involving minor motor vehicle violations? If yes, please provide explanation.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3 Are any of the assets listed herein held under a trust agreement of any type, held in estate, or in any other name or capacity?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4 Do you have any contingent liabilities as endorser, guarantor, lawsuits, taxes or other? If yes, please explain on a separate sheet and attach to this form.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5 Are you a citizen of the United States of America?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6 Do you have a will?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
7 Are you obligated to pay alimony, child support, or maintenance?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

The information contained in this statement is provided to induce San Luis Valley Federal Bank, hereafter the "Lender", to extend or to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. The undersigned acknowledge and understand that the Lender is relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty thereof. Each of the undersigned represents, warrants, and certifies that the information provided herein is true, correct, and complete. Each of the undersigned agrees to notify the Lender immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of this information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or the) obligations to the Lender. In the absence of such notice, or a new and full written statement, this should be considered as a continuing statement and substantially correct. The Lender is authorized to make all inquiries deemed necessary to verify the accuracy of the information contained herein, and to determine the credit-worthiness of the undersigned. Each of the undersigned authorizes the Lender to answer questions about the Lender's credit experience with the undersigned.

Applicant

Date

Applicant

Date

The Federal Equal Opportunity Act and the Fair Housing Act prohibits creditors from discriminating against credit applicants on the basis of color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is the FDIC.