



Personal Financial Statement

As of Date / /

Name			Date of Birth	Social Security Number (required)	
Address			Home Phone	Mobile Phone	
City	State	Zip	Length of Time at Current Residence	E-mail Address	
Driver's License Number (required)		State	Issue Date	Exp. Date	
Employment – Occupation & Position			Since (month / year)		
Company Name			Company Phone		
Company Address		City	State	Zip	

Joint Applicant

You may apply for credit individually or jointly with your spouse or another party. If you are applying for joint credit with another party, other than your spouse, please use a separate personal financial statement for each party. You should reflect in this statement your personal financial condition as well as the financial condition of your spouse if:

- (1) You are applying for credit jointly with your spouse, or
- (2) You are relying on your spouse's income or assets in requesting credit, or
- (3) You are providing this statement to support previously extended joint credit with your spouse.

Notice – Joint Credit

We intend to apply for joint credit.
(Initials) _____

Joint Applicant's Name		Date of Birth	Social Security Number (required)	
Home Phone		Mobile Phone	E-mail Address	
Driver's License Number (required)		State	Issue Date	Exp. Date
Employment – Occupation & Position		Since (month / year)		
Company Name		Company Phone		
Company Address		City	State	Zip

Financial Summary

Directions for completing this statement:

1. Complete the schedules on the following pages and provide only the total dollar value for each schedule on the summary table below.
2. If you own and operate any type of business other than a Sole Proprietorship or Partnership, please DO NOT include the assets or liabilities of that business in this statement.

ASSETS	AMOUNT	LIABILITIES AND NET WORTH	AMOUNT
Cash on hand in banks (Sch. 1)		Accounts and Bills Due	
Cash Value of Life Insurance (Sch. 2)		Loans on Life Insurance (Sch. 2)	
Notes and Accounts Receivable (Sch. 3)		Taxes Due – Income	
Marketable Stocks & Bonds (Sch. 4)		Loans Due Truliant Federal Credit Union (Sch. 12)	
Vested Interest in Pension/Retirement Accts. (Sch. 5)		Liabilities of Proprietorships (Sch. 7)	
Stock in Closely Held Corporations (Sch. 6)		Liabilities of Partnerships / Joint Ventures (Sch. 8)	
Assets of Sole Proprietorships (Sch. 7)		Loans on Vehicles, Boats, Mach. & Equip. (Sch. 9)	
Assets of Partnerships & Joint Ventures (Sch. 8)		Loans on Real Estate (Sch. 10)	
Vehicles, Boats, Machinery & Equipment (Sch. 9)		Other Liabilities and Loans Payable (Sch. 12)	
Real Estate (Sch. 10)			
Other Assets (Sch. 11)			
		Total Liabilities	
		Net Worth	
Total Assets		Total Liabilities & Net Worth	

SCHEDULE 1**CASH ON HAND AND IN BANKS/CREDIT UNIONS**

Name of Bank or Financial Institution	Checking / Savings	Certificates of Deposit	Name of Bank or Financial Institution	Checking / Savings	Certificates of Deposit
Total					

SCHEDULE 2**LIFE INSURANCE**

Name of Person Insured	Amount (Face Value)	Cash Surrender Value	Loans	Name of Company
Total				

SCHEDULE 3**NOTES AND ACCOUNTS RECEIVABLE**

Debtor's Name	Balance Owed To You	Maturity Date	Collateral Pledged
Total			

SCHEDULE 4**MARKETABLE STOCKS AND BONDS (NYSE, AMEX, AND NASDAQ)**

Description	Registered In Name Of	To Whom Pledged	Number of Shares	Date Acquired	Cost	Market Value
Total						

SCHEDULE 5**VESTED INTERESTS IN PENSION / RETIREMENT ACCOUNTS**

Description	Registered in Name Of	Market Value
Total		

SCHEDULE 6**STOCK IN CLOSELY HELD CORPORATIONS**

Name of Corporation	Stock In Name Of	Number of Shares	Value of Shares Owned	Annual Statement Date	Total Shares Outstanding	Stockholder's Equity
Total						

SCHEDULE 7

ASSETS OF SOLE PROPRIETORSHIPS

Description	Market Value	Loan Balance	Repayment Terms	Lender's Name	Collateral Pledged
			\$ per		
Total					

SCHEDULE 8

ASSETS OF PARTNERSHIPS AND JOINT VENTURES

Description	Market Value	Loan Balance	Repayment Terms	Lender's Name	Collateral Pledged
			\$ per		
Total					

SCHEDULE 9

VEHICLES, BOATS, MACHINERY AND EQUIPMENT

Description (Include Year, Make, Model)	Year Acquired	Cost	Market Value	Loan Balance	Repayment Terms	Loan Payable To
					\$ per	
					\$ per	
					\$ per	
					\$ per	
					\$ per	
Total						

SCHEDULE 10

REAL ESTATE

Location & Description of Property	Title In Name Of	Date Acquired	Market Value	Mortgage Balance	Repayment Terms	Mortgage Payable To
		Cost				
		-----			\$ per	
		-----			\$ per	
		-----			\$ per	
		-----			\$ per	
		-----			\$ per	
Total						

SCHEDULE 11

OTHER ASSETS (PERSONAL PROPERTY, FURNITURE, ETC.)

Description	Value	To Whom Pledged
Total		

SCHEDULE 12

OTHER LIABILITIES AND LOANS PAYABLE

Loan Payable To	Original Amount / Credit Limit	Loan Balance	Repayment Terms	Collateral Pledged	Names of Co-Makers / Endorsers
			\$ per		
			\$ per		
			\$ per		
			\$ per		
Total					

SOURCES OF INCOME

For Year Ended _____

(Please attach a copy of your most recent Income Tax Return)

SALARY – Yours	\$
- Joint Applicant	\$
BONUSES & COMMISSIONS	\$
DIVIDENDS	\$
INTEREST INCOME	\$
NET PROFITS FROM - Rental Property	\$
- Partnerships	\$
- Joint Ventures	\$
OTHER INCOME * - Alimony	\$
- Child Support	\$
- Other (please explain)	\$
Total	\$

CONTINGENT LIABILITIES

Are you indirectly liable for obligations of others? Yes No

If so, please list and describe those below.

Type	Description	Amount
As Endorser, Co-maker or Guarantor		
On Leases or Contracts		
Legal Claims		
Provision for Federal Income Taxes		
Other Special Debt		
Total		\$

*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this loan.

PERSONAL INFORMATION

Number of Dependents _____ Ages _____

Are you obligated to pay alimony, child support or separate maintenance payments? Yes No

If so, please provide details. _____

If you do not own your home, what is your monthly rent payment? _____

Are you a defendant in any suits or legal actions? Yes No

If so, please provide details. _____

Have you ever declared bankruptcy or had any judgments recorded against you? Yes No

If so, please provide details. _____

Do you have a will? Yes No

If so, who is the executor? _____

Do you have disability insurance? Yes No

If so, what is the monthly amount? _____ What years are covered? _____

REPRESENTATIONS AND WARRANTIES

The information contained in this statement is provided to induce Truliant 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 Truliant 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 Truliant immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the 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 obligations to Truliant. In the absence of such notice or a full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fails to notify Truliant as required above, or if any information herein should prove to be inaccurate or incomplete in any material respect, Truliant may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. Truliant is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give Truliant any information they may have on the undersigned. Each of the undersigned authorizes Truliant to answer questions about Truliant's credit experience with the undersigned. As long as any obligation or guaranty of the undersigned to Truliant is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned gives to Truliant shall be Truliant's property.

THE UNDERSIGNED HAVE READ AND FULLY UNDERSTAND THE FOREGOING REPRESENTATIONS AND WARRANTIES.

Date _____ Your Signature _____

Date _____ Joint Signature (if Joint Applicants) _____

This statement received by: _____ Date _____ Branch _____
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