



800.456.1500 | www.talmerbank.com

# Personal Financial Statement

## CONFIDENTIAL

If this is an application for joint credit, Applicant and Co-Applicant each agree that we intend to apply for joint credit.

\_\_\_\_\_ (APPLICANT) and \_\_\_\_\_ (CO-APPLICANT)

### APPLICANT

DATE		
NAME	EMAIL ADDRESS	
DATE OF BIRTH	SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER
ADDRESS		
HOME PHONE	BUSINESS PHONE	
PRESENT EMPLOYER	POSITION	LENGTH OF TIME AT PRESENT EMPLOYER
ADDRESS		

### CO-APPLICANT

NOTE: Reflect in this statement the financial condition of any co-applicant as well as your own financial condition.

DATE		
IF JOINTLY, NAME OF CO-APPLICANT	EMAIL ADDRESS	
DATE OF BIRTH	SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER
ADDRESS		
HOME PHONE	BUSINESS PHONE	
PRESENT EMPLOYER	POSITION	LENGTH OF TIME AT PRESENT EMPLOYER
ADDRESS		

### CREDIT REQUESTED

AMOUNT
PURPOSE (personal or business, describe specific purpose)
SOURCE OF REPAYMENT
COLLATERAL

### ATTACHMENTS REQUIRED

2 years tax returns, complete with all supporting schedules and K-1s. 2 years tax returns for all K-1 entities. Current bank deposit and brokerage statements to support liquid asset values. Copy of driver's license.

## PERSONAL BALANCE SHEET

- List all amounts in dollars.
- Please attach a separate sheet if you need more space to complete a detailed schedule.
- "Applicant" and "Co-Applicant" columns are for solely owned assets of either party. "Trust/Other" columns are for jointly owned assets or living trust assets held by you as trustee.
- Alimony, child support or separate maintenance payments do not need to be disclosed if the "Applicant" or "Co-Applicant" does not choose to have it considered for repaying this loan.
- In lieu of completing this statement, a detailed personal financial statement prepared by your accountant or through the use of a personal financial software package (i.e. Quicken) may be submitted. Both the statement and this form must be signed and dated.

**\* HOW HELD CODES**  
**Community Property . . . "CP"**

**Single Ownership . . . . . "SO"**  
**Joint Tenants . . . . . "JT"**

**Tenants in Common . . . . . "TC"**  
**Held in Trust . . . . . "TR"**

### DATE OF VALUATIONS:

ASSETS	APPLICANT AMOUNT	CO-APPLICANT AMOUNT	TRUST/OTHER AMOUNT	HOW HELD CODE*
Deposit Accounts - Talmer Bank and Trust				
Deposit Accounts - Other Financial Institutions				
Accounts Receivable (list)				
Retirement Accounts (specify type)				
Listed Securities Owned (Schedule 1)				
Non-Listed/Restricted Securities Owned (Schedule 1)				
Cash Surrender Value of Life Insurance (Schedule 2)				
Real Estate - Personal (Schedule 3)				
Real Estate - Investment (Schedule 3)				
Partnership and other closely held entities (Schedule 5)				
Automobiles/Boats (list)				
Personal Property				
Other Assets (list)				
<b>Total Assets</b>				
LIABILITIES	APPLICANT AMOUNT	CO-APPLICANT AMOUNT	OTHER AMOUNT	HOW HELD CODE*
Notes payable due to Talmer Bank and Trust				
Secured				
Unsecured				
Notes payable due to Others (Schedule 4)				
Secured				
Unsecured				
Accounts & Bills Due				
Income Taxes Payable				
Other Taxes Payable				
Loans on Life Insurance (Schedule 2)				
Mortgages or Liens on Real Estate (Schedule 3)				
Installment Contracts Payable				
Other Liabilities (list)				
Contingent Liabilities (Schedule 6)				
<b>Total Liabilities</b>				
<b>NET WORTH</b>				

## Supporting Schedules

## SCHEDULE 1

**Securities Owned** (attach brokerage statement)

DESCRIPTION (1)	OWNED BY	NUMBER OF SHARES	MARKET VALUE	AMOUNT PLEDGED "P" OR RESTRICTED "R"
<b>TOTAL</b>				

(1) NOTE: Please indicate "L" for listed and "N" for non-listed.

(1) NOTE: Please indicate "L" for listed and "N" for non-listed.

## SCHEDULE 2

## Life Insurance

INSURANCE COMPANY	TERM OF LIFE DESCRIPTION	OWNED BY	CASH VALUE	AMOUNT PLEDGED "P" OR RESTRICTED "R"
TOTAL				

### SCHEDULE 3

## Real Estate and Mortgage

ADDRESS	DESCRIPTION	OWNED BY	DATE ACQUIRED	COST	MARKET VALUE	LOAN BALANCE OWED	PAYMENT/MONTH
TOTAL							

## SCHEDULE 4

## Notes Payable

PAYABLE TO	SECURED/UNSECURED	COLLATERAL	NOTE MATURITY	LOAN BALANCE OWED	PAYMENT/ MONTH
TOTAL					

## SCHEDULE 5

## Partnerships and Other Closely Held Entities

NAME	NATURE OF BUSINESS	OWNERSHIP	TOTAL ASSETS	TOTAL LIABILITIES	NET WORTH	YOUR EQUITY
TOTAL						

## SCHEDULE 6

### Contingent Liabilities

PAYABLE TO	SECURED/UNSECURED	COLLATERAL	NOTE MATURITY	LOAN BALANCE OWED	PAYMENT/ MONTH
TOTAL					

## PERSONAL CASH FLOW

Source of Income - Current Year			
	Applicant	Co- Applicant	Joint
Salary			
Bonuses & Commissions			
Dividend & Interest Income			
Real Estate			
Partnership and other closely held entities			
Other- Detail			
<b>Total Income</b>			

## CREDIT REFERENCE

Give names of banks, finance companies, or creditors (include credit card issuers) where credit has been obtained

Name	Address	Date Obtained	Name In Which Account Is Carried	Account Number	Credit Limit

Are you a U.S. Citizen? [ ] Yes [ ] No

Income tax returns filed through (date):

Are any tax returns (Business or Personal) currently being audited or contested? [ ] Yes [ ] No

If yes, what year(s)?

Have you ever been declared bankrupt? [ ] Yes [ ] No

Have you ever had a judgment against you? [ ] Yes [ ] No

Are any assets pledged or debts secured except as shown? [ ] Yes [ ] No

Are you a defendant in any suit or legal action? [ ] Yes [ ] No

Is your estate plan current? [ ] Yes [ ] No

Will [ ] Yes [ ] No

Trust [ ] Yes [ ] No

Are any of your tax obligations past due? [ ] Yes [ ] No

Name of personal representative \_\_\_\_\_

## YOUR REPRESENTATION AND WARRANTIES

I/We represent and warrant to Talmer Bank and Trust that all of the information provided in this financial statement, along with any attachments and including the designation of the ownership of all assets listed is true, complete, and correct. I/We understand that the Bank is relying on the accuracy and completeness of this information in deciding to grant or continue the financial accommodation requested and that false statements constitute a violation of Federal Law. You may retain and verify this statement and are authorized to conduct such investigation into my financial affairs as you deem necessary, including a consumer credit report.

**I HAVE READ, UNDERSTAND AND AGREE TO MAKE THESE REPRESENTATIONS AND WARRANTIES**

DATE

YOUR SIGNATURE

WITNESS

DATE

CO-APPLICANT'S SIGNATURE (If you are requesting the financial accommodation jointly)

WITNESS



800.456.1500 | [www.talmerbank.com](http://www.talmerbank.com)