

INDIVIDUAL FINANCIAL STATEMENT

IMPORTANT: Date and sign statement

Date of Financial Statement \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

To \_\_\_\_\_ ("Lender")

For the purpose of obtaining credit from Lender and any future credit granted by Lender, or to support the extension of credit already given, I make the following statement to Lender of my financial condition on \_\_\_\_\_. This statement is Lender's property.

COMPLETE ALL BLANKS, WRITING "NO" OR "NONE" WHERE NECESSARY

Table with columns ASSETS and LIABILITIES. Rows include Cash on Hand, Gov't and Listed Securities, Unlisted Securities, Notes and Loans Receivable, Homestead and Real Estate Owned, Automobiles, Other Personal Property, Cash Value Life Insurance, Securities Held by Brokers in Margin Accts., Equity in Partnership, Equity in Proprietorship, Vested Pension Benefits or Profit Sharing, Other Assets, Notes Payable - Lenders/Secured, Notes Payable - Lenders/Unsecured, Notes Payable Others, Life Insurance Loans, Due to Brokers, Accounts Payable, Unpaid Income Taxes, Real Estate Mortgages Payable, Real Estate Taxes, Credit Cards, Other Debts (Itemize Below), Total Liabilities, Assets less Liabilities = Net Worth, TOTAL ASSETS, TOTAL LIABILITIES and NET WORTH.

Table with columns SOURCES OF INCOME FOR YEAR ENDED and CONTINGENT LIABILITIES. Rows include Salaries & Bonuses, Commissions, Dividends & Interest, Real Estate, Other, As Endorser, Co-Maker, or Guarantor, On Lease or Contracts, Legal Claims, Other (describe).

\*Income from Alimony, Child Support or Separate Maintenance income and income from medical insurance, disability or wage continuation insurance need not be revealed if you do not wish the Lender to consider this income in determining your creditworthiness.

PERSONAL INFORMATION

Home Telephone \_\_\_\_\_ Social Security No. \_\_\_\_\_

Employer(s) of Applicant(s) \_\_\_\_\_

Are any assets pledged or restricted other than indicated on the following schedules? If so, describe.

Are you a defendant in any legal actions or suits? If so, describe.

Are you a partner or officer in any other venture? If so, describe.

Do you have a will?  Yes  No If so, name of Personal Representative.

Have you ever been declared Bankrupt? If so, describe.

Date of Birth \_\_\_\_\_ Driver's License No. and State \_\_\_\_\_

COMPLETE SCHEDULES AND SIGN ON PAGE 2

**Schedule A - Cash, Checking Accounts, Savings Accounts, & Certificates of Deposit**

Type	Name of Financial Institution	Amount	In Name Of:	PLEGGED YES NO	

**Schedule B - U.S. Government, Listed, & Unlisted Securities (List on separate sheet if necessary)**

No. of Shares or Face Value (Of Bonds)	Description*	Owner	Market Value	PLEGGED YES NO	

\*Indicates if Securities are Restricted By Contract or SEC Regulations.

**Schedule C - Life Insurance Carried, Include Group**

Face Amount	Name of Company	Owner	Beneficiary	CASH SURRENDER Value Loans	

**Schedule D - Real Estate Owned**

Address & Type of Property	Date Acquired	Owner	Cost	Mkt. Value	MORTGAGE			Insurance
					Amount	Monthly \$	Maturity	

**Schedule E - Names of Banks or Other Lenders Where Credit Has Been Obtained**

Name & Address of Lender	Borrower	Date Made	Monthly Payment	Due	High Credit	Current Balance	Sec. or Unsec.

**Schedule F - Notes and Loan Receivable**

Unpaid Amount	Name of Maker	Date Made	Security Pledged

**NOTICE:** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

I certify that this financial statement is true and complete. I authorize Lender or its agents to verify the information obtained in this statement and to obtain additional information concerning my financial condition, including, without limitation, consumer credit reports, although Lender may rely on this financial statement without any further verification. I authorize Lender to furnish such information and any other credit experiences with me to others and to answer any questions about my credit experience and other financial relationships with Lender, to the extent not prohibited by applicable law. I agree to notify Lender, in writing, of any change that materially affects the accuracy of this statement.

**Lender may share information bearing on my credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics or mode of living with its affiliates unless (1) I direct Lender at the address above that such information is unrelated to my transactions or experiences with Lender and may not be shared by Lender with its affiliates, (2) the information constitutes "medical information" as defined under applicable federal law, or (3) the information when provided to an affiliate would constitute a "consumer report" under applicable federal law.**

It may be a federal crime punishable by a fine or imprisonment or both to knowingly make false statements concerning any of the above information, under provisions of applicable federal and state law.

\_\_\_\_\_  
(Date Signed)

X \_\_\_\_\_  
Applicant Signature

X \_\_\_\_\_  
Co-Applicant Signature (joint credit only)

# Addendum to Personal Financial Statement

I hereby authorize North Shore Bank, F.S.B., its successors and/or assigns and its duly authorized agents to verify my past and present employment earnings records, bank accounts, stock holdings, other asset accounts, loan, lease and other credit relationships and obtain payoff information needed to process any application for credit.

I further authorize North Shore Bank, F.S.B., its successors, and/or assigns and its duly authorized agents to order a consumer credit report and it is understood a photocopy or facsimile of this form will also serve as authorization for completing any attached forms.

And, I authorize North Shore Bank, F.S.B., its successors and/or assigns and its duly authorized agents to:

- a. Obtain any necessary credit ratings.
- b. Obtain payoffs of existing loans at any financial institutions where we currently have credit.
- c. Add North Shore Bank as mortgagee or loss payee, as necessary, to any insurance policy insuring any collateral held or to be held as collateral for our loan.

The information the Lender obtains is confidential and is only to be used in the processing of a loan application.

Company Name: \_\_\_\_\_

Borrower/Guarantor Name: \_\_\_\_\_  
Borrower/Guarantor Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Borrower/Guarantor Name: \_\_\_\_\_  
Borrower/Guarantor Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Borrower/Guarantor Name: \_\_\_\_\_  
Borrower/Guarantor Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**If this is an application for joint credit, all borrowers each agree that we intend to apply for joint credit.**  
(Sign below.)

Signed \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_  
Signed \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_  
Signed \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_