

**PERSONAL FINANCIAL STATEMENT**

**IMPORTANT: Read these directions before completing this Statement.**

- If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person at the basis for repayment of the credit requested, complete only Sections 1 and 3.
- If you are applying for joint credit with another person, complete all Sections providing information in Section 2 about the joint applicant.
- If you are applying for individual credit, but are relying on income from alimony, child support or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, complete all Sections, providing information in Section 2 about the person whose alimony, support or maintenance payments or income or assets you are relying.
- If this statement relates to your guaranty of the indebtedness of other person(s), firms(s) or corporations(s), complete Sections 1 and 3.

TO: **Itasca Bank & Trust Co.** 308 West Irving Park Road • Itasca, Illinois 60143 • (630) 773-0350

SECTION 1 – INDIVIDUAL INFORMATION	SECTION 1 – OTHER PARTY INFORMATION
(Type or Print)	(Type or Print)
Name	Name
Residence Address	Residence Address
City, State & Zip	City, State & Zip
Position or Occupation	Position or Occupation
Business Name	Business Name
Business Address	Business Address
City, State & Zip	City, State & Zip
Res Phone	Res Phone
Bus Phone	Bus Phone
Cell Phone	Cell Phone
Email Address	Email Address

SECTION 3 – STATEMENT OF FINANCIAL CONDITION AS OF _____, 20__			
ASSETS (Do not include Assets of doubtful value)	In Dollars (Omit cents)	LIABILITIES	In Dollars (Omit cents)
Cash on hand and in banks	\$	Notes payable to banks – secured	\$
U.S. Gov't & Marketable Security – See Schedule A	\$	Notes payable to banks – unsecured	\$
Non-Marketable Securities – See Schedule B	\$	Due to brokers	\$
Securities held by broker in margin accounts	\$	Amounts payable to others – secured	\$
Restricted or control stocks	\$	Amounts payable to others – unsecured	\$
Partial interest in Real Estate Equities – See Schedule C	\$	Accounts and bills due	\$
Real Estate Owned – See Schedule D	\$	Unpaid Income tax	\$
Loans Receivable	\$	Other unpaid taxes and interest	\$
Automobiles and other personal property	\$	Real estate mortgages payable – See Schedule D	\$
Cash value-life insurance – See Schedule E	\$	Other debts - itemize	\$
Other assets - itemize	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$	<b>TOTAL LIABILITIES</b>	\$
	\$	<b>NET WORTH</b>	\$
<b>TOTAL ASSETS</b>	\$	<b>TOTAL LIABILITY AND NET WORTH</b>	\$

SOURCES OF INCOME FOR YEAR ENDED _____, 20__	PERSONAL INFORMATION
Salary, bonuses & commissions	Do you have a will? _____ if so, name the executor.
Dividends	
Real estate income	Are you a partner or office in any other venture? If so, describe.
Other income (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 obligation)	Are you obligated to pay alimony, child support or separate maintenance payments? If so, describe.
	Are any assets pledged other than as described on schedules? If so, describe.
<b>TOTAL</b>	Income tax settled through (date)
<b>CONTINGENT LIABILITIES</b>	Are you a defendant in any suits or legal actions?
Do you have any contingent liabilities? If so, describe	Personal bank accounts carried at:
As endorser, co-maker or guarantor?	
On leases or contracts?	Have you ever been declared bankrupt? If so, describe.
Legal claims	
Other special debt	
Amount of contested income tax liens	

(COMPLETE SCHEDULES AND SIGN ON REVERSE SIDE)

**SCHEDULE A – U.S. GOVERNMENTS & MARKETABLE SECURITIES**

Number of Shares or Face Value (Bonds)	Description	In Name Of	Are These Pledged?	Market Value

**SCHEDULE B – NON-MARKETABLE SECURITIES**

Number of Shares	Description	In Name Of	Are These Pledged?	Source of Value	Value

**SCHEDULE C – PARTIAL INTERESTS IN REAL ESTATE EQUITIES**

Address & Type Of Property	Title In Name Of	% Of Ownership	Date Acquired	Cost	Market Value	Mortgage Maturity	Mortgage Amount

**SCHEDULE D – REAL ESTATE OWNED**

Address & Type Of Property	Title In Name Of	Date Acquired	Cost	Market Value	Mortgage Maturity	Mortgage Amount

**SCHEDULE E – LIFE INSURANCE CARRIED, INCLUDING N.S.L.I. AND GROUP INSURANCE**

Name of Insurance Company	Owner of Policy	Beneficiary	Face Amount	Policy Loans	Cash Surrender Value

**SCHEDULE F – BANKS OR FINANCE COMPANIES WHERE CREDIT HAS BEEN OBTAINED**

Name & Address of Lender	Credit in the Name Of	Secured or Unsecured?	Original Date	High Credit	Current Balance

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with you on behalf of the undersigned, or persons, firms or corporations in whose behalf the undersigned may either severally or jointly with others, execute a guaranty in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of a change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our creditworthiness. You are authorized to answer questions about your credit experience with me/us.

Please provide name and phone number:

Attorney \_\_\_\_\_ ph# \_\_\_\_\_  
 Accountant \_\_\_\_\_ ph# \_\_\_\_\_  
 Financial Advisor \_\_\_\_\_ ph# \_\_\_\_\_  
 Insurance Agent \_\_\_\_\_ ph# \_\_\_\_\_

Signature (Individual) \_\_\_\_\_  
 Social Security # \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 Signature (Other Party) \_\_\_\_\_  
 Social Security # \_\_\_\_\_ Date of Birth \_\_\_\_\_

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

ITASCA BANK & TRUST CO.  
RIGHT TO RECEIVE COPY OF APPRAISAL

We may order an appraisal to determine the property's value and charge you for the appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

This applies to 1-4 family residential properties only.

---

*Detach this portion and return if waiver applies*

Waiver of Advanced Copy of Appraisal:

I waive the advance timing requirement to receive a copy of an appraisal three days prior to loan closing and do understand I will be provided a copy of the appraisal at closing.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_