

PERSONAL FINANCIAL STATEMENT

NAME IN FULL (Applicant 1)		SOCIAL SECURITY NO.		DRIVERS LICENSE NO.		AGE			
MARITAL : <input checked="" type="checkbox"/> Married STATUS <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated				DEPENDENTS				No. Ages	
SPOUSE'S NAME IN FULL (Applicant 2)		SOCIAL SECURITY NO.		DRIVERS LICENSE NO.		AGE			
CURRENT ADDRESS (No., Street, City, State, Zip Code)				TIME AT THIS ADDRESS		PHONE NUMBER			
PREVIOUS ADDRESSES IF AT ABOVE ADDRESS LESS THAN 5 YEARS (No., Street, City, State, Zip Code)									
1.									
2.									
EMPLOYER						PHONE NUMBER			
EMPLOYER ADDRESS (No., Street, City, State, Zip Code)									
SPOUSE'S EMPLOYER						PHONE NUMBER			
SPOUSE'S EMPLOYER ADDRESS (No., Street, City, State, Zip Code)									

Are you a U.S. Citizen? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever declared Bankruptcy? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <small>If yes, please give date(s) and attach explanation.</small>
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Do you do business with any other bank? If so, please give details.

Do you have any contingent liabilities as endorser or guarantor? If so, please give details and list amounts in Liabilities and Net Worth section and Schedule 12.

Are you a defendant in any suits or legal liabilities? If so, please give details

Have your Income Tax Returns ever been audited by the Internal Revenue Service? If so, what was the most recent year this happened?

Do you have a will? If so, who is the executor/executrix?

Do you have a revocable trust? Yes or No If so, list the Title of the Trust.

Name of Attorney: _____ Address: _____ Phone number: _____

Name of Accountant: _____ Address: _____ Phone number: _____

Please list three credit or business references Fidelity Bank may contact.

Name:	Company:	How are you associated?	Phone Number:
1.			
2.			
3.			

PERSONAL FINANCIAL STATEMENT



Name: _____

Financial Condition as of: _____, _____.

ASSETS

		APPLICANT 1	APPLICANT 2	JOINT	TOTAL
	INITIALS:	_____	_____		
CURRENT ASSETS					
LIQUID ASSETS					
CASH ON HAND AND IN BANKS	(SCHEDULE 1)				
LISTED MARKETABLE SECURITIES	(SCHEDULE 2)				
OTHER CURRENT ASSETS					
UNLISTED SECURITIES	(SCHEDULE 2)				
ACCOUNTS/NOTES RECEIVABLE	(SCHEDULE 3)				
LIFE INSURANCE CASH VALUE	(SCHEDULE 4)				
OTHER CURRENT ASSETS	(SCHEDULE 5)				
TOTAL CURRENT ASSETS					
FIXED ASSETS					
PERSONAL RESIDENCE	(SCHEDULE 6)				
OTHER REAL ESTATE	(SCHEDULE 6)				
BUSINESS INTERESTS	(SCHEDULE 7)				
RETIREMENT ACCOUNTS	(SCHEDULE 8)				
AUTOMOBILES	(SCHEDULE 9)				
PERSONAL PROPERTY	(SCHEDULE 9)				
OTHER RECEIVABLES	(SCHEDULE 9)				
OTHER ASSETS	(SCHEDULE 9)				
TOTAL FIXED ASSETS					
TOTAL ASSETS					

LIABILITIES and NET WORTH

		APPLICANT 1	APPLICANT 2	JOINT	TOTAL
CURRENT LIABILITIES					
ACCOUNTS AND BILLS PAYABLE	(SCHEDULE 10)				
TAXES PAYABLE	(SCHEDULE 10)				
NOTES PAYABLE TO BANKS	(SCHEDULE 10)				
NOTES PAYABLE TO OTHERS	(SCHEDULE 10)				
TOTAL CURRENT LIABILITIES					
FIXED LIABILITIES					
PERSONAL RESIDENCE MORTGAGE	(SCHEDULE 6)				
OTHER REAL ESTATE MORTGAGES	(SCHEDULE 6)				
OTHER NOTES PAYABLE	(SCHEDULE 11)				
OTHER LONG TERM DEBT	(SCHEDULE 11)				
OTHER LIABILITIES	(SCHEDULE 11)				
TOTAL FIXED LIABILITIES					
TOTAL LIABILITIES					
NET WORTH (ASSETS LESS LIABILITIES)					
CONTINGENT LIABILITIES	(SCHEDULE 12)				

ANNUAL INCOME**ANNUAL EXPENDITURES**

(PLEASE REFER TO FEDERAL INCOME TAX RETURNS FOR PREVIOUS YEAR)

SALARY OR WAGES	\$
DIVIDENDS AND INTEREST	\$
RENTAL INCOME (GROSS)	\$
BUSINESS INCOME	\$
CAPITAL GAINS	\$
ALIMONY/CHILD SUPPORT	\$
OTHER INCOME	\$
TOTAL	\$

PROPERTY TAXES	\$
INCOME TAXES	\$
MORTGAGE PAYMENTS	\$
CONTRACTS & NOTE PAYMENTS	\$
INSURANCE PREMIUMS	\$
LIVING EXPENSES	\$
OTHER	\$
TOTAL	\$

ITEMIZED SCHEDULES

For each schedule, place initials (or "J" for joint) in the left column to reflect the appropriate applicant's relationship to that item.
Please attach additional sheets if more space is needed.

SCHEDULE 1: CASH ON HAND

INITIALS	ACCOUNT TITLE	BANK	ACCOUNT TYPE	AMOUNT
				\$
				\$
				\$
				\$
				\$
				\$

SCHEDULE 2: LISTED MARKETABLE SECURITIES & UNLISTED SECURITIES

INITIALS	DESCRIPTION	JOINT TENANCY TEN. IN COMMON COMM. PROPERTY	NO. SHARES (STOCK) OR FACE VALUE (BONDS)	MARKET VALUE
	LISTED:			\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
	UNLISTED:			\$
				\$
				\$

SCHEDULE 3: ACCOUNTS & NOTES RECEIVABLE

INITIALS	NAME OF PARTY	DESCRIPTION	DATE DUE	AMOUNT
				\$
				\$
				\$
				\$
				\$

SCHEDULE 4: LIFE INSURANCE

INITIALS	PERSON INSURED	INSURANCE COMPANY	BENEFICIARY	FACE AMOUNT	AMOUNT PLEDGED TO OTHER INSTITUTIONS	CASH SURRENDER VALUE
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$

SCHEDULE 5: OTHER CURRENT ASSETS

INITIALS	DESCRIPTION	TITLE OWNER	COST	MARKET VALUE
			\$	\$
			\$	\$
			\$	\$
			\$	\$

SCHEDULE 6: PERSONAL RESIDENCE & OTHER REAL ESTATE

INITIALS	ADDRESS	TYPE	LENDER	VALUE	MORTGAGE AMOUNT
	PERSONAL RESIDENCE			\$	\$
	OTHER REAL ESTATE			\$	\$
				\$	\$
				\$	\$
				\$	\$
				\$	\$

SCHEDULE 7: BUSINESS INTERESTS

INITIALS	TITLE OF INTEREST	% OWNERSHIP	DESCRIPTION	TOTAL MARKET VALUE	RELATED DEBT	OWNER'S EQUITY
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$

SCHEDULE 8: RETIREMENT ACCOUNTS

INITIALS	INVESTMENT COMPANY	DESCRIPTION	VALUE
			\$
			\$
			\$
			\$

SCHEDULE 9: AUTOMOBILES, PERSONAL PROPERTY, OTHER RECEIVABLES AND OTHER ASSETS

INITIALS	LENDER	DESCRIPTION	VALUE	RELATED DEBT
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$

SCHEDULE 10: ACCOUNTS & BILLS PAYABLE, TAXES PAYABLE, NOTES PAYABLE

INITIALS	PAYEE	DESCRIPTION OF PAYABLE	DATE DUE	AMOUNT DUE
				\$
				\$
				\$
				\$

SCHEDULE 11: NOTES PAYABLE, OTHER LONG TERM DEBT AND OTHER LIABILITIES

INITIALS	LENDER/PAYEE	DESCRIPTION	TIME REMAINING	AMOUNT DUE
				\$
				\$
				\$
				\$
				\$

SCHEDULE 12: CONTINGENT LIABILITIES (AS ENDORSER OR GUARANTOR)

INITIALS	BORROWING ENTITY	LENDER/PAYEE	DESCRIPTION	AMOUNT
				\$
				\$
				\$
				\$

I/We certify that the information provided in this financial statement is true and correct as of the date set forth opposite my/our signature and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq and liability for monetary damages to Fidelity Bank, its agents and assigns, insurers and any other person who may suffer any loss due to reliance upon any misstatement which I/we have made on this Statement of Financial Condition. I/We hereby give our permission to Fidelity Bank, to inquire of my/our credit by obtaining a credit report.

Applicant's Signature

Date

Co-Applicant's Signature

Date