



PERSONAL FINANCIAL STATEMENT AS OF \_\_\_\_\_.

*Confidential*

**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 as the basis for repayment of the credit request, complete only Individual 1 information.

If you are applying for joint credit with another person, complete Individual 1 and 2 providing information about the joint assets.

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 Individual 1 and 2, providing information in Individual 2 about the person on 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), firm(s) or corporation(s), complete only Individual 1 Information.

Individual 1 – INDIVIDUAL INFORMATION (Type or Print)			Individual 2 – INDIVIDUAL INFORMATION		
Name	S.S.	DOB	Name	S.S.	DOB
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	Bus. Phone		Res. Phone	Bus. Phone	

**STATEMENT OF FINANCIAL CONDITION (Complete on Reverse Side)**

ASSETS				LIABILITIES			
	Individual (1)	Individual (2)	Joint		Individual (1)	Individual (2)	Joint
Cash Deposited at Crescent				Credit Card Debt			
Cash Deposited Elsewhere							
Marketable Securities (Sch C)							
U.S. Gov Securities/Bonds (Sch C)				Debts Owed to Crescent (Schedule B)			
Cash Value of Life Insurance				Debts Owed to Other Banks (Sch F)			
Notes Receivable							
				Debts to Others (Schedule F)			
Other							
				Taxes			
Real Estate: Personal (Schedule A)				Real Estate Loans: Personal (Sch A)			
Investment (Schedule B)				Investment (Sch B)			
Closely Held Stocks (Schedule C)							
Partnerships (Schedule D)				Home Equity Lines			
				Auto/Boat Loans			
				Other Term Liabilities			
IRAs/Retirement/Profit Sharing							
Auto/Boats							
Personal Property							
Other Assets				<b>Total Liabilities</b>			
				Net Worth			
<b>Total Assets</b>				<b>Total Liabilities and Net Worth</b>			

**SOURCES OF INCOME FOR YEAR ENDED**

**PERSONAL INFORMATION**

		Individual 1	Individual 2	
Salary, Bonuses & Commissions -				Do you have a will? _____ If so, name of executor.
Dividends				Are you a partner or officer in any other venture? _____ If so, describe.
Interest				
Real Estate - Gross	Net			Are you obligated to pay alimony, child support, or separate maintenance payments? _____ 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 any assets pledged other than as described on schedules? _____ If so, describe.
<b>TOTAL</b>				
<b>CONTINGENT LIABILITIES:</b>				
Do you have any contingent liabilities? _____ If so, describe.				Income Tax settled through (date):
<b>OBLIGATION</b>		<b>AMOUNT</b>		Are you a defendant in any suits or legal actions?
<b>TOTAL CONTINGENT LIABILITIES</b>				Personal bank accounts carried at:
As endorser, co-maker or guarantor? On leases or contracts? Legal claims Other special debt Amount of contested income tax liens				Have you ever been declared bankrupt? _____ If so, describe.

**ATTACH SEPARATE SCHEDULES IF NECESSARY**

**SCHEDULE A - PERSONAL REAL ESTATE**

Statement dates

Address	Description	% Interest	Ownership (1) / (2) / Jnt	Cost	Mortgagee	Terms	Total Balance	Statement Value
							Total	

**SCHEDULE B - INVESTMENT REAL ESTATE**

Address	Description	% Interest	Ownership (1) / (2) / Jnt	Cost	Mortgagee	Terms	Total Balance	Statement Value
							Total	

**SCHEDULE C - STOCKS AND BONDS**

Description	Title in Name of	# Shares	Pledged	Cost Per Share	Current Value Per Share	L - Listed U - Unlisted	Statement Value (Gross)
							Total

**SCHEDULE D - PARTNERSHIP/OTHER INVESTMENTS**

Name	Description	Title in Name of	% Interest	Cost	Pledged (N/Y)	Statement Value (Gross)
						Total

**SCHEDULE E - DEBTS OWED TO CRESCENT (NON-REAL ESTATE)**

Debt in Name of	Description	Collateral	Co-Signer?	When Due (Mnthly / Qrtly)	Payment Amount	Current Balance
						Total

**SCHEDULE F - DEBTS OWED TO OTHERS (NON-REAL ESTATE)**

Debt in Name of	Description	Collateral	Co-Signer?	When Due (Mnthly / Qrtly)	Payment Amount	Current Balance
						Total

**SCHEDULE G - MISCELLANEOUS INFORMATION**


**SCHEDULE H - LIFE INSURANCE**

Insurance Company	Insured	Beneficiary	Face Value	Policy Loans	Cash Value	Pledged (Y/N)

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 or 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 containing information to be true and correct until a written notice of a change is given 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. I have been informed that 18 U.S.C. §1014 makes it a Federal Offense for any person knowingly to make any false statement for the purpose of influencing any bank insured by the D.D.I.C. to make a loan. You are authorized to answer questions about your credit experience with me/us.

Date Signed \_\_\_\_\_ Signature (Individual 1) \_\_\_\_\_

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

Signature (Individual 2) \_\_\_\_\_