statebank
401 Clinton Street
Defiance, OH 43512
877.867.4218
www.yourstatebank.com

Personal Financial Statement
CONFIDENTIAL

☐ Updated Statement

Clear Form

☐ Joint Credit Request: ______________________ (APPLICANT) and ______________________ (CO-APPLICANT)
confirm that the below credit request made to State Bank and Trust is on a joint basis.

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

3 years tax returns, complete with all supporting schedules and K-1s. 3 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. "Joint/Trust" 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"

Trusts .... "TR"

DATE OF VALUATIONS:

ASSETS	APPLICANT AMOUNT	CO-APPLICANT AMOUNT	JOINT/TRUST AMOUNT	HOW HELD CODE*
Deposit Accounts - State Bank and Trust				
Deposit Accounts - Other Financial Institutions				
Accounts Receivable (Schedule 7)				
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 & other closely held entities (Schedule 5)				
Automobiles / Boats (Schedule 8)				
Personal Property				
Other Assets (Schedule 9)				
Total Assets	$0.00	$0.00	$0.00	

LIABILITIES	APPLICANT AMOUNT	CO-APPLICANT AMOUNT	JOINT/TRUST AMOUNT	HOW HELD CODE*
Notes payable due to State 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)				
Mortgage or Liens on Real Estate (Schedule 3)				
Installment Contracts Payable				
Other Liabilities (list)				
Contingent Liabilities (Schedule 6)				
Total Liabilities	$0.00	$0.00	$0.00	
NET WORTH	$0.00	$0.00	$0.00	

SCHEDULE 1 Securities Owned (attach each brokerage statement)

DESCRIPTION (1)	OWNED BY	NUMBER OF SHARES	MARKET VALUE	AMOUNT PLEDGED "P" OR RESTRICTED "R"
		TOTAL	$0.00	

(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	$0.00	

SCHEDULE 3 Real Estate and Mortgage

ADDRESS	DESCRIPTION	OWNED BY	DATE ACQUIRED	COST	MARKET VALUE	LOAN BALANCE OWED	PAYMENT/ MONTH
			TOTAL	$0.00	$0.00	$0.00	$0.00

SCHEDULE 4 Notes Payable

PAYABLE TO	SECURED/UNSECURED	COLLATERAL	NOTE MATURITY	LOAN BALANCE OWED	PAYMENT / MONTH
			TOTAL	$0.00	$0.00

SCHEDULE 5 Partnerships and Other Closely Held Entities

NAME	NATURE OF BUSINESS	OWNERSHIP	TOTAL ASSETS	TOTAL LIABILITIES	NET WORTH	YOUR EQUITY
		0%			$0.00	$0.00
		0%			$0.00	$0.00
		0%			$0.00	$0.00
		0%			$0.00	$0.00
		0%			$0.00	$0.00
			TOTAL	$0.00	$0.00	$0.00

SCHEDULE 6 Contingent Liabilities (list all guarantees of loans, leases, or other financial obligations, including contingent tax liabilities)

PAYABLE TO	SECURED/UNSECURED	COLLATERAL	NOTE MATURITY	LOAN BALANCE OWED	PAYMENT / MONTH
			TOTAL	$0.00	$0.00

SCHEDULE 7 Accounts Receivable

NAME (RECEIVED FROM)	SECURED/UNSECURED	TERMS/MATURITY	BALANCE DUE	PAYMENT/MONTH
		TOTAL	$0.00	$0.00

SCHEDULE 8 Automobiles / Boats

ASSET	DESCRIPTION	OWNED BY	DATE ACQUIRED	COST ($)	MARKET VALUE ($)
			TOTAL	$0.00	$0.00

SCHEDULE 9 Other Assets

ASSET	DESCRIPTION	OWNED BY	DATE ACQUIRED	COST	MARKET VALUE
			TOTAL	$0.00	$0.00

PERSONAL CASH FLOW

Source of Income - Current Year			
	Applicant	Co-Applicant	Joint
Salary			$0.00
Bonuses & Commissions			$0.00
Dividend & Interest Income			$0.00
Real Estate			$0.00
Partnership and other closely held entities			$0.00
Other - Detail			$0.00
Source of Income - Current Year	$0.00	$0.00	$0.00

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

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

Name of personal representative: ______________________________

The undersigned certifies that this statement is true and correct in every detail and accurately represents the financial condition of the applicant(s) on the date signed below. Applicant(s) will promptly notify the Lender of any subsequent changes which would affect the accuracy of this statement. Applicant(s) also authorizes The State Bank and Trust Company to obtain credit reports regarding Applicant from time to time. The Lender is further authorized to answer any questions about applicant(s) credit, and credit experience with applicant(s). Applicant(s) are aware that the knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of the Lender, can be a violation of the Federal Law.

______________________________ Signature of Applicant

______________________________ Signature of Applicant

If the Personal Financial Statement is being submitted to The State Bank and Trust Company from either the Borrower, Co-Borrower, or Guarantor, via e-mail, is the information which is provided, correct based upon the above statement? ☐ Yes ☐ No

If the Personal Financial Statement (PFS) is being transferred via e-mail by the Lender, is there a signed copy of the PFS in the loan credit file? ☐ Yes ☐ No

Clear Form