



PERSONAL FINANCIAL STATEMENT

For some loans greater than \$15,000, Lake Trust Credit Union may request the applicant(s) to complete this 'Personal Financial Statement' of assets and liabilities. Your Loan Originator will notify you if this form is needed, and advise you of the fax number or mailing address to send it to.

APPLICANT

CO-APPLICANT

NAME:		NAME:	
ACCOUNT #:		ACCOUNT #:	
ANNUAL SOURCES OF INCOME		ANNUAL SOURCES OF INCOME	
Salary	\$	Salary	\$
Investment Income	\$	Investment Income	\$
Real Estate Income	\$	Real Estate Income	\$
Social Security Income	\$	Social Security Income	\$
Other (describe below*)	\$	Other (describe below*)	\$
Description of Other Income*		Description of Other Income*	
*Alimony or child support payments need not be disclosed if you do not wish it to be considered as a basis for repaying this loan.		*Alimony or child support payments need not be disclosed if you do not wish it to be considered as a basis for repaying this loan.	
OTHER INFORMATION		OTHER INFORMATION	
	YES NO		YES NO
Are you an endorser or co-maker on any Notes?	<input type="checkbox"/> <input type="checkbox"/>	Are you an endorser or co-maker on any Notes?	<input type="checkbox"/> <input type="checkbox"/>
Are you a defendant in any legal action?	<input type="checkbox"/> <input type="checkbox"/>	Are you a defendant in any legal action?	<input type="checkbox"/> <input type="checkbox"/>
Have you ever filed Bankruptcy?	<input type="checkbox"/> <input type="checkbox"/>	Have you ever filed Bankruptcy?	<input type="checkbox"/> <input type="checkbox"/>
If YES to any of the above, please explain:		If YES to any of the above, please explain:	

ASSETS		LIABILITIES	
Cash On Hand	\$	Accounts Payable	(\$)
Savings Accounts	\$	Notes Payable to Others (See sec. 5)	(\$)
Retirement Accounts	\$	Loan on Life Insurance	(\$)
Stocks & Bonds (see Sec. 1)	\$	Liens on Real Estate (see Sec. 2)	(\$)
Real Estate (see Sec. 2)	\$	Tax Liabilities	(\$)
Personal Property	\$	Other Liabilities (see sec. 6)	(\$)
Investment in Business (see Sec. 3)	\$	TOTAL LIABILITIES	(\$)
Cash Value of Life Insurance (see Sec. 4)	\$	ASSETS – LIABILITIES = NET WORTH	\$
TOTAL ASSETS	\$		

SECTION 1. STOCKS AND BONDS (Use attachments if necessary)				
Number of Shares	Name of Security	Market Value	Date of Market Value	Total Value
		\$		
		\$		
		\$		
		\$		
		\$		
		\$		\$

SECTION 2. REAL ESTATE OWNED					
Address	% Owned	Market Value	Outstanding Liens	Lienholder	Monthly Payment
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$

SECTION 3. INVESTMENTS IN BUSINESS VENTURES					
Business Name	Position/Title	% Ownership	Business Net Worth	Current Market Value	Line Of Business
			\$	\$	
			\$	\$	
			\$	\$	

SECTION 4. CASH VALUE OF LIFE INSURANCE					
Life Insurance Company	Policy Owner	Beneficiary / Relationship	Face Amount	Loans	Current Cash Value
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$

SECTION 5. NOTES PAYABLE TO BANKS AND OTHERS					
Lender	Origination Date	Outstanding Balance	Monthly Payment	Collateral	Term
		\$	\$		
		\$	\$		
		\$	\$		
		\$	\$		
		\$	\$		

SECTION 6. OTHER LIABILITIES (Please describe in detail)

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I authorize Lake Trust Credit Union to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan.

Signature: _____ Date: _____

Signature: _____ Date: _____