

PERSONAL FINANCIAL STATEMENT

Date: _____

APPLICANT (Person 1)

Last Name _____ First _____ Middle _____

Social Security Number _____ Date of Birth _____

Home Address _____

City _____ State _____ ZIP _____

Time at Residence (Years) _____

Home Phone _____ Fax/Cell _____

E-mail Address _____

Present Employer _____

Position _____

Time at Employer (Years) _____

Business Address _____

City _____ State _____ ZIP _____

Main Phone _____ Direct/Fax _____

E-mail Address _____

CO-APPLICANT (Person 2)

Last Name _____ First _____ Middle _____

Social Security Number _____ Date of Birth _____

Home Address _____

City _____ State _____ ZIP _____

Time at Residence (Years) _____

Home Phone _____ Fax/Cell _____

E-mail Address _____

Present Employer _____

Position _____

Time at Employer (Years) _____

Business Address _____

City _____ State _____ ZIP _____

Main Phone _____ Direct/Fax _____

E-mail Address _____

DEPENDENT CHILDREN

NAME	DATE OF BIRTH	GENDER	AGE	SCHOOL (if any)
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

CERTIFICATION & SIGNATURES

This financial statement fairly shows our financial condition at the time indicated and has been submitted in connection with us seeking credit or other financial accommodation from you. You are authorized to check our credit and any other information contained herein. If such credit or other financial accommodation is granted, and so long as we have an outstanding obligation to you, we agree to notify you of any material changes after the date hereof and to provide you with a new Personal Financial Statement should you request such. WE CERTIFY THAT THE INFORMATION CONTAINED IN THIS FINANCIAL STATEMENT HAS BEEN CAREFULLY REVIEWED BY US AND THAT IT IS TRUE AND CORRECT IN ALL MATERIAL RESPECTS.

Applicant Signature _____ Date _____

Co-applicant Signature _____ Date _____

FIRST COMMERCIAL BANK


 8500 Normandale Lake Blvd. Suite 110 | Bloomington, MN 55437
 Tel: 952.903.0777 | Fax: 952.903.9365 | www.1stcommercialbank.com


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BALANCE SHEET

ASSETS

Cash & due from banks (Note 1)	_____
Due from friends, relatives & other persons (Note 2)	_____
Mortgages & contracts for deed owned (Note 3)	_____
Securities & investments owned (Note 4)	_____
Life insurance cash value (Note 5)	_____
Homestead (Note 6)	_____
Other real estate owned (Note 7)	_____
Automobiles, personal property & other assets (Note 8)	_____
TOTAL ASSETS	<input style="width: 100%;" type="text"/>

LIABILITIES & NET WORTH (Note 9)

Mortgage owed on homestead	_____
Other secured debt	_____
Unsecured debt	_____
Other liabilities (including unpaid taxes, if any)	_____
TOTAL LIABILITIES	<input style="width: 100%;" type="text"/>
NET WORTH	<input style="width: 100%;" type="text"/>
TOTAL LIABILITIES & NET WORTH	<input style="width: 100%;" type="text"/>

ANNUAL HOUSEHOLD INCOME (per tax returns)

YEAR	2009	2008	2007	2006
GROSS INCOME				
Wages & salaries	_____	_____	_____	_____
Commissions & bonuses	_____	_____	_____	_____
Interest & dividend income	_____	_____	_____	_____

NOTE 1: Cash & Due From Banks

Name of Bank	Address, City, State, ZIP	Account Type	Balance
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
TOTAL			<input style="width: 100%;" type="text"/>

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NOTE 7: Other Real Estate Owned

Property name & address / property type	Property level data				Percent ownership	Value of interest
	Acquisition data		Recent operations			
	Acquisition date		Year ended		Valuation date	
	Cost	\$	Net revenues	\$	Appraised value	\$
	Debt	\$	Cash expenses	\$	Mortgages owed	\$
	Equity invested	\$	Net oper income	\$	Equity at market	\$
	Acquisition date		Year ended		Valuation date	
	Cost	\$	Net revenues	\$	Appraised value	\$
	Debt	\$	Cash expenses	\$	Mortgages owed	\$
	Equity invested	\$	Net oper income	\$	Equity at market	\$
	Acquisition date		Year ended		Valuation date	
	Cost	\$	Net revenues	\$	Appraised value	\$
	Debt	\$	Cash expenses	\$	Mortgages owed	\$
	Equity invested	\$	Net oper income	\$	Equity at market	\$
	Acquisition date		Year ended		Valuation date	
	Cost	\$	Net revenues	\$	Appraised value	\$
	Debt	\$	Cash expenses	\$	Mortgages owed	\$
	Equity invested	\$	Net oper income	\$	Equity at market	\$
	Acquisition date		Year ended		Valuation date	
	Cost	\$	Net revenues	\$	Appraised value	\$
	Debt	\$	Cash expenses	\$	Mortgages owed	\$
	Equity invested	\$	Net oper income	\$	Equity at market	\$
	Acquisition date		Year ended		Valuation date	
	Cost	\$	Net revenues	\$	Appraised value	\$
	Debt	\$	Cash expenses	\$	Mortgages owed	\$
	Equity invested	\$	Net oper income	\$	Equity at market	\$
	Acquisition date		Year ended		Valuation date	
	Cost	\$	Net revenues	\$	Appraised value	\$
	Debt	\$	Cash expenses	\$	Mortgages owed	\$
	Equity invested	\$	Net oper income	\$	Equity at market	\$
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	Debt	\$	Cash expenses	\$	Mortgages owed	\$
	Equity invested	\$	Net oper income	\$	Equity at market	\$
	Acquisition date		Year ended		Valuation date	
	Cost	\$	Net revenues	\$	Appraised value	\$
	Debt	\$	Cash expenses	\$	Mortgages owed	\$
	Equity invested	\$	Net oper income	\$	Equity at market	\$
	TOTAL					

NOTE 8: Other Assets

Automobiles owned		Personal property	
Year, make & model	Current value	Description	Current Value
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
TOTAL	_____	TOTAL	_____

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NOTE 9: Liability Detail & Monthly Budget

Mortgages on homestead

Lender (loan, rate & terms)	In name of	Current balance	Monthly payment
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
SUBTOTALS		_____	_____

Other secured debt

Lender	Collateral	In name of	Credit line	Current balance	Current availability	Monthly payment
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
SUBTOTALS			_____	_____	_____	_____

Unsecured debt

Lender	Account Number	In name of	Credit line	Current balance	Current availability	Monthly payment
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
SUBTOTALS			_____	_____	_____	_____
TOTAL DEBT & DEBT SERVICE			_____	_____	_____	_____

NOTE 10:Contingent Liabilities

Pending or threatened litigation

Claimant	Claim & court	Status	Maximum amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
SUBTOTAL			_____

NOTE 11: Household References

	Name	Firm	Phone
Accountant or Professional Tax Preparer	_____	_____	_____
Attorney	_____	_____	_____
Banker	_____	_____	_____
Broker or Financial Advisor	_____	_____	_____
Life Insurance Agent	_____	_____	_____
Property/Casualty Insurance Agent	_____	_____	_____