

PERSONAL FINANCIAL STATEMENT

Submitted to: **Austin Bank of Chicago**

____ If you are applying for individual credit in your name and are relying on you own income, or assets and not the income or assets of another person as the basis for repayment of the credit requested, or if this statement relates to your guaranty of the indebtedness of other person(s), firm(s), or corporation(s), complete only Sections 1 and 3.

____ 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 all Sections. Provide information in Section 2 about the person whose alimony, support, or maintenance payments or income or assets you are relying on. 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.

SECTION 1 – INDIVIDUAL INFORMATION			SECTION 2 – OTHER PARTY INFORMATION		
Name			Name		
Address			Address		
City, State, Zip			City, State, Zip		
Date of Birth			Date of Birth		
Occupation Business			Occupation		
Business Name			Business Name		
Business Address			Business Address		
City, State, Zip			City, State, Zip		
Phone: Res:	Bus:	Cell:	Phone: Res:	Bus:	Cell:
E-Mail Address:			E-Mail Address:		

SECTION 3 – STATEMENT OF FINANCIAL CONDITION AS OF _____, 20__			
ASSETS - (Do not include Assets of Doubtful Value)	In Dollars	LIABILITIES	In Dollars
Cash on hand and in banks (Sch. A)	\$	Notes payable to banks – secured	\$
U.S.Govt. & Marketable Securities (Sch B)		Notes payable to banks – unsecured	
Non-Marketable securities (Sch. C)	\$	Due to brokers	
Securities held by broker in margin account		Amounts payable to others – secured	
Restricted or control stocks/businesses		Amounts payable to others – unsecured	
Real Estate Assets (Sch. D)	\$	Accounts, bills & credit cards	
Loans receivable		Unpaid income tax	
Automobiles & other personal property	\$	Other unpaid taxes & interest	
Cash value life insurance (Sch. E)		Real estate mortgage balances (Sch. D)	\$
Pension, Profit Sharing, IRA's		Other debts - itemize	
Other assets – itemize		TOTAL LIABILITIES	\$
TOTAL ASSETS	\$	NET WORTH	\$

SOURCES OF INCOME FOR YEAR ENDING _____	CONTINGENT LIABILITIES
Salary, Bonus & Commissions	Do you have Contingent Liabilities? If yes, describe.
Dividends	As Endorser, Co-maker, or Guarantor
Interest	Leases or Contracts?
Real Estate Income	Legal Claims?
Other (Alimony, child support, etc., if to be considered for repaying obligation)	Other Special Debt?
	Amount of Contested Income Tax Liens \$
TOTAL	Have you ever filed bankruptcy? If yes, describe.
\$	

SCHEDULE A – CASH, CHECKING ACCOUNTS, MMA'S, C.D.'S

Name of Financial Institution	Type of Account	Owner	(J)	If Pledged, to Whom?	Balance

SCHEDULE B – U.S. GOVERNMENT & MARKETABLE SECURITIES

No. of Shares or Face Value (Bonds)	Description	In Name of	Are these Pledged?	Market Value

SCHEDULE C – NON-MARKETABLE SECURITIES

No. of Shares	Description	In Name of	Are these Pledged?	Market Value

SCHEDULE D – REAL ESTATE OWNED AND PARTIAL INTEREST IN REAL ESTATE EQUITIES

Address & Type of Property	% Owned	Date Acquired	Cost	Market Value	Mortgage Balance	Monthly Payment	Lender

SCHEDULE E – LIFE INSURANCE CARRIED, INCLUDING N.S.L.I. AND GROUP INSURANCE

Name of Insurance Company	Policy Owner	Beneficiary	Face Amount	Policy Loans	Cash Surrender Value

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 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 continuing to be true and correct until a written notice of a change is given to 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. You are authorized to answer questions a bout your credit experience with me/us.

Date Signed: _____

Signature (Individual) _____ S.S. No. _____

Signature (Other Party) _____ S.S. No. _____

ABC Bank Commercial Credit Applicant

We are processing your application for a loan. If, after review of your application, supporting documentation and credit history, we decline to make a loan on the terms proposed, then you are entitled to a statement from us of the specific reasons for our action. You must request that statement within sixty days of our notice of action to you. We must respond to your request in thirty days of receiving your request. The person to whom you should address your request is Michael Campanile, Senior Vice President, ABC Bank, 5645 W. Lake Street, Chicago, IL 60644. Phone Number (773) 854-2900 Ext. 113.

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is FDIC, 500 W. Monroe, Ste. 3500, Chicago, IL 60661.