

Personal Financial Statement

To: _____

*If I have any questions regarding the completion of this form,
I should contact my representative at City of Two Rivers*

I may apply for a credit extension, loan or other financial accommodation alone or together with someone else, ("co-applicant"). If I apply with a co-applicant and our combined assets and debts can meaningfully and fairly be presented together, the co-applicant and I may complete this required statement any supporting schedules jointly. Otherwise, separate forms and schedules are required.

APPLICANT

Name _____ Social Security Number _____

Address _____

Telephone Number _____ Date of Birth _____

Present Employer _____ Position _____

Address _____

Business Phone _____ Loan Purpose _____

CO-APPLICANT

Name _____ Social Security Number _____

Address _____

Telephone Number _____ Date of Birth _____

Present Employer _____ Position _____

Address _____

Business Phone _____ Loan Purpose _____

Date of Valuation _____

* Round all amounts to the nearest \$100

*Attach separate sheet if you need more space to complete detail schedule

ASSETS (assets you own)	Amount	LIABILITIES (debts you owe)	Amount
Cash in this bank: Checking		Loans payable to banks (Sch. 7)	
Savings		Loans payable to others (Sch. 7)	
C.D.s		Installment contracts payable (Sch. 7)	
IRA		Amounts due to dept stores & others	
Cash in other banks		Credit cards (MasterCard, Visa, others)	
Due from friends, relatives and others (Sch. 1)		Income taxes payable	
Mortgage and contracts for deed owned (Sch. 2)		Other taxes payable	
Securities owned (Sch. 3)			
Cash surrender value of life insurance (Sch. 4)		Loans on life insurance (Sch. 4)	
Homestead (Sch. 5)			
Other real estate owned (Sch. 5)		Mortgage on homestead (Sch. 6)	
Automobiles (year, make, model)		Mortgage or liens on other real estate	
		owned (Sch. 6)	
		Contracts for deed (Sch. 6)	
Personal property			
		Other liabilities (detail)	
Other Assets (detail)			
		TOTAL LIABILITIES	
		Net Worth (total assets less total liabilities)	
TOTAL			TOTAL

Annual Income	Applicant	Co-Applicant	Contingent Liabilities	Amount
Salary			As endorser	
Commissions			As guarantor	
Dividends			Lawsuits	
Interest			For taxes	
Rentals			Other (detail)	
Alimony, child support or maintenance (you need not show this unless you wish us to consider it)				
Other				
			† Check here if "none"	
TOTAL INCOME			TOTAL CONTINGENT LIABILITIES	

SCHEDULE 1 DUE FROM FRIENDS, RELATIVES AND OTHERS

Name of Debtor	Owed to	Collateral	How Payable	Maturity Date	Unpaid Balance
			\$ per		
			\$ per		
			\$ per		
				TOTAL	

SCHEDULE 2 MORTGAGE AND CONTRACTS FOR DEED OWNED

Name of Debtor	Type of Property	1 st or 2 nd Lien	Owed to	How Payable	Unpaid Balance
				\$ per	
				\$ per	
				\$ per	
				\$ per	
				TOTAL	

	APPLICANT		CO-APPLICANT	
Have I ever gone through bankruptcy or had a judgment against me?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are any assets pledged or debts secured except as shown?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have I made a will?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Number of dependents (If none, check "None")	_____ <input type="checkbox"/> None		_____ <input type="checkbox"/> None	
Marital status (answer only if this financial statement is provided in connection with a request for secured credit, Applicant is seeking a joint account with spouse, or Applicant or Co-applicant is a resident of Wisconsin)	<input type="checkbox"/> Married		<input type="checkbox"/> Married	
	<input type="checkbox"/> Separated		<input type="checkbox"/> Separated	
	<input type="checkbox"/> Unmarried (Unmarried includes single, divorced, widowed)		<input type="checkbox"/> Unmarried	

The foregoing statement, submitted for the purpose of obtaining credit, is true and correct in every detail and fairly shows my/our financial condition at the time indicated. I/we will give you prompt written notice of any subsequent substantial change in such financial condition occurring before discharge of my/our obligations to you. I/we understand that you will retain this personal financial statement whether or not you approve the credit in connection with which it is submitted.

You are authorized to check my/our credit and employment history or any other information contained herein. The undersigned hereby consents to the City of Two Rivers, Wisconsin obtaining a credit report on the person/company listed herein for the purpose of evaluating the creditworthiness of the individuals and owners of the company in connection with an application for an economic development loan by the undersigned, and hereby authorizes the City of Two Rivers to obtain a credit report for that purpose. The undersigned understands that such credit report or information provided in such credit report may be reviewed by the Community Development Authority of the City of Two Rivers, the Two Rivers Business and Industrial Development Committee, and members of the City's staff involved in the processing of applications for such loans.

THE UNDERSIGNED CERTIFY THAT THE INFORMATION CONTAINED ON THIS FORM HAS BEEN CAREFULLY REVIEWED AND THAT IT IS TRUE AND CORRECT IN ALL RESPECTS.

Date

My Signature

Date

Co-Applicant Signature (if you are requesting the financial accommodation jointly)

NOTICE TO WISCONSIN MARRIED APPLICANTS ONLY: No provision of any marital property agreement, unilateral statement under §766.59, Wis. Stats., or court decree under §766.70, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement statement or court decree or has actual knowledge of this adverse provision.