

PERSONAL FINANCIAL STATEMENT

Submitted to: **Security First Bank of North Dakota**

Date: _____

IMPORTANT: Read these directions before completing this Statement

- If you are applying for individual credit in your own name and are relying on your 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 on Sections 1, 3, and 4.
- 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 payment 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 (type or print)	Section 2 – Other Party Information (type or print)
Name _____	Name _____
Address _____	Address _____
City, State & Zip _____	City, State & Zip _____
Social Security # _____	Social Security # _____
Date of Birth _____	Date of Birth _____
Position or occupation _____	Position or occupation _____
Business name _____	Business name _____
Business address _____	Business address _____
City, State & Zip _____	City, State & Zip _____
Length of present address _____	Length of present address _____
Length of employment _____	Length of employment _____
Res. Phone _____ Bus. Phone _____	Res. Phone _____ Bus. Phone _____
<ul style="list-style-type: none"> • Have (either of) you or any firm in which you were a major ever filed for bankruptcy, or settled any debts for less than the amounts owed? If yes, please provide details on a separate sheet. <input type="checkbox"/> Yes <input type="checkbox"/> No • Are (either of) you a defendant in any suit or legal action? <input type="checkbox"/> Yes <input type="checkbox"/> No • Are (either of) you presently subject to any unsatisfied judgment or tax liens? <input type="checkbox"/> Yes <input type="checkbox"/> No • When, if ever have (either of) you been audited by the IRS? <input type="checkbox"/> Yes <input type="checkbox"/> No 	

Section 3			
Date of Valuation _____		<ul style="list-style-type: none"> • Round all amounts to nearest \$100 • Attach separate sheet if you need more space to complete detailed schedule 	
Assets (assets you own)	Amount	Liabilities (debts you owe)	Amount
Cash in this bank: Checking		Loans payable to banks (schedule 7)	
Saving		Loans payable to others (schedule 7)	
C.D.'s		Installment contracts payable (schedule 7)	
IRA		Amount due to dept. stores and others	
Cash in other banks		Credit cards (MasterCard, Visa & others)	
Due from friends, relatives and others (schedule 1)			
Mortgage and contracts for deed owned (schedule 2)		Income taxes payable	
Securities owned/Retirement accounts (schedule 3)		Other taxes payable	
Cash surrender value of life insurance (schedule 4)			
Homestead (schedule 5)		Loans on life insurance (schedule 4)	
Other real estate owned (schedule 5)			
Automobiles (year, make, model)		Mortgage on homestead (schedule 6)	
		Mortgage or liens on other real estate	
		Owned (schedule 6)	
Personal property		Contracts for deed (schedule 6)	
		Other liabilities (detail)	
Other assets (detail)			
		TOTAL LIABILITIES	
		Net worth (total assets less total liabilities)	
TOTAL ASSETS		TOTAL LIABILITIES & NET WORTH	

Section 4				
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				
			<input type="checkbox"/> 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		
			\$ per		
			\$ per		
			\$ per		
TOTAL					

SCHEDULE 2 MORTGAGE AND CONTRACTS FOR DEED OWNED

Name of debtor	Owed to	1 st or 2 nd lien	Owed to	How payable	Unpaid balance
				\$ per	
				\$ per	
				\$ per	
TOTAL					

SCHEDULE 3 SECURITIES OWNED/RETIREMENT ACCOUNTS

No. shares or Bond amount	Description	In whose name(s) registered	Cost	Present market Value	L-listed U-Unlisted
TOTAL					

SCHEDULE 4 LIFE INSURANCE

Insured	Insurance company	Beneficiary	Face Value of Policy	Cash Value	Loans
TOTAL					

SCHEDULE 5 REAL ESTATE

Address and type of property	Title in name(s) of	Monthly Income	Cost Year acquired	Present Market Value	Amount Of Insurance
Homestead			\$		
			Year		
			\$		
			Year		
			\$		
			Year		

SCHEDULE 6 MORTGAGES OR LIENS ON REAL ESTATE

To whom payable	How payable	Interest Rate	Maturity Date	Unpaid Balance
Homestead	\$ per			
	\$ per			
	\$ per			
	\$ per			
TOTAL				

SCHEDULE 7 LOANS PAYABLE TO BANKS & OTHERS AND INSTALLMENT CONTRACTS PAYABLE

To whom payable	Address	Collateral or unsecured	How payable	Maturity Date	Unpaid Balance
			\$ per		
			\$ per		
			\$ per		
			\$ per		
			\$ per		
			\$ per		
TOTAL					

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. The undersigned acknowledges and understands that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty thereof. Each of the undersigned represents, warrants, and certifies that (1) the information provided herein is true, correct and complete and gives a correct and complete showing of the financial condition of the undersigned, (2) the undersigned has no liabilities direct, indirect or contingent except as set forth in this statement, and (3) legal and equitable title to all assets listed herein is in the undersigned's sole name, except as may be herein otherwise noted. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. You are authorized to make all inquires you deem necessary to verify the accuracy of the information contained herein, and to determine the credit-worthiness of the undersigned. You are authorized to check the undersigned's credit and employment history. The undersigned hereby authorized all persons of whom you make such inquiries to respond thereto in full. Each of the undersigned authorizes you to answer questions about your credit experiences with the undersigned.

Date signed _____ Signature (individual) _____

Date signed _____ Signature (other party) _____