



# Personal Financial Statement

Name \_\_\_\_\_

Address \_\_\_\_\_

Social Security No. \_\_\_\_\_ Date of Birth \_\_\_\_\_

Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_ Work Phone \_\_\_\_\_

Email Address \_\_\_\_\_

Present Employer \_\_\_\_\_ Position \_\_\_\_\_

Address of Employer \_\_\_\_\_

Regardless of your marital status, you may apply for credit in your name alone.

If you are unmarried or are separated and applying for credit in your name alone, complete and sign this financial statement on the reverse.

If you are applying for credit jointly with another person who is not your spouse, complete and sign this financial statement and have the other person complete a separate financial statement. If you are married, not separated and are a resident of California or another community property state, follow the personal financial statement instructions for married applicants.

**Instructions to Married Applicant:** Answer all questions relating to you. Also answer all questions relating to your spouse unless you are separated and your spouse is not also applying for credit. Unless you indicate otherwise, the Bank will assume: (1) All property listed is community property. (2) All debts listed for you or your spouse are community obligations.

Then:

- If you are applying in your name alone, complete and sign this financial statement on the reverse.
- If you are applying jointly with your spouse, complete this financial statement and both sign on the reverse.

APPLICANT'S MARITAL STATUS:       Married       Unmarried       Separated

In connection with this Personal Financial Statement, I am applying for a loan/line of \$ \_\_\_\_\_, for the purpose of \_\_\_\_\_

- in my name alone
- jointly with my spouse, whose name is \_\_\_\_\_
- jointly with another person whose name is \_\_\_\_\_ and whose Personal Financial Statement is attached.

Spousal Information: Social Security No. \_\_\_\_\_ Date of Birth \_\_\_\_\_

Employer \_\_\_\_\_

Address of Employer \_\_\_\_\_





**PLEASE ANSWER THE FOLLOWING QUESTIONS**

|  | <b>YES</b> | <b>NO</b> | <b>AMOUNT</b> |
|--|------------|-----------|---------------|
| Are you a guarantor, co-maker or endorser for any debt of another? | _____      | _____     | _____         |
| Do you have any outstanding letters of credit or surety bonds?     | _____      | _____     | _____         |
| Are there any suits or legal actions pending against you?          | _____      | _____     | _____         |
| Are any of your tax obligations past due?                          | _____      | _____     | _____         |
| Are there any outstanding judgements against you?                  | _____      | _____     | _____         |
| Have you filed for bankruptcy within the past 7 years?             | _____      | _____     | _____         |
| Have you voluntarily surrendered or had a vehicle repossessed?     | _____      | _____     | _____         |
| Have you had any real property foreclosed upon?                    | _____      | _____     | _____         |
| Are any assets part of a trust?                                    | _____      | _____     | _____         |

If the answer is yes to any of the above, please provide details on a separate sheet.

**REPRESENTATIONS AND WARRANTIES**

The information contained in this statement is provided to induce Bank to extend or to continue the extension of credit to the undersigned ("I/we") or to others upon the guarantee of the undersigned. I/We acknowledge and understand that the Bank is relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. I/We represent, warrant, and certify that the information provided herein is true, correct and complete. I/We agree to notify you immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any information contained in this statement or (2) in my/our financial condition or (3) my/our ability to perform my/our obligations to the Bank. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If I/we fail to notify the Bank as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, the Bank may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. The Bank is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of me/us. I/We authorize any person or consumer reporting agency to give the Bank any information it may have on me/us. I/We authorize the Bank to answer questions about its credit experience with me/us. As long as I/we have any obligation or guarantee outstanding to the Bank, I/we shall supply annually an updated financial statement. This personal financial statement and any other financial information that I/we give the Bank shall be its property.

**WAIVER OF DEPARTMENT OF MOTOR VEHICLES CONFIDENTIALITY**

Each of the undersigned ("I/We") understand that Section 1808.21 of the California Vehicle Code requires the Department of Motor Vehicles to hold information concerning my/our residential or mailing address in confidence, to be released only to courts, to governmental or law enforcement agencies, and under some circumstances, to insurance companies. Generally, anyone else seeking that information must obtain my/our written waiver of my/our right to confidentiality before it is released. I/We hereby waive our right of confidentiality as to this information with respect to Bank and authorize the Department of Motor Vehicles to release such information to the Bank or to its representatives or agents when such information is sought in connection with any business I/we have conducted or are conducting with the Bank.

I/We acknowledge that prior to signing this individual financial statement, I/we have read, understand and agree to all the terms and conditions contained within the above paragraphs.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Spouse's Signature (if you are requesting the financial accommodation jointly)

