
	Personal Financial Statement			
	To be Completed by the Borrower(s), upon request by CBL State Savings Bank. Information provided is current, as of: _____		_____/_____/_____ Month / Year	
CREDIT REQUEST				
Amount Requested	Please indicate the type of credit request.	<input type="checkbox"/>	Individually	
		<input type="checkbox"/>	Jointly*	
*If the means for approval will be based upon the financial information of two (2) borrowers, please initial below, indicating your intents, and continue to complete the Co-Borrower portions of this document.				
Credit Request Purpose (Purchase, Refinance, Construction, Cash-out)	We intend to apply for joint credit. _____ / _____ Initial Initial			
BORROWER INFORMATION				
Name	SSN or Tax ID			
Occupation	Employer	Years with Current Employer		
CO-BORROWER INFORMATION (if necessary)				
Name	SSN or Tax ID			
Occupation	Employer	Years with Current Employer		
DECLARATIONS				
	Borrower		Co-Borrower	
	Yes	No	Yes	No
1) Do you have a contingent liability as a guarantor or co-maker?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2) Are you a defendant in any suits or legal action?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3) Have you ever filed bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4) Are you obligated to make Alimony, child support, or separate maintenance payments?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If so, how is that order received? ( ) Court Order ( ) Written Agreement ( ) Oral Understanding				
<b>NOTICE: Alimony, child support, or separate maintenance income need not be revealed if it is not considered as a source of repayment.</b>				
If this loan is for personal, family, or household purposes, and is secured in whole or in part by a lien on real estate, please indicate your preference below.				
I) Attorney to represent you in all matters relating to the closing of this real estate transaction:				
Attorney Information				
II) Insurance agent (company) to furnish hazard and flood property insurance with connection to this mortgage:				
Insurance Information				

ASSETS - PART I							
✓	Borrower			✓	Co-Borrower (if necessary)		
<input type="checkbox"/>	Individual	Type of Account (Checking, Savings, IRA, 401k, etc...)	Balance	<input type="checkbox"/>	Individual	Type of Account (Checking, Savings, IRA, 401k, etc...)	Balance
<input type="checkbox"/>	Joint	Financial Institution		<input type="checkbox"/>	Joint	Financial Institution	
<input type="checkbox"/>	Individual	Type of Account (Checking, Savings, IRA, 401k, etc...)	Balance	<input type="checkbox"/>	Individual	Type of Account (Checking, Savings, IRA, 401k, etc...)	Balance
<input type="checkbox"/>	Joint	Financial Institution		<input type="checkbox"/>	Joint	Financial Institution	
<input type="checkbox"/>	Individual	Type of Account (Checking, Savings, IRA, 401k, etc...)	Balance	<input type="checkbox"/>	Individual	Type of Account (Checking, Savings, IRA, 401k, etc...)	Balance
<input type="checkbox"/>	Joint	Financial Institution		<input type="checkbox"/>	Joint	Financial Institution	
<input type="checkbox"/>	Individual	Type of Account (Checking, Savings, IRA, 401k, etc...)	Balance	<input type="checkbox"/>	Individual	Type of Account (Checking, Savings, IRA, 401k, etc...)	Balance
<input type="checkbox"/>	Joint	Financial Institution		<input type="checkbox"/>	Joint	Financial Institution	

Borrower Initials \_\_\_\_\_

Co-Borrower Initials \_\_\_\_\_

LIABILITIES - PART II (Real Estate to be entered in Part III)								
✓	Borrower			✓	Co-Borrower (if necessary)			
<input type="checkbox"/>	Individual	Type of Account (Installment Loan, Credit Card, etc...)		Outstanding Balance	<input type="checkbox"/>	Individual	Type of Account (Installment Loan, Credit Card, etc...)	Outstanding Balance
<input type="checkbox"/>	Joint	Financial Institution or Company		Monthly Payment	<input type="checkbox"/>	Joint	Financial Institution or Company	Monthly Payment
<input type="checkbox"/>	Individual	Type of Account (Installment Loan, Credit Card, etc...)		Outstanding Balance	<input type="checkbox"/>	Individual	Type of Account (Installment Loan, Credit Card, etc...)	Outstanding Balance
<input type="checkbox"/>	Joint	Financial Institution or Company		Monthly Payment	<input type="checkbox"/>	Joint	Financial Institution or Company	Monthly Payment
<input type="checkbox"/>	Individual	Type of Account (Installment Loan, Credit Card, etc...)		Outstanding Balance	<input type="checkbox"/>	Individual	Type of Account (Installment Loan, Credit Card, etc...)	Outstanding Balance
<input type="checkbox"/>	Joint	Financial Institution or Company		Monthly Payment	<input type="checkbox"/>	Joint	Financial Institution or Company	Monthly Payment
<input type="checkbox"/>	Individual	Type of Account (Installment Loan, Credit Card, etc...)		Outstanding Balance	<input type="checkbox"/>	Individual	Type of Account (Installment Loan, Credit Card, etc...)	Outstanding Balance
<input type="checkbox"/>	Joint	Financial Institution or Company		Monthly Payment	<input type="checkbox"/>	Joint	Financial Institution or Company	Monthly Payment

REAL ESTATE - PART III									
✓	Borrower			✓	Co-Borrower (if necessary)				
<input type="checkbox"/>	Individual	Type of Property (Primary, Secondary, Investment)		Outstanding Balance	<input type="checkbox"/>	Individual	Type of Property (Primary, Secondary, Investment)	Outstanding Balance	
<input type="checkbox"/>	Joint	Financial Institution - Lien Holder	Monthly Payment	Fair Market Value	<input type="checkbox"/>	Joint	Financial Institution - Lien Holder	Monthly Payment	Fair Market Value
<input type="checkbox"/>	Individual	Type of Property (Primary, Secondary, Investment)		Outstanding Balance	<input type="checkbox"/>	Individual	Type of Property (Primary, Secondary, Investment)	Outstanding Balance	
<input type="checkbox"/>	Joint	Financial Institution - Lien Holder	Monthly Payment	Fair Market Value	<input type="checkbox"/>	Joint	Financial Institution - Lien Holder	Monthly Payment	Fair Market Value
<input type="checkbox"/>	Individual	Type of Property (Primary, Secondary, Investment)		Outstanding Balance	<input type="checkbox"/>	Individual	Type of Property (Primary, Secondary, Investment)	Outstanding Balance	
<input type="checkbox"/>	Joint	Financial Institution - Lien Holder	Monthly Payment	Fair Market Value	<input type="checkbox"/>	Joint	Financial Institution - Lien Holder	Monthly Payment	Fair Market Value
<input type="checkbox"/>	Individual	Type of Property (Primary, Secondary, Investment)		Outstanding Balance	<input type="checkbox"/>	Individual	Type of Property (Primary, Secondary, Investment)	Outstanding Balance	
<input type="checkbox"/>	Joint	Financial Institution - Lien Holder	Monthly Payment	Fair Market Value	<input type="checkbox"/>	Joint	Financial Institution - Lien Holder	Monthly Payment	Fair Market Value

Borrower Initials \_\_\_\_\_

Co-Borrower Initials \_\_\_\_\_

BUSINESS INTERESTS - PART IV							
Borrower				Co-Borrower (if necessary)			
Name of Business		Type of Business (Sole Prop, LLC, LLP, Corp, etc...)		% Ownership		Name of Business	
Date Formed		Total Assets		Total Liabilities		Total Equity	
Name of Business		Type of Business (Sole Prop, LLC, LLP, Corp, etc...)		% Ownership		Name of Business	
Date Formed		Total Assets		Total Liabilities		Total Equity	

I (We) am (are) providing this Personal Financial Statement for the purpose of obtaining or maintaining credit with CBL State Savings Bank. I (We) understand that CBL State Savings Bank is relying on the information provided within this statement - including designations made as to ownership of property - in deciding to grant or Continue credit. I (We) certify that the information provided is TRUE, ACCURATE, and complete, and that CBL State Savings Bank may consider this statement to be true and correct until a written notice of change is given [to the bank]. CBL State Savings Bank is authorized to make all inquiries deemed necessary to verify the accuracy of this statement and to ultimately determine credit worthiness. I (We) also authorize CBL State Savings Bank to answer questions and inquiries from others seeking credit experience information about me (us). If this is a joint financial statement, these representations and warranties are from each of us.

**I (WE) HAVE READ, UNDERSTOOD, AND AGREE TO MAKE THESE REPRESENTATIONS AND WARRANTIES.**

I (We) understand that I (we) must update credit information upon CBL State Savings Bank request.

Signature (Borrower)		Date	Signature (Co-Borrower)		Date
----------------------	--	------	-------------------------	--	------

**TO BE COMPLETED BY FINANCIAL INSTITUTION**

CBL State Savings Bank	Date	Method of Delivery		
		Telephone ( )	Mail ( )	Face to Face ( )

Borrower Initials \_\_\_\_\_

Co-Borrower Initials \_\_\_\_\_