
	<b>Personal Financial Statement</b>				
		As of:	Type of Financial Statement	<input type="checkbox"/>	Individual Initial _____
				<input type="checkbox"/>	Joint* Initials _____
<b>TO BE COMPLETED BY FINANCIAL INSTITUTION</b>					
CBL State Savings Bank Authorized Signature		Date	Method of Deilvery		
			Telephone ( )	Mail ( )	Face to Face ( )

BORROWER INFORMATION					
Name or Business Name (LLC, Inc, etc...)			Last 4 of SSN or Tax ID		DOB
Home Address			City, State, Zip Code		
Phone (Home)		Phone (Cell)		Phone (Work)	
Occupation	Title/Position		Employer		Years/Months
Business Address			City, State, Zip Code		

CO-BORROWER INFORMATION (if necessary)*					
Name			Last 4 of SSN or Tax ID		DOB
Home Address			City, State, Zip Code		
Phone (Home)		Phone (Cell)		Phone (Work)	
Occupation	Title/Position		Employer		Years/Months
Business Address			City, State, Zip Code		

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 additional space is required, please use a separate sheet of paper. Please sign any additional attachments you include with this Personal Financial Statement. Also, information on below under "Assets" and "Liabilities" sections are compiled from pages 3-5.*

Assets	Borrower	Co-Borrower	Joint
Deposits in banks and other financial institutions <b>(Part I)</b>			
Cash value of life insurance <b>(Part II)</b>			
Notes and accounts receivable <b>(Part III)</b>			
Marketable stocks & bonds <b>(Part IV)</b>			
Wholly owned real estate <b>(Part VI)</b>			
Partially owned real estate <b>(Part VI)</b>			
Vested interest in retirement accounts <b>(Part VII)</b>			
Assets in partnerships, joint ventures, proprietorships <b>(Part V)</b>			
Vehicle, boats, machinery, equipment <b>(Part X)</b>			
Other personal property			
<b>Total Assets</b>			

Liabilities	Borrower	Co-Borrower	Joint
Loans on Life Insurance <b>(Part II)</b>			
Loans on wholly owned real estate <b>(Part VI)</b>			
Loan on partially owned real estate <b>(Part VI)</b>			
Other accounts/loans payable <b>(Part VIII)</b>			
Outstanding credit card balance(s) <b>(Part IX)</b>			
Liabilities of partnerships, joint ventures, proprietorships <b>(Part X)</b>			
Income Taxes Owed			
Loans on vehicles, boats, machinery, equipment			
<b>Total Liabilities</b>			

**Net Worth**

Source of Income	
For Year Ended _____	
<i>Please include most recent tax returns and/or paystubs</i>	
Salary: Borrower	
Salary: Co-Borrower	
Bonuses & Commissions	
Dividends & Interest	
Net Profits from:	
Rental Property	
Proprietorships	
Partnerships	
Joint Ventures	
Other Income	
<b>TOTAL INCOME</b>	

Contingent Liabilities	
Are you directly liable for obligations of others?	
If yes, please list and describe below.	
Name of Borrower:	
Total Amount Owed:	
Lender:	
Description:	
Name of Borrower:	
Total Amount Owed:	
Lender:	
Description:	

### PART I - DEPOSIT ACCOUNTS

		Balance(s)		
Name of Financial Institution	Account Type	Borrower	Co-Borrower	Joint
TOTAL				

### PART II - LIFE INSURANCE

Name of Insured	Beneficiary	Policy Amt	Cash Value	Loans on Policy	Policy Assigned	If assigned, to whom
TOTAL						

### PART III - A/R AND OUTSTANDING NOTES

Name of Debtor	Date of Maturity	Debt Details	Amount Owed	Repayment Terms
TOTAL				

### PART IV - INVESTMENTS (Stock, Bonds, Mutual Funds, Etc...)

Name (Ticker Symbol)/Description	Number of Shares	Date Acquired	Cost Basis	Market Value
TOTAL				

PART V - EQUITY IN CLOSELY HELD BUSINESSES/CORPORATIONS				
Business Name	% of Ownership	Name Equity is Held	Equity Total	Annual Statement Date
TOTAL				

PART VI - REAL ESTATE OWNED (Wholly or Partially)					
Property Address	Name(s) on Title	Market Value	Outstanding Mortgage Balance	Monthly Payment & Lien Holder	Wholly or Partially
TOTAL					

PART VII - RETIREMENT (401k, IRA, Roth IRA, etc...)				
Account Type	Name Held	Fiduciary	Market Value	
TOTAL				

PART VIII - OTHER OUTSTANDING INSTALLMENT LOANS			
Name of Creditor	Type of Loan	Loan Balance	Monthly Payment
TOTAL			

PART IX - CREDIT CARDS & REVOLVING LINES OF CREDIT			
Name of Creditor	Credit Limit	Outstanding Balance	Monthly Payment
TOTAL			

**PART X - BUSINESS VENTURE OWNERSHIP**

Name of Business Venture	Bus Title	Type of Business	Yrs	Market Value of Business	% of Ownership	Business Debt Due
					<b>TOTAL</b>	

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

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