

# INDIVIDUAL FINANCIAL STATEMENT

Lender: Bank of Hiawassee, a Division of Citizens South Bank

Applicant Name: \_\_\_\_\_

SSN/TIN: \_\_\_\_\_

Address: \_\_\_\_\_

Applicant is applying for this loan:  Individually  Jointly

Check  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, complete all applicable sections.  
Appropriate  If this is an application for joint credit with another person, complete applicant and co-applicant sections and indicate or provide explanation relating to any assets owned jointly or by a trust or liabilities owed with others. (Attach schedules and explanatory notes if necessary.)  
Box

We intend to apply for joint credit.

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 the basis for repayment of the credit requested, complete all sections to the extent possible, providing information in the applicant section about the person on whose alimony, support, or maintenance payments or income or assets you are relying. (Attach schedules and explanatory notes if necessary.)

Applicant

Co-Applicant

**STATEMENT OF FINANCIAL CONDITION OF \_\_\_\_\_ AS OF \_\_\_\_\_**

ASSETS		AMOUNT	LIABILITIES		AMOUNT
<b>Cash</b>	<b>SCHEDULE A</b>		<b>Notes &amp; Loans Payable [Other Than Real Estate]</b>	<b>SCHEDULE G</b>	
	In This Institution	_____		Notes Payable to Banks	_____
	Other Banks or Savings & Loans	_____		Notes & Loans Payable (Other)	_____
<b>Stocks &amp; Bonds</b>	<b>SCHEDULE B</b>		<b>Insurance Loans</b>	<b>SCHEDULE C</b>	
	In this Institution	_____			
	Other Banks or Savings & Loans	_____			
<b>Tax</b>	Tax Refund Due	_____	<b>Taxes Owed</b>		
<b>Insurance</b>	<b>SCHEDULE C</b>		<b>ACCOUNTS &amp; BILLS PAYABLE</b>	<b>SCHEDULE H</b>	
	Cash Value	_____		Bank Card	_____
<b>Accounts &amp; Notes Receivable</b>	<b>SCHEDULE D</b>			Open & Revolving Accounts	_____
		_____		Other	_____
<b>Accounts &amp; Notes Receivable</b>	<b>SCHEDULE D</b>				
<b>Real Estate</b>	<b>SCHEDULE E</b>		<b>Real Estate Notes &amp; Contract Payable</b>	<b>SCHEDULE E</b>	
	Residence(s)	_____		Residence(s)	_____
	Unimproved Land	_____		Unimproved Land	_____
	Income Property(ies)	_____		Income Property(ies)	_____
	Other	_____		Other	_____
<b>Other Assets</b>	<b>SCHEDULE F</b>		<b>Other Liabilities</b>	<b>SCHEDULE I</b>	
	Other Assets & Personal Property	_____			
<b>TOTAL ASSETS</b>				<b>TOTAL LIABILITIES</b>	
			<b>NET WORTH</b>	<b>(DIFFERENCE BETWEEN TOTAL ASSETS &amp; TOTAL LIABILITIES)</b>	

**RECAP OF INCOME AND EXPENSES**

\*See notice below before completing Other Income

ANNUAL INCOME FOR YEAR:		ANNUAL EXPENSES FOR YEAR:		CONTINGET LIABILITIES	
Salary or Wages		Property Tax & Assessments		As Endorser on Notes/Contracts	
Dividends or Interest		Fed. & State Income Tax		As Guarantor on Notes/Contracts	
Rentals (Gross Income)		Real Estate Loan Payments		For Taxes	
Business (Net Income)		Payments on Contracts / Notes		Other (Describe)	
<b>Other Income (Describe)*</b>		Estimated Living Expenses			
		Other:			
<b>TOTAL INCOME</b>		<b>TOTAL EXPENSES</b>		<b>TOTAL</b>	

\* Alimony, child support or separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation

**SCHEDULE A CASH LOCATION AND STATUS OF BANK ACCOUNTS**

CKNG	CD	SVNG	Bank and Branch Where Carried	Balance	Interest Rate Paid to you?	Date CD Matures	Is this Account Pledged for a Loan	Balance of Loan	Maturity Date of Loan
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>							
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>							
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>							
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>							
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>							
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>							
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>							
<b>Total</b>									

**SCHEDULE B STOCKS AND BONDS (Include Interests In Any Closely Held Business)**

Description	No. Shares	Registered in Name of	Source of Valuation	Date	Price Per Share	Total Value	Purchased on Margin or Pledged
<b>Total</b>							

**SCHEDULE C LIFE INSURANCE**

Insured	Primary Beneficiary	Face Amount	Actual Cash Value	Loans on Policy	Name of Company	Location of Office
<b>Total</b>						

**SCHEDULE D ACCOUNTS AND NOTES RECEIVABLE**

Owner(S)	Due From	Address	Collateral	Maturity Date	How Payable	Balance Due
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
<b>Total</b>					\$	

**SCHEDULE E REAL ESTATE (Show Mortgage Information on Schedule J)**

Description	Address/Location	Owner(s)	Date Acquired	Cost	Value
1					
2					
3					
4					
5					
6					
7					

**SCHEDULE F OTHER ASSETS AND PERSONAL PROPERTY**

Automobiles	Value	Rec. Vehicles and Boats	Value	Personal Property	Value	Totals
YR.: Make:		YR.: Make: Ft.:		Furniture		Subtotal - Autos \$
YR.: Make:		YR.: Make: Ft.:		Jewelry		Subtotal - R/V's \$
YR.: Make:		YR.: Make: Ft.:		Equipment		Subtotal - Personal Property \$
		Other:		Other:		
Subtotal Auto		Subtotal R/V's		Subtotal Personal Property		Total - All Other Assets

<b>SCHEDULE G</b>		<b>NOTES AND LOANS PAYABLE TO BANKS AND OTHERS</b>				
Payable To	Address	Collateral	Personas Liable	Maturity Date	How Payable	Balance Due
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
<b>Totals</b>					\$	

<b>SCHEDULE H</b>		<b>ACCOUNTS AND BILLS PAYABLE (Including Bank Cards)</b>			
Payable To	Account Number	Persons Liable	How Payable	Balance Due	
			\$ Per		
			\$ Per		
			\$ Per		
			\$ Per		
<b>Totals</b>			\$	.	

<b>SCHEDULE I</b>		<b>OTHER LIABILITIES</b>			
Payable To	Persons Liable	Collateral	How Payable	Balance Due	
			\$ Per		
			\$ Per		
			\$ Per		
			\$ Per		
<b>Totals</b>			\$		

<b>SCHEDULE J</b>		<b>NOTES, CONTRACTS, ACCOUNTS PAYABLE (Include Mortgages on Property Listed in Schedule E)</b>				
Mortgage or Lienholder	Annual Taxes	Monthly Income	Monthly Payments	Present Value	Balance Due	
<b>Total</b>						

If applicant resides in a community property state, please complete the following concerning marital status:

Applicant is:  Married  Separated  Unmarried (Includes single, divorced and widowed)

Co-Applicant, if any, is:  Married  Separated  Unmarried (Includes single, divorced and widowed)

A P P L I C A N T I N F O R M A T I O N

Social Security No.	Driver's License No.	Home Phone	Business Phone	
Date of Birth (MM/DD/YYYY)	Name of Employer	Occupation	No. of Years	Salary \$ _____ per _____

Amount of alimony, child support and separate maintenance payment income. \$  
 NOTE: Alimony, child support or separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.  
 Name and dress of payor of any alimony, child support or separate maintenance payment income disclosed above as a source of repayment.  
 \_\_\_\_\_

Alimony child support, separate maintenance received under  court order  written agreement  oral

Income (salary, pension, social security, dividends, interest, etc.)  
 Source: \_\_\_\_\_ per month

Have you ever borrowed from any other branch of this institution? Name: \_\_\_\_\_ Location: \_\_\_\_\_ Date: \_\_\_\_\_

Number of Dependents \_\_\_\_\_ Ages \_\_\_\_\_  
 Have you established a trust?  Yes  No  Revocable  Irrevocable Name(s) of trustee(s): \_\_\_\_\_  
 Have you made a will?  Yes  No Name of personal representative \_\_\_\_\_  
 Have you guaranteed or endorsed the notes of any other person?  Yes  No Do you have any other contingent liabilities: \_\_\_\_\_  
 Are there any outstanding judgments against you?  Yes  No Have you been declared bankrupt within the last 7 years?  Yes  No

Names of References	Address

C O | P P L I C A N T I N F O R M A T I O N

Co-Applicant's Full Name	Addresses			
Social Security No.	Driver's License No.	Home Phone	Business Phone	
Date of Birth (MM/DD/YYYY)	Name of Employer	Occupation	No. of Years	Salary \$ _____ per _____

Amount of alimony, child support and separate maintenance payment income. \$  
 NOTE: Alimony, child support or separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.  
 Name and dress of payor of any alimony, child support or separate maintenance payment income disclosed above as a source of repayment.  
 \_\_\_\_\_

Alimony child support, separate maintenance received under  court order  written agreement  oral

Income (salary, pension, social security, dividends, interest, etc.)  
 Source: \_\_\_\_\_ per month

Have you ever borrowed from any other branch of this institution? Name: \_\_\_\_\_ Location: \_\_\_\_\_ Date: \_\_\_\_\_

Number of Dependents \_\_\_\_\_ Ages \_\_\_\_\_  
 Have you established a trust?  Yes  No  Revocable  Irrevocable Name(s) of trustee(s): \_\_\_\_\_  
 Have you made a will?  Yes  No Name of personal representative \_\_\_\_\_  
 Have you guaranteed or endorsed the notes of any other person?  Yes  No Do you have any other contingent liabilities: \_\_\_\_\_  
 Are there any outstanding judgments against you?  Yes  No Have you been declared bankrupt within the last 7 years?  Yes  No

Names of References	Address

**APPLICANT'S SIGNATURE(S).**

I (we) hereby affirm that the foregoing information contained in this financial statement is presented for the purpose of obtaining credit as of the date indicated and is true, complete and correct. I understand Lender is relying on this statement of my financial condition in making loan(s) to me. Lender is authorized to make any investigation of my credit or employment status either directly or through any agency employed by Lender for that purpose. I agree to inform Lender immediately of any matter which will cause any significant change in my/our financial condition. I understand that Lender will retain this financial statement whether or not credit is granted.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant's/Joint credit Signature \_\_\_\_\_ Date \_\_\_\_\_

**CONSENT.** The lender may be relying on: 1) income from an individual who is not an applicant for the consumer loan, or 2) an individual co-borrower, owner, partner, officer or guarantor, for the business loan. Because of your relationship to the loan applicant or your role in the accommodation for the loan, your personal creditworthiness is a factor in the evaluation of the application or accommodation for the loan. By signing below, I authorize the financial institution to obtain a consumer credit report on me for the purpose to evaluate the loan application.

Date: \_\_\_\_\_ Signature \_\_\_\_\_ Social Security Number \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

S I G N A T U R E S