

PERSONAL FINANCIAL STATEMENT

Lender: Frontier Bank; P.O. Box 630; 43 North Broadway; Sylacauga, Alabama 35150

As Of:

IMPORTANT: Read these directions before completing this Statement, and check the appropriate box to the left.

	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 Sections A (Individual 1), B and C.
	If you are applying for joint credit with another person, complete all Sections providing information about the joint applicant in Section A (Individual 2).
	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 repayment of the credit requested, complete all Sections, providing information in Section A (Individual 2) about the person whose alimony, support, or maintenance payments or income or assets you are relying.
	If this statement relates to your guarantee of the indebtedness of other person(s), firm(s), or corporation(s), complete Sections A (Individual 1), B and C.

SECTION A - PERSONAL INFORMATION

	INDIVIDUAL 1	INDIVIDUAL 2
	Individual	Individual
Borrowing Entity		
Name		
Social Security #		
Date of Birth		
Residence Address		
City, State & Zip		
Home/Cell Phone		
Position or Occupation		
Business Name or Employer		
Business Address		
City, State & Zip		
Work/Cell Phone		
Name & Address of Nearest Relative (Not Living With)		

SECTION B - STATEMENT OF FINANCIAL CONDITION

In Dollars (Omit cents)

ASSETS <small>(Do not include Assets of doubtful value)</small>	Solely Owned			Jointly Owned	Total
	Individual 1	Individual 2			
Cash on hand and in banks (Schedule A)	\$ -	\$ -	-	\$ -	\$ -
Cash value-life insurance (Schedule B)	\$ -	\$ -	-	\$ -	\$ -
U.S. Gov't & Marketable Securities (Schedule C)	\$ -	\$ -	-	\$ -	\$ -
Securities held by broker in margin accounts	\$ -	\$ -	-	\$ -	\$ -
Non-Marketable Securities (Schedule D)	\$ -	\$ -	-	\$ -	\$ -
Restricted or control stocks	\$ -	\$ -	-	\$ -	\$ -
Partial interest in Real Estate Equities (Schedule E)	\$ -	\$ -	-	\$ -	\$ -
Real Estate Owned (Schedule F)	\$ -	\$ -	-	\$ -	\$ -
Notes and accounts receivable	\$ -	\$ -	-	\$ -	\$ -
Automobiles and other personal property	\$ -	\$ -	-	\$ -	\$ -
IRA's, Keoughs & other qualified retirement plans (Schedule G)	\$ -	\$ -	-	\$ -	\$ -
Other Assets	\$ -	\$ -	-	\$ -	\$ -
TOTAL ASSETS	\$ -	\$ -	-	\$ -	\$ -

In Dollars (Omit cents)

LIABILITIES AND NET WORTH	Solely Liable			Jointly Liable	Total
	Individual 1	Individual 2			
Notes payable to banks-Secured	\$ -	\$ -	-	\$ -	\$ -
Notes payable to banks-Unsecured	\$ -	\$ -	-	\$ -	\$ -
Amounts payable to others-Secured	\$ -	\$ -	-	\$ -	\$ -
Amounts payable to others-Unsecured	\$ -	\$ -	-	\$ -	\$ -
Due to brokers/margin accounts	\$ -	\$ -	-	\$ -	\$ -
Accounts and bills due (including credit cards)	\$ -	\$ -	-	\$ -	\$ -
Real Estate Mortgages Payable (Schedule F)	\$ -	\$ -	-	\$ -	\$ -
Taxes payable	\$ -	\$ -	-	\$ -	\$ -
Loans on life insurance policies	\$ -	\$ -	-	\$ -	\$ -
Other debts	\$ -	\$ -	-	\$ -	\$ -
TOTAL LIABILITIES	\$ -	\$ -	-	\$ -	\$ -
NET WORTH	\$ -	\$ -	-	\$ -	\$ -
CONTINGENT LIABILITIES	SEE BELOW	SEE BELOW	SEE BELOW		
As co-maker, guarantor or endorser	\$ -	\$ -	-	\$ -	\$ -
On leases or contracts	\$ -	\$ -	-	\$ -	\$ -
For legal claims or disputes	\$ -	\$ -	-	\$ -	\$ -
Tax claims or disputes	\$ -	\$ -	-	\$ -	\$ -
Letters of credit	\$ -	\$ -	-	\$ -	\$ -
Future capital contributions	\$ -	\$ -	-	\$ -	\$ -
Other special debt	\$ -	\$ -	-	\$ -	\$ -
TOTAL CONTINGENT LIABILITIES	\$ -	\$ -	-	\$ -	\$ -

NOTE: Contingent liabilities schedule must be completed. If NONE, then select "NONE" in drop down menu next to header.

SECTION C - SOURCES OF CASH INCOME*

For the Year Ended:

	Individual 1	Individual 2	Total
Salary and wages	\$ -	\$ -	\$ -
Bonuses and commissions	\$ -	\$ -	\$ -
Interest income	\$ -	\$ -	\$ -
Dividend income	\$ -	\$ -	\$ -
Real estate income (net of expense)	\$ -	\$ -	\$ -
Business income	\$ -	\$ -	\$ -
Partnership draws and distributions	\$ -	\$ -	\$ -
Other	\$ -	\$ -	\$ -
Total Cash Income	\$ -	\$ -	\$ -

* Note: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for obtaining credit.

Alimony, child support, separate maintenance received under (select one):

Not Applicable

if the space provided is not sufficient, additional schedules may be attached.

* To indicate ownership in the schedules below, mark "Owned By" and "Obligor" columns as (1), (2) or (J) to indicate Individual 1, Individual 2 or Joint, respectively.

SCHEDULE A - Cash on hand and in banks

Name and location of institution	Account type and number	Balance	Owned by (1, 2 or J)	Pledged?
		\$ -		
		\$ -		
		\$ -		
		\$ -		

SCHEDULE B - Life insurance carried, including N.S.L.I. and group insurance

Name of insurance company	Owned by (1, 2 or J)	Beneficiary	Face amount	Policy loans	Cash surrender value
			\$ -	\$ -	\$ -
			\$ -	\$ -	\$ -
			\$ -	\$ -	\$ -
			\$ -	\$ -	\$ -

SCHEDULE C - U.S. Government & marketable securities

Number of shares or face value (Bonds)	Description	In name of	Pledged?	Market value
-				\$ -
-				\$ -
-				\$ -
-				\$ -

SCHEDULE D - Non-marketable securities

Number of shares	Description	In name of	Pledged?	Source of value	Value
-					\$ -
-					\$ -
-					\$ -

SCHEDULE E - Partial interests in real estate equities

Address & type of property	Owned by (1, 2 or J)	% of ownership	Date acquired	Cost	Market value	Mortgage maturity	Mortgage amount
				\$ -	\$ -		\$ -
				\$ -	\$ -		\$ -
				\$ -	\$ -		\$ -
				\$ -	\$ -		\$ -

SCHEDULE F - Real estate owned

Address & type of property	Owned by (1, 2 or J)	Date acquired	Cost	Market value	Mortgage maturity	Mortgage amount
			\$ -	\$ -		\$ -
			\$ -	\$ -		\$ -
			\$ -	\$ -		\$ -
			\$ -	\$ -		\$ -

SCHEDULE G - Retirement accounts (IRA's, 401K, etc.)

Name of financial institution	Amount	Description
	\$ -	
	\$ -	
	\$ -	

PERSONAL INFORMATION (Please use separate sheet for additional details)

Is any income listed likely to be reduced prior to loan being paid off? If yes, how much will income be reduced: _____

Do you have a will? If so, name of executor/trix: _____

Have you ever filed a petition in bankruptcy or has one been filed individually against you? If yes, year: _____

Are you a defendant in any suits or legal actions? If so, describe nature of the suit(s) and amount(s) involved below: _____

Are you subject to Regulation O? If yes, bank: _____

Are you a partner or officer in any other venture?

Are you obligated to pay alimony, child support or separate maintenance payments? If so, describe on the next line: _____

Are any assets pledged other than described on schedules? If so, describe on the next line: _____

Income taxes settled through: _____

Number of dependents: _____ Age(s) of dependents, if any: _____

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with **Frontier Bank** on behalf of the undersigned, or persons, firms or corporations in whose behalf the undersigned may either severally or jointly with others, execute a guaranty in **Frontier's** favor. The undersigned understands that **Frontier Bank** is relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. The undersigned represents and warrants that the information provided is true and complete and that **Frontier Bank** may consider this statement as continuing to be true and correct until a written notice of change is given to **Frontier Bank** by the undersigned. **Frontier Bank** is authorized to make all inquiries they deem necessary to verify the accuracy of the statements made herein, and to determine the undersigns creditworthiness. **Frontier Bank** is authorized to answer questions about the **Frontier's** credit experience with the undersigned.

_____/_____/20 #
Signature (Individual 1) Date Driver's License #

_____/_____/20 #
Signature (Individual 2) Date Driver's License #