PERSONAL FINANCIAL STATEMENT

LENDER:

Frontier Bank
43 North Broadway
P O Drawer 630
Sylacauga, Alabama 35150

IMPORTANT: Read these directions before completing this Statement, and check ( ) the appropriate box below.

☐ 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 only Sections A and C.

☐ If you are applying for joint credit with another person, complete all Sections providing information in Section B about the joint applicant.

☐ 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 B about the person whose alimony, support, or maintenance payments or income or assets you are relying.

☐ If this statement relates to your guaranty of the indebtedness of other person(s), firm(s), or corporation(s), complete Sections A and C.

AMOUNT REQUESTED	PAYMENT DATE DESIRED	PROCEEDS OF CREDIT TO BE USED FOR
$		

SECTION A - INDIVIDUAL INFORMATION (Type or Print)	SECTION B - OTHER PARTY INFORMATION (Type or Print)
☐ Ind. ☐ Part ☐ Sing Prop. ☐ DBA ☐ LLC ☐ Other _____	☐ Ind. ☐ Part ☐ Sing Prop. ☐ DBA ☐ LLC ☐ Other _____
Name	Name
Residence Address	Residence Address
City, State & Zip	City, State & Zip
Position or Occupation	Position or Occupation
Business Name	Business Name
Business Address	Business Address
City, State & Zip	City, State & Zip
Res. Phone Bus. Phone	Res. Phone Bus. Phone
Name and Address of Nearest Relative (Not Living With)	Name and Address of Nearest Relative (Not Living With)

SECTION C - STATEMENT OF FINANCIAL CONDITION AS OF _____

ASSETS (Do not include Assets of doubtful value)	In Dollars (Omit cents)	LIABILITIES	In Dollars (Omit cents)
Cash on hand and in banks		Notes payable to banks - secured	
U.S. Gov't. & Marketable Securities-see Schedule A		Notes payable to banks - unsecured	
Non-Marketable Securities - see Schedule B		Due to brokers	
Securities held by broker in margin accounts		Amounts payable to others - secured	
Restricted or control stocks		Amounts payable to others - unsecured	
Partial interest in Real Estate Equities - see Schedule C		Accounts and bills due	
		Unpaid income tax	
Real Estate Owned - see Schedule D		Other unpaid taxes and interest	
Loans Receivable		Real estate mortgages payable - see Schedule D	
Automobiles and other personal property			
Cash value-life insurance - see Schedule E		Other debts - itemize	
Other assets - itemize			
		TOTAL LIABILITIES	
		NET WORTH	
TOTAL ASSETS $		TOTAL LIAB. AND NET WORTH $	

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

Alimony, child support, separate maintenance received under: ☐ Court Order ☐ Written Agreement ☐ Oral Understanding

ANNUAL INCOME	PERSONAL INFORMATION
SOURCES OF INCOME FOR YEAR ENDED _____	PLEASE USE SEPARATE SHEET FOR ADDITIONAL DETAILS
Salary $	Is any income listed likely to be reduced prior to loan being paid off ☐ No ☐ Yes (Explain)
Bonuses & commissions	Do you have a will? _____ if so, name of executor.
Dividends	
Real estate income	Are you a partner or officer in any other venture? If so, describe.
Other income	
	Are you obligated to pay alimony, child support or separate maintenance payments? If so, describe.
	Are any assets pledged other than described on schedules? If so, describe.
TOTAL $	Income tax settled through (date)
CONTINGENT LIABILITIES	Are you a defendant in any suits or legal actions?
Do you have any contingent liabilities? If so, describe.	Personal bank accounts carried at:
	Savings Account No:
As endorser, co-maker or guarantor? $	Checking Account No:
On leases or contracts? $	Certificates of Deposit:
Legal claims $	
Other special debt $	Have you ever been declared bankrupt in the last 10 years? ☐ No ☐ Yes (Explain:) Year?
Amount of contested income tax liens $	

PFINSTAT (10/14/98)

(COMPLETE SCHEDULES AND SIGN ON REVERSE SIDE)

SCHEDULE A - U. S. GOVERNMENT & MARKETABLE SECURITIES

Number of Shares or Face Value (Bonds)	Description	In Name Of	Are These Pledged?	Market Value

Enter Sec. C Line 2

SCHEDULE B - NON-MARKETABLE SECURITIES

Number of Shares	Description	In Name Of	Are These Pledged?	Source of Value	Value

Enter Sec C. Line 3

SCHEDULE C - PARTIAL INTERESTS IN REAL ESTATE EQUITIES

Address & Type Of Property	Title In Name Of	% Of Ownership	Date Acquired	Cost	Market Value	Mortgage Maturity	Mortgage Amount

Enter Sec. C Line 6

SCHEDULE D - REAL ESTATE OWNED

Address & Type Of Property	Title In Name Of	Date Acquired	Cost	Market Value	Mortgage Maturity	Mortgage Amount

Enter Sec. C Line 7

SCHEDULE E - LIFE INSURANCE CARRIED, INCLUDING N.S.L.I. AND GROUP INSURANCE

Name Of Insurance Company	Owner Of Policy	Beneficiary	Face Amount	Policy Loans	Cash Surrender Value

Enter Sec. C Line 10

SCHEDULE F - RETIREMENT ACCOUNTS (IRA'S, 401K, ETC.)

Name of Financial Institution	Amount	Description

SCHEDULE G - BANKS OR FINANCE COMPANIES WHERE CREDIT HAS BEEN OBTAINED

Name & Address Of Lender	Credit In The Name Of	Secured Or Unsecured?	Original Date	High Credit	Current Balance

SECTION D - SECURED CREDIT (Complete only if credit is to be secured.) Briefly describe the property to be given as security: _____

_____

and list names and addresses of all co-owners of the property:

Name Address

_____

_____

If the security is real estate, give the full name of co-owner (if any): _____

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with you 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 your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of a change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our creditworthiness. You are authorized to answer questions about your credit experience with me/us.

Signature (Individual) _____ Signature (Individual) _____

S.S. No. _____ Date of Birth _____ S.S. No. _____ Date of Birth _____

Driver's License # _____ Driver's License # _____

Date Signed _____ Date Signed _____