



PERSONAL FINANCIAL STATEMENT

As of (Enter Date) _____

Individual

Joint

(Please print or type)

TO: CLEAR LAKE BANK AND TRUST COMPANY (CREDITOR)

APPLICANT INFORMATION		JOINT APPLICANT INFORMATION	
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
S.S. No.	Date of Birth	S.S. No.	Date of Birth

ASSETS	IN DOLLARS	LIABILITIES	IN DOLLARS
Cash on hand and in banks	-	Notes payable to banks - secured (Schedule E)	
U.S. Govt & Marketable Securities (Schedule A)		Notes payable to banks - unsecured (Schedule E)	
Non-Marketable Securities (Schedule B)		Notes Payable to relatives (Schedule E)	
Real Estate Owned (Schedule C)		Unpaid taxes	
Notes Receivable		Real estate mortgages payable (Schedule C)	
Furniture & Fixtures		Other debts (Schedule E)	
Automobile		College Loans	
Automobile		Credit Cards	
Cash value-Life insurance (Schedule D)			
Other Assets - Itemize:			
		TOTAL LIABILITIES	-
		NET WORTH	-
TOTAL ASSETS	-	TOTAL LIABILITIES AND NET WORTH	-

SOURCES OF INCOME FOR YEAR ENDED	PERSONAL INFORMATION (Give details on back)
Salary, bonus & commissions	Do you have a will?
Salary:	Are you a partner or an officer in any venture?
Real Estate income	Describe:
Other income :	Are you obligated to pay alimony, child support or separate maintenance payments?
Other income:	Describe:
TOTAL	Are any assets pledged other than as described on schedules?
	Describe:
	Income tax settled though (date):
As indorser, co-maker or guarantor?	Are you a defendant in any suits or legal actions?
On leases or contracts?	
Legal claims	Personal bank accounts carried at:
Other special debt	
	Have you ever been declared bankrupt in the last 14 years? ____yes ____no

SCHEDULE A - U.S. GOVERNMENT & MARKETABLE SECURITIES

# OF SHARES OR FACE VALUE (BONDS)	DESCRIPTION	IN THE NAME OF	PLEGDED?	MARKET VALUE

SCHEDULE B - NON-MARKETABLE SECURITIES

# OF SHARES OR FACE VALUE (BONDS)	DESCRIPTION	IN THE NAME OF	PLEGDED?	MARKET VALUE

SCHEDULE C - REAL ESTATE OWNED

ADDRESS & TYPE OF PROPERTY	TITLE IN NAME OF	DATE PURCHASE	COST	MARKET VALUE	MORTGAGE MATURITY	MORTGAGE AMOUNT

SCHEDULE D - LIFE INSURANCE CARRIED, INCLUDING GROUP INSURANCE

NAME OF INSURANCE COMPANY	OWNER OF POLICY	BENEFICIARY	FACE AMT AMOUNT	POLICY LOANS	SURRENDER VALUE

SCHEDULE E - OTHER DEBTS

NOTES AND ACCOUNTS OWED BY ME TO:	BALANCE DUE	PAYMENT	DESCRIPTION OF SECURITY

ADDITIONAL PERSONAL INFORMATION

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this Statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. You are authorized to make all inquires you deem necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law. Applicant(s) acknowledge and represent that all assets listed on this statement are not held in trust; or, if so, are duly noted and highlighted as being held in trust.

In addition, each individual signing below authorizes the Creditor to check their individual credit account and employment history and have a credit reporting agency prepare a credit report on them.

The undersigned declares that he/she has read and understands the statements above.

DATE	
signature	signature