

PERSONAL FINANCIAL STATEMENT



Date: _____

- Individual statement: If you are applying for credit in your name alone, fill out all information requested of Applicant.
- Joint statement: If you are applying for credit together with any other person or relying on another person's income or assets in applying for credit, fill out information requested of Applicant and Co-Applicant

IMPORTANT: READ BEFORE COMPLETING THIS FORM.

If you are applying for individual credit in your own name or as guarantor of a commercial loan and are relying on your own income or assets and not the income or assets of another persons for the basis of repayment of the credit requested, you may omit Sections 2, 4, & 6. If you are applying for joint credit with another person, complete all sections.

APPLICANT - SECTION 1

| | | | |
|------------------|-------------------|-------------------|----------|
| Name | Social Security # | Date of Birth | |
| Home Address | City | State | Zip Code |
| Occupation | Title | Length of Service | |
| Employer | Home Phone | Business Phone | |
| Employer Address | City | State | Zip Code |
| Email Address | Dependents #: | Ages: | |

CO-APPLICANT - SECTION 2

| | | | |
|------------------|-------------------|-------------------|----------|
| Name | Social Security # | Date of Birth | |
| Home Address | City | State | Zip Code |
| Occupation | Title | Length of Service | |
| Employer | Home Phone | Business Phone | |
| Employer Address | City | State | Zip Code |
| Email Address | Dependents #: | Ages: | |

APPLICANT CONTINGENT LIABILITIES - SECTION 3

Do you have any contingent liabilities? _____

If yes, as endorser, co-maker, or guarantor? _____

Legal Claims? _____

Amount of Contested Tax Liens? _____

Are you a defendant in any suits or legal actions? _____

CO-APPLICANT CONTINGENT LIABILITIES - SECTION 4

Do you have any contingent liabilities? _____
If yes, as endorser, co-maker, or guarantor? _____
Legal Claims? _____
Amount of Contested Tax Liens? _____
Are you a defendant in any suits or legal actions? _____

APPLICANT PERSONAL INFORMATION - SECTION 5

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

What other financial institutions do you do business with? Please list them. _____

Have you, or any firm you were a major owner of, ever been through a bankruptcy or settled any debts for less than the amount owed? _____

Are you a partner or officer of any other venture? If so, describe. _____

Do you have a will? If so, please state the name of the executor. _____
What is the name & phone number of your accountant? _____
What is the name & phone number of your attorney? _____

CO-APPLICANT PERSONAL INFORMATION - SECTION 6

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

What other financial institutions do you do business with? Please list them. _____

Have you, or any firm you were a major owner of, ever been through a bankruptcy or settled any debts for less than the amount owed? _____

Are you a partner or officer of any other venture? If so, describe. _____

Do you have a will? If so, please state the name of the executor. _____
What is the name & phone number of your accountant? _____
What is the name & phone number of your attorney? _____

ASSETS

| | |
|---|--|
| Cash: Checking, Savings, Money Market, CDs (Schedule 1) | |
| Investments: Marketable Securities (Schedule 2) | |
| Investments: Closely Held Companies/ Non-Marketable Securities (Schedule 3) | |
| Accounts & Notes Receivable, Undrawn Earnings (Schedule 4) | |
| Real Estate Owned, Personal (Schedule 5) | |
| Real Estate Owned, Investment (Schedule 6) | |
| Retirement Accounts (Schedule 7) | |
| Securities held by broker in margin accounts | |
| Other Assets | |
| Life Insurance Cash Value (Face Value \$ _____ (Schedule 8)) | |
| Equity in Partnerships/ Privately Owned Business (Schedule 9) | |
| Total Assets | |

LIABILITIES

| | |
|--|--|
| Notes Payable- Unsecured (Schedule 10) | |
| Notes Payable- Secured (Schedule 10) | |
| Real Estate Mortgages Owning, Personal (Schedule 5) | |
| Real Estate Mortgages Owning, Investment (Schedule 6) | |
| Installment Loans (Schedule 10) | |
| Credit Accounts (Schedule 11) | |
| Accounts & Bills Due | |
| Accrued Income Tax | |
| Other Liabilities (Itemize and attach additional pages) | |
| Total Liabilities | |
| Total Worth (Total Assets - Total Liabilities) | |

SCHEDULE 1- CASH: Checking, Savings, CDs, Money Market Funds

| Financial Institution | Title of Account | Type of Account | Amount |
|-----------------------|------------------|-----------------|--------|
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| | | | |
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SCHEDULE 2- INVESTMENTS: Marketable Securities (Registered and Traded Stock & Bonds)

| Description of Security | Registered Owner(s) | Bond Par or No. Shares | Book Value | Market Value | Where Pledged |
|-------------------------|---------------------|------------------------|------------|--------------|---------------|
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SCHEDULE 3- INVESTMENTS: Non-Marketable Securities

| Description of Security | Registered Owner(s) | Bond Par or No. Shares | Book Value | Market Value | Where Pledged |
|-------------------------|---------------------|------------------------|------------|--------------|---------------|
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SCHEDULE 4- ACCOUNTS & NOTES RECEIVABLE, DEFERRED COMPENSATION

| Date of Account/ Note | Due From | Original Amount | Present Value | Repayment Terms | Security Held, if any |
|-----------------------|----------|-----------------|---------------|-----------------|-----------------------|
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SCHEDULE 5- REAL ESTATE: Personal

| Description & Location | Title in Name of | Original Investment Year | Original Dollar Investment | Percent Ownership | Market Value | Mortgage Balance | Monthly Pmts | Taxes/Insurance Included in Payment? |
|------------------------|------------------|--------------------------|----------------------------|-------------------|--------------|------------------|--------------|--------------------------------------|
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SCHEDULE 6- REAL ESTATE: Investment

| Description & Location | Title in Name of | Original Investment Year | Original Dollar Investment | Percent Ownership | Market Value | Mortgage Balance | Monthly Pmts | Taxes/Insurance Included in Payment? |
|------------------------|------------------|--------------------------|----------------------------|-------------------|--------------|------------------|--------------|--------------------------------------|
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SCHEDULE 7- RETIREMENT ACCOUNTS: Pension, 401(k), IRAs

| Institution Where Held | Title of Account | Type of Account | Percent Vested | Market Value |
|------------------------|------------------|-----------------|----------------|--------------|
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SCHEDULE 8- LIFE INSURANCE

| Insurance Company | Policy Owner/ Name of Insured | Beneficiary | Policy Face Amount | Cash Surrender | Policy Loans | Assigned? (Y/N) |
|-------------------|-------------------------------|-------------|--------------------|----------------|--------------|-----------------|
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SCHEDULE 9- EQUITY IN PARTNERSHIPS/PRIVATELY OWNED BUSINESS(ES)

| Business Name & Address | Form of Ownership | Nature of Business | Date of Investment | Original Investment | % Ownership | Est. Market Value |
|-------------------------|-------------------|--------------------|--------------------|---------------------|-------------|-------------------|
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SCHEDULE 10- NOTES PAYABLE & INSTALLMENT LOANS: Secured, Unsecured

| Payable To | Balance Amount | Payment | Frequency/ Maturity | Terms | Secured By |
|------------|----------------|---------|---------------------|-------|------------|
| | | | | | |
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SCHEDULE 11- CREDIT ACCOUNTS: Credit Cards, Credit Lines

| Issuer | Credit Limit | Current Balance | Monthly Payments | Secured By |
|--------|--------------|-----------------|------------------|------------|
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Your Representations and Warranties

I understand that Blackhawk Community Credit Union is relying on the information in this financial statement (including the designation of my property as individually or jointly held) in deciding to give or continue their financial accommodations or extensions of credit I have requested or received. I promise that this is a true statement of my financial condition as of the date of valuations. You may rely on it as being true and correct until I otherwise notify you in writing. You may retain and verify this statement. I understand that from time to time you may request and receive information about me from others and may answer questions and requests from others seeking credit experience information about me and my relationships with you. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statement made therein, and to determine my/our creditworthiness. If this is a joint financial statement, these representatives and warranties are for each of us.

Section 1014 of Title 18 of the United States Code was amended to make it a federal crime for any person to knowingly make any false statement or report, or willingly overvalue any land, property, or security for the purpose of influencing in any way the action of any financial institution.

For married Wisconsin Residents. I understand Lender may be required by law to give notice of any credit transaction to my spouse. The credit applied for, if granted, will be incurred in the interest of my marriage or family.

I HAVE READ, UNDERSTOOD AND AGREE TO MAKE THESE REPRESENTATIONS AND WARRANTIES AND VOLUNTARILY AFFIX MY SIGNATURE HERETO.

Applicant's Signature

Date Signed

Co-Applicant's Signature

Date Signed