

# PERSONAL FINANCIAL STATEMENT

**IMPORTANT: Read these directions before completing this Statement**

- 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 1 and 3.
- If you are applying for joint credit with another person, complete all Sections providing information in Section 2 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 of assets or another person as a basis for repayment of the credit requested, complete all Sections, providing information in Section 2 about the person on 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 1 and 3.

**RETURN TO: SELCO COMMUNITY CREDIT UNION, 925 Harlow Road, Suite 220, Springfield, OR 97477**

**SECTION 1**

**SECTION 2**

APPLICANT INFORMATION (Type or Print)		CO-APPLICANT INFORMATION (Type or Print)	
Name	Birth Date	Name	Birth Date
Social Security #		Social Security #	
Residence Address		Residence Address	
City, State & Zip		City, State & Zip	
Position or Occupation		Position or Occupation	
Business Name/Employer		Business Name/Employer	
Business Address		Business Address	
City, State & Zip		City, State & Zip	
Res. Phone	Bus. Phone	Res. Phone	Bus. Phone

**Please answer the following questions:**

1. Are either of you a partner or officer in any other venture?  Yes  No
2. Are either of you obligated to make any other payments (such as alimony, child support, maintenance payments) that are not listed elsewhere on this statement?  Yes  No If Yes, please describe:
3. Have either of you ever declared bankruptcy?  Yes  No If Yes, please describe:
4. Where do you currently have your personal bank accounts?
5. Where do you currently have your business bank accounts (if applicable)?

**SECTION 3**

STATEMENT OF FINANCIAL CONDITION AS OF: _____, 20____			
ASSETS	In Dollars	LIABILITIES AND NET WORTH	In Dollars
Cash on hand and Money on Deposit		Real Estate Mortgage/Liens (Schedule C)	
Listed & Unlisted Stocks and Bonds (Schedule A)		Other debts (Schedule D)	
Accounts and Notes Receivable (Schedule B)		Life Insurance Loans	
Real Estate Owned (Schedule C)		Unpaid Taxes	
Cash Value Life Insurance			
Pension Funds/401K/IRA			
Vehicles Owned			
Other Personal Property			
Other Major Assets (Please itemize)			
		<b>TOTAL LIABILITIES</b>	
		<b>NET WORTH</b>	
<b>TOTAL ASSETS</b>		<b>TOTAL LIABILITIES AND NET WORTH</b>	

**SCHEDULES**

<b>SCHEDULE A – Listed and Unlisted Stocks and Bonds</b>						
Check One		Description	In Name Of	Market Value	Pledged	
Listed	Unlisted				Yes	No
<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"/>
CARRY TOTAL TO PAGE 1 <b>TOTAL</b>				\$		

<b>SCHEDULE B – Accounts and Notes Receivable</b>		
Description	Owned By	Amount Due
CARRY TOTAL TO PAGE 1 <b>TOTAL</b>		\$

<b>SCHEDULE C – Real Estate (attach additional schedule, if necessary)</b>									
Property Address	Indiv/ Joint Owner- ship	% Owner- ship	Year Acquired	Lender	Interest Rate	Market Value	Mortgage Balance	Monthly Payment	Monthly Income
CARRY TOTALS (SHADED AREAS ONLY) TO PAGE 1 <b>TOTAL</b>						\$	\$	\$	\$

<b>SCHEDULE D – Other Debts (ask for additional schedule, if necessary)</b>						
Lender	Current Balance	Interest Rate	Monthly Payment	Secured		If Secured, Type of Collateral
				Yes	No	
				<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"/>	
CARRY TOTAL TO PAGE 1 <b>TOTAL</b>		\$				

I certify that this Financial Statement is true and complete. I authorize Lender or its agents to verify the information obtained in this statement and to obtain additional information concerning my financial condition although Lender may rely on this Financial Statement without any further verification. I authorize Lender to furnish such information and any other credit experiences with me to others and to answer any questions about my credit experience and other financial relationships with Lender. I agree to notify Lender, in writing, of any change that materially affects the accuracy of this statement. Lender may share information bearing on my credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living with its affiliates unless I direct Lender at the address above, that such information if unrelated to my transactions or *experiences* with Lender may not be shared by Lender with its affiliates. I hereby acknowledge that SELCO Community Credit Union may sell (participate) all or part of my request for credit to another financial institution(s) and authorize SELCO Community Credit Union to provide copies of my financial information to other financial institution(s) for the purpose of such sale (participation).

Date Signed \_\_\_\_\_

Applicant's Signature \_\_\_\_\_ Co-Applicant's Signature \_\_\_\_\_