# 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 at 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 or assets of another person as a basis for repayment of the credit
- requested, complete all Sections, providing information in Section 2 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), firms(s) or corporations(s), complete Sections 1 and 3.

# <sup>10</sup> Itasca Bank & Trust Co.

308 West Irving Park Road • Itasca, Illinois 60143 • (630) 773-0350

| SECTION 1 – INDIVIDUAL INFORMATION | (Type or Print) | SECTION 1 – OTHER PARTY INFORMATION | (Type or Print) |
|------------------------------------|-----------------|-------------------------------------|-----------------|
| 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                 |                 |
| Cell Phone Email Address           |                 | Cell Phone Email Address            |                 |

| SECTION 3 - STATEMENT OF FINANCIAL CONE                   | , 20                       |  |                            |
|---|----------------------------|--|----------------------------|
| ASSETS<br>(Do not include Assets of doubtful value)       | In Dollars<br>(Omit cents) | LIABILITIES                                    | In Dollars<br>(Omit cents) |
| Cash on hand and in banks                                 | \$                         | Notes payable to banks – secured               | \$                         |
| U.S. Gov't & Marketable Security – 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                         | \$                         |
| Real Estate Owned – See Schedule D                        | \$                         | Unpaid Income tax                              | \$                         |
| Loans Receivable  | \$                         | Other unpaid taxes and interest                | \$                         |
| Automobiles and other personal property                   | \$                         | Real estate mortgages payable – See Schedule D | \$                         |
| Cash value-life insurance – See Schedule E                | \$                         | Other debts - itemize                          |                            |
| Other assets - itemize                                    |                            |  | \$                         |
|   | \$                         |  | \$                         |
|   | \$                         |  | \$                         |
|   | \$                         |  | \$                         |
|   | \$                         | TOTAL LIABILITIES                              | \$                         |
|   | \$                         | NET WORTH                                      | \$                         |
| TOTAL ASSETS  | \$                         | TOTAL LIABILITY AND NET WORTH                  | \$                         |

| SOURCES OF INCOME FOR YEAR ENDED                             | <br>PERSONAL INFORMATION   |  |  |  |
|--|--|--|--|--|
| Salary, bonuses & commissions                                | \$<br>Do you have a will? if so, name the executor.                                      |  |  |  |
| Dividends  | \$   |  |  |  |
| Real estate income   | \$<br>Are you a partner or office in any other venture? If so, describe.                 |  |  |  |
| Other income (Alimony, child support or separate maintenance | \$   |  |  |  |
| Income need not be revealed if you do not wish to have it    | Are you obligated to pay alimony, child support or separate maintenance payments? If so, |  |  |  |
| Considered as a basis for repaying this obligation)          | describe.  |  |  |  |
|  | \$   |  |  |  |
|  | \$<br>Are any assets pledged other than as described on schedules? If so, describe.      |  |  |  |
| TOTAL  | \$   |  |  |  |
| CONTINGENT LIABILITIES                                       |  |  |  |  |
| Do you have any contingent liabilities? If so, describe      | Income tax settled through (date)  |  |  |  |
|  | Are you a defendant in any suits or legal actions?                                       |  |  |  |
| As endorser, co-maker or guarantor?                          | \$   |  |  |  |
| On leases or contracts?                                      | \$<br>Personal bank accounts carried at:   |  |  |  |
| Legal claims   | \$   |  |  |  |
| Other special debt   | \$<br>Have you ever been declared bankrupt? If so, describe.                             |  |  |  |
| Amount of contested income tax liens                         | \$   |  |  |  |
|  |  |  |  |  |

### SCHEDULE A - U.S. GOVERNMENTS & MARKETABLE SECURITIES

| Number of Shares or<br>Face Value (Bonds) | Description | In Name Of | Are These<br>Pledged? | Market Value |
|---|-------------|------------|-----------------------|--------------|
|   |             |            |                       |              |
|   |             |            |                       |              |
|   |             |            |                       |              |
|   |             |            |                       |              |

#### SCHEDULE B – NON-MARKETABLE SECURITIES

| Number of Shares | Description | In Name Of | Are These<br>Pledged? | Source of Value | Value |
|------------------|-------------|------------|-----------------------|-----------------|-------|
|                  |             |            |                       |                 |       |
|                  |             |            |                       |                 |       |
|                  |             |            |                       |                 |       |
|                  |             |            |                       |                 |       |

### SCHEDULE C - PARTIAL INTERESTS IN REAL ESTATE EQUITIES

| Address & Type Of Property | Title In Name Of | % Of<br>Ownership | Date<br>Acquired | Cost | Market Value | Mortgage<br>Maturity | Mortgage<br>Amount |
|----------------------------|------------------|-------------------|------------------|------|--------------|----------------------|--------------------|
|                            |                  |                   |                  |      |              |                      |                    |
|                            |                  |                   |                  |      |              |                      |                    |
|                            |                  |                   |                  |      |              |                      |                    |
|                            |                  |                   |                  |      |              |                      |                    |

## SCHEDULE D - REAL ESTATE OWNED

| Address & Type Of Property | Title In Name Of | Date<br>Acquired | Cost | Market Value | Mortgage<br>Maturity | Mortgage<br>Amount |
|----------------------------|------------------|------------------|------|--------------|----------------------|--------------------|
|                            |                  |                  |      |              |                      |                    |
|                            |                  |                  |      |              |                      |                    |
|                            |                  |                  |      |              |                      |                    |
|                            |                  |                  |      |              |                      |                    |

#### 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<br>Value |
|---------------------------|-----------------|-------------|-------------|--------------|-------------------------|
|                           |                 |             |             |              |                         |
|                           |                 |             |             |              |                         |
|                           |                 |             |             |              |                         |
|                           |                 |             |             |              |                         |

#### SCHEDULE F – BANKS OR FINANCE COMPANIES WHERE CREDIT HAS BEEN OBTAINED

| Name & Address of Lender | Credit in the Name Of | Secured or<br>Unsecured? | Original Date | High Credit | Current<br>Balance |
|--------------------------|-----------------------|--------------------------|---------------|-------------|--------------------|
|                          |                       |                          |               |             |                    |
|                          |                       |                          |               |             |                    |
|                          |                       |                          |               |             |                    |
|                          |                       |                          |               |             |                    |

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.

| Please provide name and phone number: |     | Signature (Individual)  |               |  |  |  |
|---------------------------------------|-----|-------------------------|---------------|--|--|--|
| Attorney                              | ph# | Social Security #       | Date of Birth |  |  |  |
| Accountant                            | ph# |                         |               |  |  |  |
| Financial Advisor                     | ph# | Signature (Other Party) |               |  |  |  |
| Insurance Agent                       | ph# | Social Security #       | Date of Birth |  |  |  |

Date Signed

# ITASCA BANK & TRUST CO. RIGHT TO RECEIVE COPY OF APPRAISAL

We may order an appraisal to determine the property's value and charge you for the appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

This applies to 1-4 family residential properties only.

Detach this portion and return if waiver applies

Waiver of Advanced Copy of Appraisal:

I waive the advance timing requirement to receive a copy of an appraisal three days prior to loan closing and do understand I will be provided a copy of the appraisal at closing.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_