

PERSONAL FINANCIAL STATEMENT

Individual Name and Address	Creditor's Name and Address	Joint Party Name and Address
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<p align="center">INDIVIDUAL INFORMATION</p> Occupation (or Business) _____ Primary Employer's Name _____ Employer Address _____ Primary Phone _____ Alt. Phone _____ Date of Birth _____ Email: _____	<p align="center">JOINT PARTY INFORMATION</p> Occupation (or Business) _____ Primary Employer's Name _____ Employer Address _____ Primary Phone _____ Alt. Phone _____ Date of Birth _____ Email: _____
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ASSETS		<i>Complete SCHEDULES first</i>		LIABILITIES	
Cash On Hand and in Banks	Sched. A	\$		Notes Due to Banks	Sched. A
Cash Value of Life Insurance	Sched. B	\$		Notes Due to Relatives and Friends	Sched. H
U.S. Gov't. Securities	Sched. C	\$		Notes Due to Others	Sched. H
Other Marketable Securities	Sched. C	\$		Accounts and Bills Payable	Sched. H
		\$		Loans on Life Insurance Policies	Sched. B
		\$		Contract Accounts Payable	Sched. H
		\$		Cash Rent Payable	
		\$		Other Liabilities Due within 1 Year - Itemize	
TOTAL LIQUID ASSETS		\$			
Real Estate Owned	Sched. E	\$			
Mortgages and Contracts Owned	Sched. F	\$			
Notes and Accounts Receivable - current	Sched. D	\$			
Notes and Accounts Receivable - over 90 days	Sched. D	\$		TOTAL SHORT TERM LIABILITIES	
Notes Due From Relatives and Friends	Sched. D	\$		Real Estate Mortgages Payable	Sched. E
Other Securities - Not Readily Marketable	Sched. C	\$		Liens and Assessments Payable	
Personal Property	Sched. G	\$		Other Debts - Itemize	
IRA and Tax Deferred Accounts		\$		TOTAL LONG TERM LIABILITIES	
Other Assets - Itemize <input type="checkbox"/> (see attached itemization)		\$		TOTAL LIABILITIES	
		\$		NET WORTH (Total Assets Minus Total Liabilities)	
TOTAL PRODUCTIVE ASSETS		\$			
TOTAL ASSETS		\$		TOTAL LIABILITIES AND NET WORTH	
		\$			\$

ANNUAL INCOME		ESTIMATE OF ANNUAL EXPENSES	
Salary, Bonuses and Commissions	\$	Income Taxes	\$
Interest and Dividends	\$	Other Taxes	\$
Rental and Lease Income (Net)	\$	Insurance Premiums	\$
Alimony, child support separate maintenance income need not be disclosed unless you want it included in your total income.		Mortgage Payments	\$
Other Income Desc.	\$	Rent Payable	\$
Other Income Desc.	\$	Other Expenses Desc.	\$
Other Income Desc.	\$	Other Expenses Desc.	\$
	\$	Other Expenses Desc.	\$
TOTAL ANNUAL INCOME			\$
	\$	TOTAL ESTIMATE OF ANNUAL EXPENSES	
	\$		\$

GENERAL INFORMATION		CONTINGENT LIABILITIES	
Are any Assets Pledged Other Than Described on SCHEDULES <input type="checkbox"/> Yes <input type="checkbox"/> No		As Endorser, Co-maker or Guarantor	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are You a Defendant in Any Suits or Legal Actions? <input type="checkbox"/> Yes <input type="checkbox"/> No		On Leases or Contracts	<input type="checkbox"/> Yes <input type="checkbox"/> No
Indicate Date of Last Income Tax Return Filed with IRS:		For Legal Claims	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been declared Bankrupt in the last 10 years? <input type="checkbox"/> Yes <input type="checkbox"/> No		For Federal and State Income Taxes	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a Partner, Member or Officer in any other venture? <input type="checkbox"/> Yes <input type="checkbox"/> No		For Other	

SCHEDULES					
A CASH IN BANKS AND NOTES DUE TO BANKS			<i>(List all Real Estate Loans in Schedule E)</i>		<input type="checkbox"/> Additional Information Requested
NAME OF BANK	Type of Account	Type of Ownership	On Deposit	Notes Due Banks	Collateral (if Any) and Type Of Ownership
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	
		Cash On Hand	\$		
<input type="checkbox"/> See Attached Itemization		TOTAL	\$	\$	

B LIFE INSURANCE (List only those Policies that you own)					
COMPANY	Face Of Policy	Cash Surrender Value	Policy Loan From Insurance Co.	Other Loans Policy As Collateral	BENEFICIARY
	\$	\$	\$		
	\$	\$	\$		
	\$	\$	\$		
<input type="checkbox"/> See Attached Itemization		TOTAL	\$	\$	

C SECURITIES OWNED (Including U.S. Gov't Bonds and all other Stocks and Bonds)							
Face Value-Bonds No. Of Shares Stock	DESCRIPTION Indicate those Not Registered in Your Name	Type of Ownership	COST	Market Value U.S. Gov. Sec.	Market Value Marketable Sec.	MARKET VALUE Not Readily Marketable	Amount Pledged To Secured Loan
			\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$
<input type="checkbox"/> See Attached Itemization		TOTAL	\$	\$	\$	\$	

D NOTES AND ACCOUNTS RECEIVABLE (Money Payable or Owed to You Individually-Indicate % of your Ownership Interest)							
MAKER/DEBTOR	%	When Due	Original Amount	Balance Due Current Accounts	Balance Due Over 90 Days	Bal. Due Notes Rel. and Friends	Secured by (if any)
			\$	\$	\$	\$	
			\$	\$	\$	\$	
			\$	\$	\$	\$	
			\$	\$	\$	\$	
<input type="checkbox"/> See Attached Itemization		TOTAL	\$	\$	\$	\$	

E REAL ESTATE OWNED (Indicate % of your Ownership Interest)									
TITLE IN NAME OF	%	Description and Location	Date Acquired	Original Cost	Present Value of Real Estate	Amount of Ins. Carried	MORTGAGE OR CONTRACT PAYABLE		
				\$	\$	\$	Bal. Due	Payment	Maturity
				\$	\$	\$	\$	\$	\$
				\$	\$	\$	\$	\$	\$
				\$	\$	\$	\$	\$	\$
				\$	\$	\$	\$	\$	\$
<input type="checkbox"/> See Attached Itemization		TOTAL		\$		TOTAL	\$		

F MORTGAGES AND CONTRACTS OWNED (Indicate % of your Ownership Interest)									
Cont.	Mtg.	%	MAKER		PROPERTY COVERED	Starting Date	Payment	Maturity	Balance Due
			Name	Address			\$	\$	\$
							\$	\$	\$
							\$	\$	\$
<input type="checkbox"/> See Attached Itemization		TOTAL					\$	\$	\$

G PERSONAL PROPERTY (Indicate % of your Ownership Interest)							
DESCRIPTION	%	Date When New	Cost When New	Value Today	LOANS ON PROPERTY		
					Balance Due	To Whom Payable	
			\$	\$	\$		
			\$	\$	\$		
			\$	\$	\$		
<input type="checkbox"/> See Attached Itemization		TOTAL	\$	\$	\$		

H NOTES AND ACCOUNTS PAYABLE							
PAYABLE TO	Other Obligors (If Any)	When Due	Notes Due To Rel. and Friends	Notes Due "Others" (Not Banks)	Accounts and Bills	Contracts Payable	Secured by (if any)
			\$	\$	\$	\$	
			\$	\$	\$	\$	
			\$	\$	\$	\$	
<input type="checkbox"/> See Attached Itemization		TOTALS	\$	\$	\$	\$	

The information contained in this Financial Statement (and its accompanying schedules, if any,) is supporting documentation to an application for new or existing credit, renewal or refinancing for me or for others. I acknowledge that my representations made in this Financial Statement will be relied on by you, as Creditor, in your consideration of the application for credit and your decision process. I warrant that this Financial Statement is true and correct in every detail and accurately represents my financial condition on the date signed below. I authorize you to make all inquiries you deem necessary to verify the accuracy of the information contained in this Financial Statement and to determine my creditworthiness. I will promptly notify you of any subsequent changes which would affect the accuracy of this Financial Statement. I am aware that any knowing or willful false statements or information on this Financial Statement can be a violation of federal law 18 U.S.C. sec. 1014 and may result in criminal prosecution leading to imprisonment, a fine, or both.

I declare that I have read and understand the statements above.

Date Signed _____ Signature _____ Signature _____ (If applicable for Joint Party)

APPRAISAL NOTICE

App. Date	Application No.	Loan Amount	Dept.	Collateral	Officer	Init.
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.						

Applicant:

Lender:

**EARLHAM SAVINGS BANK
WEST DES MOINES BRANCH - (515) 223-4753
7300 LAKE DRIVE
WEST DES MOINES, IA 50266**

We may order an appraisal to determine the property's value and charge you for this 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.