



# Personal Financial Statement

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

Name: \_\_\_\_\_ SSN/Tax ID: \_\_\_\_\_ DOB: \_\_\_\_\_  
 Name: \_\_\_\_\_ SSN/Tax ID: \_\_\_\_\_ DOB: \_\_\_\_\_  
 Address: \_\_\_\_\_

| ASSETS                                                    |  | LIABILITIES & NET WORTH                                          |  |
|-----------------------------------------------------------|--|------------------------------------------------------------------|--|
| Cash on Hand and in Banks <b>(Schedule 1)</b>             |  | Credit Cards                                                     |  |
| Marketable Securities <b>(Schedule 2)</b>                 |  | Notes Payable to Banks <b>(Schedule 4)</b>                       |  |
| Retirement Accounts (401k, IRA, etc.)                     |  | Notes Payable to Others                                          |  |
| Accounts, Loans, and Notes Receivable <b>(Schedule 3)</b> |  | Notes/Liens on Real Estate - <b>Homestead (Schedule 5)</b>       |  |
| Real Estate - <b>Homestead (Schedule 5)</b>               |  | Notes/Liens on Real Estate - <b>Wholly Owned (Schedule 5)</b>    |  |
| Real Estate - <b>Wholly Owned (Schedule 5)</b>            |  | Notes/Liens on Real Estate - <b>Partially Owned (Schedule 5)</b> |  |
| Real Estate - <b>Partially Owned (Schedule 5)</b>         |  | Income Tax Due                                                   |  |
| Automobiles                                               |  | Other Liabilities (itemize below)                                |  |
| Other Assets (itemize below)                              |  |                                                                  |  |
|                                                           |  |                                                                  |  |
|                                                           |  |                                                                  |  |
|                                                           |  |                                                                  |  |
|                                                           |  | <b>Total Liabilities</b>                                         |  |
|                                                           |  | <b>Net Worth (Total Assets less Total Liabilities)</b>           |  |

Total Assets \_\_\_\_\_Total Liabilities & Net Worth \_\_\_\_\_

Contingent Liabilities (Schedule 6) \_\_\_\_\_

| ANNUAL INCOME                           |  | COMPARISON of MONTHLY INCOME & EXPENSES |                                               |
|-----------------------------------------|--|-----------------------------------------|-----------------------------------------------|
| Salary                                  |  | Gross Monthly Income                    |                                               |
| Bonus and Commissions                   |  | Mortgage or Rent Payment                |                                               |
| Dividends and Interest                  |  | Food & Utilities                        |                                               |
| Real Estate Income                      |  | Incidentals                             |                                               |
| Social Security / Government Retirement |  | Avg. Amount Paid on Open Accounts       |                                               |
| Other Income, explain:                  |  | <b>Total Expenses</b>                   |                                               |
|                                         |  | <b>Total Income</b>                     | <b>Difference Between Income and Expenses</b> |

\*Alimony, Child Support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis of repaying this obligation.

Are all Taxes, of any nature, paid current? Yes  No  If no, explain \_\_\_\_\_

Are you, or any corporation or partnerships in which you are a major owner or a general partner, a party to any suit or legal action, or are there any unsatisfied judgments against you? Yes  No  If yes, explain \_\_\_\_\_

Have you ever filed for personal bankruptcy, had property you owned foreclosed, or made a settlement or an assignment for the benefit of creditors? Yes  No  If yes, explain \_\_\_\_\_

Has any corporation or partnership in which you are (were) a major owner or a general partner ever filed for bankruptcy, had property it owned foreclosed, or made a settlement or assignment for the benefit of creditors? Yes  No  If yes, explain \_\_\_\_\_

For the purpose of procuring and maintaining credit from time to time in any form whatsoever with Vista Bank, for claims and demands against the under-signed, the undersigned submits the following as being a true and accurate statement of his/her financial condition on the above date, and agrees that if any change occurs that materially reduces the means or ability of the undersigned to pay all claims or demands against him/her, the undersigned will immediately and without delay notify Vista Bank, and unless the bank is so notified, it may continue to rely upon the statement herein given as a true and accurate statement of the financial condition of the undersigned. Additionally, undersigned hereby understands that Vista Bank will retain this statement whether or not credit is approved. Vista Bank is authorized to check credit and employment history and to ask questions regarding credit history. The undersigned certifies that the information inserted on this statement has been carefully read and is true and correct.

Signature \_\_\_\_\_ Date \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_



