

PERSONAL FINANCIAL STATEMENT

Individual Personal Financial Statement

This financial statement is being submitted by me as the sole owner of all the assets listed.

Joint Personal Financial Statement

This financial statement is being submitted jointly by all owners of the listed assets.

Important: check (X) the appropriate line below and complete the applicable sections.	
<input type="checkbox"/> SECURED	<input type="checkbox"/> INDIVIDUAL CREDIT- relying solely on my income or assets
<input type="checkbox"/> UNSECURED	<input type="checkbox"/> INDIVIDUAL CREDIT- relying on my income or assets as well as income
<input type="checkbox"/>	<input type="checkbox"/> JOINT CREDIT or assets from other sources

Applicant Name _____ Social Security No. _____
 Co-Applicant Name _____ Social Security No. _____
 Street Address _____ City _____ State _____
 Position or Occupation _____ - How long in Present Position _____
 Home Phone _____ Business Phone _____

ASSETS	Market Value in Dollars	LIABILITIES				IN DOLLARS
1. CASH-Checking, Savings		List notes and accounts due to others that are payable in 12 months or less below:				
2. Stocks, Bonds, & C.D.'s- Schedule A						
3. Receivables						
4. Current Assets						
5.						
6.						
7. TOTAL CURRENT ASSETS		Due to	Secured by	Monthly Payment	Final Due Date	
8. Household Goods						
9. Autos						
10.						
11. Other Personal Property						
12. Cash Value Life Ins. Schedule B			TOTAL CURRENT DEBTS			
13. Retirement Funds- Schedule A		REAL ESTATE LOANS				
14. Net Worth of Business- Schedule C		Due to	Secured by	Monthly Payment	Final Due Date	
15. Privately Held Securities- Schedule A						
16. Real Estate Owned						
17. Other Assets-Itemize						
18.						
19.		OTHER LONG TERM DEBT				
20.						
21. TOTAL NON-CURRENT ASSETS		Due to	Secured by	Monthly Payment	Final Due Date	
22. TOTAL ASSETS						
23. CURRENT YEAR MONTHLY INCOME SUMMARY:						
24. Wages-Applicant						
25. Wages- Co-Applicant						
26. Other Income-List						
27.		TOTAL OF ALL MONTHLY PAYMENTS			Line 30	
28. TOTAL INCOME			TOTAL LONG TERM DEBTS			
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.						
Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding						
29. CURRENT MONTHLY EXPENSES:		TOTAL DEBTS				
30. Total monthly payments from Liabilities Section		NET WORTH				
31. Rent		I (we) hereby acknowledge receipt of a completed copy of this financial statement.				
32. Utilities						
33. Insurance (Auto, Home, Life)						
34. Taxes						
35. Auto Expenses						
36. Household						
37. Other monthly expenses						
38.						
39. TOTAL MONTHLY EXPENSES						
40. DISCRETIONARY INCOME (Line 28-Line 39)						

 Applicant Date

 Co-Applicant Date



Houghton State Bank
 116 Coolbaugh
 Red Oak, IA 5 1566

Everything I (we) have stated on this financial statement is true, complete and accurate to the best of my knowledge. I understand you will retain this financial statement whether or not a loan request is approved. You are hereby authorized to check my credit and employment history and to answer questions about your credit experience with me.

PERSONAL FINANCIAL STATEMENT

Schedule A- Stocks, bonds, and C.D.s

Description	Number of shares	Registered in	C.D.s, bonds & publicly traded		Privately held securities	Retirement accounts	
	Or par value	Name of	Market Value	Original Cost	Market value	Market value	Original cost
Column totals			Line 2 \$		Line 15 \$	Line 13 \$	

Schedule B- Life Insurance (include credit life)

Company	Person insured	Beneficiary	Cash value (\$)	Face value (\$)	Amount borrowed (\$)	Annual premium (\$)
Column totals			Line 12 \$	\$	\$	\$

Schedule C-Summary Business Statements

Cash		Notes Payable	
Receivables		Accounts Payable	
Inventory		Other Current Debt	
Other Current Assets		TOTAL CURRENT DEBTS	
TOTAL CURRENT ASSETS		Real Estate Debt	
Land & Building		Other Long Term Debt	
Machinery & Equipment		TOTAL LIABILITIES	
Other Non-Current Assets			
TOTAL ASSETS		NET WORTH (Total Assets -Total Liabilities)	Line 14 \$

Please attach separate detailed list of components of the balance sheet.

I (we) have guaranteed or co-signed notes for: _____ in the amount of: _____