

**PERSONAL FINANCIAL STATEMENT**

**IMPORTANT: Read these directions before completing this statement.**

- If you are applying for individual credit in your 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 applicant sections.
- If you are applying for joint credit with another person, complete all sections providing the information about the joint applicant.

We intend to apply for Joint Credit: Applicant Signature: \_\_\_\_\_ Joint Applicant Signature: \_\_\_\_\_

- 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 of repayment of the credit requested, complete all Sections, providing the information requested.
- If this statement relates to your guaranty of the indebtedness of other person(s), firm(s) or corporation(s), complete all sections.

TO: Grundy Bank  
201 Liberty St.  
Morris, IL 60450

**APPLICANT**

NAME - FIRST, MIDDLE INITIAL AND LAST SOCIAL SECURITY NUMBER DATE OF BIRTH

ADDRESS - NUMBER, STREET, CITY, STATE AND ZIP HOME PHONE

EMPLOYER TYPE OF BUSINESS YEARS IN POSITION

BUSINESS ADDRESS BUSINESS PHONE POSITION/TITLE

NUMBER AND AGES OF DEPENDENTS

**CO-APPLICANT (IF APPLICABLE)**

NAME - FIRST, MIDDLE INITIAL AND LAST SOCIAL SECURITY NUMBER DATE OF BIRTH

ADDRESS - NUMBER, STREET, CITY, STATE AND ZIP HOME PHONE

EMPLOYER TYPE OF BUSINESS YEARS IN POSITION

BUSINESS ADDRESS BUSINESS PHONE POSITION/TITLE

NUMBER AND AGES OF DEPENDENTS IF NOT LISTED ABOVE

**INCOME STATEMENT**

| ANNUAL INCOME                                     | Applicant | Co-Applicant | Joint | Total |
|---|-----------|--------------|-------|-------|
| Salary (Gross Annual Income)                      |           |              |       |       |
| Bonuses and Commissions                           |           |              |       |       |
| Dividends and Interest                            |           |              |       |       |
| Net Rental Income                                 |           |              |       |       |
| Other Income (i.e. Trust, Alimony, Child Support) |           |              |       |       |
| <b>Total:</b>                                     |           |              |       |       |

**ANNUAL FIXED AND VARIABLE EXPENSES**

|   |  |  |  |  |
|---|--|--|--|--|
| Primary Mortgage Payment (Principal & Interest) |  |  |  |  |
| Other Mortgage Payments                         |  |  |  |  |
| Installment Loan Payments                       |  |  |  |  |
| Credit Card Payments                            |  |  |  |  |
| Property Taxes                                  |  |  |  |  |
| Other (i.e. College, Alimony, Child Support)    |  |  |  |  |
| <b>Total:</b>                                   |  |  |  |  |

**Personal Financial Statement**

**BALANCE SHEET - Attach Additional Schedules as Needed**

| <b>ASSETS</b>  | <b>Applicant</b> | <b>Co-Applicant</b> | <b>Joint</b> | <b>Total</b> |
|--|------------------|---------------------|--------------|--------------|
| Cash & Short Term Investments (Sch. A)                 |                  |                     |              |              |
| Marketable Securities (Sch. B)                         |                  |                     |              |              |
| Securities Not Readily Marketable                      |                  |                     |              |              |
| Life Insurance (Sch. C) - Cash Value                   |                  |                     |              |              |
| IRA / Keogh Accounts (Sch. D)                          |                  |                     |              |              |
| Notes & Accounts Receivable                            |                  |                     |              |              |
| 401K / Deferred Compensation / Profit Sharing (Sch. E) |                  |                     |              |              |
| Real Estate Owned (Sch. F)                             |                  |                     |              |              |
| Automobiles  |                  |                     |              |              |
| Personal Property                                      |                  |                     |              |              |
| Business and/or Partnership Interest (Sch. G)          |                  |                     |              |              |
| Other Assets   |                  |                     |              |              |
| Other Assets   |                  |                     |              |              |
| <b>TOTAL ASSETS:</b>                                   |                  |                     |              |              |

| <b>LIABILITIES</b>                                | <b>Applicant</b> | <b>Co-Applicant</b> | <b>Joint</b> | <b>Total</b> |
|---|------------------|---------------------|--------------|--------------|
| Notes Payable to Banks - Secured (i.e. auto loan) |                  |                     |              |              |
| Notes Payable to Banks - Unsecured                |                  |                     |              |              |
| Notes Payable to Company - Employer               |                  |                     |              |              |
| Notes Payable to Others (i.e. retirement plan)    |                  |                     |              |              |
| Mortgages (sch. F)                                |                  |                     |              |              |
| Credit Card Balances                              |                  |                     |              |              |
| Other Accounts Payable                            |                  |                     |              |              |
| Margin Account(s)                                 |                  |                     |              |              |
| Taxes & Interest Payable                          |                  |                     |              |              |
| Policy Loan - Life Insurance (Sch. C)             |                  |                     |              |              |
| Other Liabilities                                 |                  |                     |              |              |
| <b>TOTAL LIABILITIES:</b>                         |                  |                     |              |              |
| <b>NET WORTH (ASSETS MINUS LIABILITIES):</b>      |                  |                     |              |              |

Are all bad and doubtful assets excluded from this statement?      \_\_\_\_\_ NO                                      \_\_\_\_\_ YES

Are any of your assets pledged, loaned or hypothecated?      \_\_\_\_\_ NO                                      \_\_\_\_\_ YES

If "YES", give details \_\_\_\_\_

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If applicant(s) owns more than 20% of total assets of another business, attach a current balance sheet and profit and loss statement of that business(es).

**Personal Financial Statement**

**SCHEDULE A - Cash & Short Term Investments**

| NAME OF INSTITUTION | SAVINGS | CHECKING | OTHER INVESTMENTS | TOTAL |
|---------------------|---------|----------|-------------------|-------|
|                     |         |          |                   |       |
|                     |         |          |                   |       |
|                     |         |          |                   |       |

**SCHEDULE B - Marketable Securities (Stocks, Bonds and Mutual Funds)**

| NO. OF SHARES | DESCRIPTION | RESTRICTED / PLEDGED | OWNER | L-Listed<br>U - Unlisted<br>NM - Non Marketable | COST | MARKET VALUE |
|---------------|-------------|----------------------|-------|---|------|--------------|
|               |             |                      |       |   |      |              |
|               |             |                      |       |   |      |              |
|               |             |                      |       |   |      |              |

**SCHEDULE C - Life Insurance**

| AMOUNT | NAME OF COMPANY | BENEFICIARY | OWNER | LOANS | CASH VALUE |
|--------|-----------------|-------------|-------|-------|------------|
|        |                 |             |       |       |            |
|        |                 |             |       |       |            |
|        |                 |             |       |       |            |

**SCHEDULE D - IRA / Keogh Account**

| NAME OF COMPANY | OTHER INFORMATION | CURRENT VALUE |
|-----------------|-------------------|---------------|
|                 |                   |               |
|                 |                   |               |

**SCHEDULE E - Vested Interest in 401K / Deferred Compensation / Profit Sharing**

| % VESTED | NAME OF COMPANY | OTHER INFORMATION | AMOUNT |
|----------|-----------------|-------------------|--------|
|          |                 |                   |        |
|          |                 |                   |        |

**SCHEDULE F - Real Estate Owned (Including Principal Residence) - If more than 3, see attached schedule**

| PROPERTY ADDRESS | TITLE IN NAME OF | % INTEREST | DATE ACQ. | COST | MARKET VALUE | PRINC. BALANCE | MTH. PAYMENT | MATURITY |
|------------------|------------------|------------|-----------|------|--------------|----------------|--------------|----------|
|                  |                  |            |           |      |              |                |              |          |
|                  |                  |            |           |      |              |                |              |          |
|                  |                  |            |           |      |              |                |              |          |

**SCHEDULE G - Business and /or Partnership Interest**

| NAME OF PARTNERSHIP | TYPE OF INVESTMENT | LIMITED / GENERAL | AMOUNT INVESTED | % OF OWNERSHIP | FAIR MARKET VALUE OF PARTNERSHIP INTEREST |
|---------------------|--------------------|-------------------|-----------------|----------------|---|
|                     |                    |                   |                 |                |   |
|                     |                    |                   |                 |                |   |

**Personal Financial Statement**

**CONTINGENT LIABILITIES**

|   | NO | YES | AMOUNT |
|---|----|-----|--------|
| Are you personally liable for any other debt not listed?            |    |     |        |
| Are you an endorser, co-maker or guarantor on any notes for others? |    |     |        |
| Do you have any outstanding letters of credit?                      |    |     |        |
| Are you contingently liable for any lease or contract?              |    |     |        |
| Are there any suits or legal actions pending against you?           |    |     |        |
| Are any of your tax obligations past due?                           |    |     |        |
| Have you ever filed for bankruptcy? If so, when?                    |    |     |        |

**IF ANSWER TO ANY OF THE ABOVE QUESTIONS IS "YES", PLEASE GIVE DETAILS.**

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**FINANCIAL PLANNING**

**IN ORDER TO BETTER FULFILL OUR ROLE AS A FINANCIAL COUNSELOR IN DEVELOPING AND PRESERVING YOUR WEALTH, PLEASE COMPLETE THE FOLLOWING:**

What other legal and financial advisors do you use?

Attorney Name/Firm \_\_\_\_\_

Accountant Name/Firm \_\_\_\_\_

Insurance Agent Name/Firm \_\_\_\_\_

Other Advisors \_\_\_\_\_

Do you have a Will? \_\_\_\_\_ If yes, what year is it dated? \_\_\_\_\_

Do you have a Trust? \_\_\_\_\_ If yes, what year is it dated? \_\_\_\_\_

Name of personal representative or Trustee / Executor \_\_\_\_\_

Do you have a plan for meeting income requirements following retirement? \_\_\_\_\_

Do you have a plan for funding educational expenses? \_\_\_\_\_

This Personal Statement is provided by Grundy Bank for the purpose of inducing the Bank to extend credit to the applicant. The applicant represents and warrants to the Bank that the information provided in this Personal Statement is complete, correct and not misleading statement of the financial condition of the applicant as of the date of this Personal Financial Statement. The applicant promises to promptly notify the Bank of any material change in the information provided which is detrimental to the applicant's ability to pay all amounts which are or may become due to the Bank. In the absence of such notice, the applicant represents and warrants to the Bank that the Bank may continue to rely upon this Personal Financial Statement as a complete, correct and not misleading statement of the financial condition of the applicant. The applicant authorizes the Bank to obtain additional information from credit bureaus and other lawful sources including the persons and companies named in this application. The Bank may receive information about the applicant from others and may answer questions and requests from others seeking credit and experience information about the applicant.

The undersigned certifies that all sides hereof and the information inserted therein has been carefully read and is true and correct. The undersigned understands and agrees to the representations and statements made herein.

\_\_\_\_\_  
SIGNATURE OF THE APPLICANT

\_\_\_\_\_  
DATE SIGNED

\_\_\_\_\_  
SIGNATURE OF THE CO-APPLICANT

\_\_\_\_\_  
DATE SIGNED