

PERSONAL FINANCIAL STATEMENT
Financial Condition as of _____

Each owner who owns 20% or more of the business is required to guarantee any loans granted to the applicant and as a result must complete this personal financial statement. Make copies as necessary. Spouses may use just one form if applying jointly. Please indicate whether individual or joint credit is requested.

_____ Individual credit – If relying on your own income and not the income and assets of a spouse or another person as a basis for extension of or repayment of credit, complete the financial statement below only as it applies to you individually. Do not provide any information about a spouse or other person. Sign the financial statement.

_____ Joint credit – If applying for joint credit or for individual credit relying on your own income and/or assets of a spouse or another person as a basis for extension of or repayment of credit requested, complete the financial statement below. Include information about income, assets and liabilities of both parties. Both applicant and spouse or co-applicant must sign this statement.

Name:	Business Phone:
Residence Address:	Residence Phone:
City, State, & Zip Code:	Primary Banking Relationship:
Business Name of Applicant/Borrower:	Personal Tax returns Filed For Years:

ASSETS (omit cents)	LIABILITIES (omit cents)
Cash on Hand and in Banks _____	Accounts Payable _____
Savings Accounts _____	Notes payable to Banks and Others _____ (Describe in Section 2)
IRA or Other Retirement Accounts _____	Installment Account (Auto) _____ Mo. Payments \$ _____
Accounts & Notes Receivable _____	Installment Account (Other) _____ Mo. Payments \$ _____
Life Insurance - Cash Surrender Value Only _____ (Describe in Section 8)	Loan on life insurance _____
Stocks and Bonds _____	Mortgages on real Estate _____ (Describe in Section 4)
Real Estate _____ (Describe in Section 4)	Unpaid Taxes _____
Automobile - Present Value _____	Other Liabilities _____ (Describe in Section 7)
Other Personal Property _____	Total Liabilities _____
Other Assets _____ (Describe in Section 5)	Net Worth Total \$ _____
Total \$ _____	

Section 1. Source of Income	Contingent Liabilities
Salary..... _____	As Endorser or Co-Maker..... _____
Spouse Salary..... _____	Legal Claims and Judgments..... _____
Net Investment Income..... _____	Provision for Federal Income Tax..... _____
Real Estate Income..... _____	Other Special Debt..... _____
Other Income (Describe Below)*..... _____	

Description of Other income in Section 1.

*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Section 2. Notes Payable to Bank and Others
 (Use attachments if necessary. each attachment must be identified as part of this Statement and signed)

Name of Note Holder	Original Balance	Current Balance	Payment Frequency	Collateral

Section 3. Stocks and Bonds (Use attachments if necessary. Each attachment must be identified as a part of this Statement and signed.)

Number of Shares	Name of Securities	Cost	Market Value Quote/Exchange	Date of Quote/Exchange	Total Value

Section 4. Real Estate Owned
 (List each parcel separately. Use attachments if necessary. Each attachment must be identified as a part of this Statement and signed.)

	Property A	Property B	Property C	Property D
Type of Property				
Name/Address of Title Holder				
Date Purchased				
Original Cost				
Present Market Value				
Name/Address of Mortgage Holder				
Mortgage Account Number				
Mortgage Balance				
Amount of Payment Per Month/Year				
Status of Mortgage				

Section 5. Other Personal Property (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien and terms of payment, and if delinquent, describe delinquency).

Section 6. Unpaid Taxes (Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches).

Section 7. Other Liabilities (Describe in detail)

Section 8. Life Insurance Held (Give face amount and cash surrender value of policies - name of insurance company and beneficiaries).

Home Mortgage Disclosure and Signatures

- 1. Is your loan request for the purchase of, or improvement to, or a refinance of a residential property? (By definition, it is residential property if 50% or more of the rental income comes from the residential units.) Yes No
- 2. Will the borrower be a: (Check one) Individual(s)? Partnership? Corporation? Trust?

If the answer to question 1 is Yes and the answer to question 2 is Individual or Partnership, please read the information below and initial where indicated.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish this information, please indicate below.

Applicant:
 I do not wish to furnish this information.

Co-Applicant
 I do not wish to furnish this information

Ethnicity:
 Hispanic or Latino
 Not Hispanic or Latino

Ethnicity:
 Hispanic or Latino
 Not Hispanic or Latino

Race or National Origin:
 American Indian or Alaska native
 Asian
 Black or African American
 White
 Native Hawaiian or Other Pacific Islander

Race or National Origin:
 American Indian or Alaska native
 Asian
 Black or African American
 White
 Native Hawaiian or Other Pacific Islander

Sex:
 Female
 Male

Sex:
 Female
 Male

I/We authorize Octant Business Services, LLC as agent for Jeanne D'Arc Credit Union to make inquiries as necessary to verify the accuracy of the statements made and determine my/our creditworthiness. I/We certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I/We understand FALSE statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001).

Signature:

Date:

Social Security Number:

Signature:

Date:

Social Security Number :