

Instructions:

- If you are applying for an **individual** account in your own 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 the applicant *Section A*.
- If you are applying for a **joint** account or an account that you and another person will use, complete all sections, providing information regarding the co-applicant or co-signer in Section B. **Please also initial your intent to apply for joint credit below:**



We intend to apply for joint credit: Applicant/Guarantor #1: _____ Co-Applicant/Co-Signer/Co-Guarantor #2: _____
 (initials) (initials)

- If you are applying for an **individual** account, but are relying on income from alimony, child support or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information in B about the person on whose alimony support, or maintenance payments or income or assets you are relying.

You may apply for a credit extension, loan or other financial accommodation alone or together with someone else ("co-applicant"). This statement and any applicable supporting schedules may be completed jointly by both married and unmarried co-applicants if their assets and liabilities are sufficiently joined so that the statement can be meaningfully and fairly presented on a combined basis; otherwise separate statements and schedules are required.

Important Information About Procedures For Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you apply for a loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

SBA Loan Applicants ONLY:

If applying individually, your spouse must still complete the co-applicant section and include all spousal assets on the Personal Financial Statement. As a Federal Special Purpose Credit Program, the SBA requires this information for program eligibility purposes; however, this does not require you to become a borrower on this credit.

Applicant/Guarantor (Section A)		Co-Applicant/Co-Signer/Co-Guarantor (Section B)	
Full Name		Full Name	
Street Address		Street Address	
City/State/Zip		City/State/Zip	
Since <input type="checkbox"/> Own <input type="checkbox"/> Rent		Since <input type="checkbox"/> Own <input type="checkbox"/> Rent	
Previous Address		Previous Address	
City/State/Zip		City/State/Zip	
Driver's License #		Driver's License #	
State of Insurance	Issue Date	State of Insurance	Issue Date
Social Security #	Date of Birth	Social Security #	Date of Birth
Phone: Home	Work	Phone: Home	Work
Cell Phone	Email	Cell Phone	Email
Employer		Employer	
Address		Address	
Position/Title	Since	Position/Title	Since
Previous Employer		Previous Employer	
Position/Title	Since	Position/Title	Since
Marital Status (do not complete this section for individual or unsecured credit) <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated		Marital Status (do not complete this section for individual or unsecured credit) <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated	

Loan Purpose (please be specific):

Borrower Name (Business Name):

This statement and any supporting schedules, submitted for the purpose of obtaining credit, is true and correct in every detail and fairly shows my/our financial condition at the time indicated. I/we will give you prompt written notice of any subsequent substantial change in such financial condition occurring before discharge of my/our obligations to you. I/we understand that you will retain this personal financial statement whether or not you approve the credit in connection with which it is submitted. You are authorized to check my/our credit and employment history or any other information contained herein.

THE UNDERSIGNED CERTIFY THAT THE INFORMATION CONTAINED ON THIS FORM HAS BEEN CAREFULLY REVIEWED AND THAT IT IS TRUE AND CORRECT IN ALL RESPECTS. THE UNDERSIGNED HAS PROPERLY INDICATED ABOVE THE INTENTIONS OF THIS REQUEST.

Your Signature X	Date
Your Signature X	Date

If you are applying for business credit please submit the following information along with this personal financial statement (Note: Additional information may be required):

Business Information:

- Three years Business Financial Statements (Accrual Statements, balance sheet and income statement)
- Most recent Year to Date Interim Business Financial Statement (with prior year comparison)
- Three years complete Business Tax returns (include all schedules)
- Most recent Account Receivable Aging report
- Most recent Account Payable Aging report
- Three years of business projections including assumptions
- Debt Schedule
- Rent Roll (if applicable)
- Copy of leases (if applicable)
- Other:

Personal Information of Business Owner(s):

- Personal Financial Statement (Sunrise Banks form)
- Two years of complete Personal Tax returns (with all schedules including K-1's)
- Cost of Living Sheet
- Statements verifying liquid assets
- Other:

Annual Income	Applicant	Co-Applicant
Salary		
Bonuses & Commissions		
Rental Income		
Interest Income		
Dividend Income		
Other Income		
Gambling		
Selling		
Renting		
Total Income:	\$0	\$0

Please provide statements supporting the balances in schedules 1-4

Schedule 1			Cash, Checking Accounts, Savings, Money Market Accounts
Name of Financial Institution	Type of Account	In Who's Name?	Account Balance
Total (Page 4, Line 1, Asset)			\$0

Schedule 2			Securities Owned (Stocks/Bonds/Mutual Funds)
Name of Financial Institution/Brokerage Firm	Type of Account (401(k), IRA)	In Who's Name?	Account Balance
Total (Page 4, Line 2, Asset)			\$0

Schedule 3					Retirement Funds, Profit Sharing, Pension
No. Shares or Bond Amount	Description	Pledged?	In Who's Name?	Cost	Current Value
Total (Page 4, Line 3, Asset)					\$0

Schedule 4					Life Insurance
Insurance Company	Insured	Beneficiary	Face Value of Policy	Cash Value of Policy	Loans Against Policy
Total (Page 4, Line 4, Asset)				\$0	
Total (Page 4, Line 4, Liability)					\$0

Schedule 5								Homestead
Address	Purchase Year	Purchase Price	Market Value	Lender Name	Interest Rate	Maturity Date	Monthly Payment	Loan Balance
Total (Page 4, Line 5, Asset)			\$0	Total (Page 4, Line 5, Liability)			\$0	

Schedule 6										Other Real Estate Owned
Address	Purchase Year	Purchase Price	% Owned	Market Value	Lender Name	Interest Rate	Monthly Income	Monthly Payment	Current Balance	
Total (Page 4, Line 6, Liability)										\$0

Schedule 7					Loans/Mortgages Owed to Me	
Name of Debtor	Description of Property	Maturity Date	Repayment Terms	Maturity Date	Balance Due	
			per			
			per			
			per			
			per			
Total (Page 4, Line 7, Asset)					\$0	

Schedule 8					Short Term Notes Due	
To Whom Payable	Interest Rate	Collateral or Unsecured	How Payable	Maturity Date	Unpaid Balance	
			per			
			per			
			per			
			per			
			per			
Total (Page 4, Line 8, Liability)					\$0	

Summary
Complete from Information on above Schedules

Assets	Amount (\$)	Liabilities	Amount (\$)
1. Cash (Schedule 1)	\$0		
2. Securities (stocks/bonds) (Schedule 2)	\$0	Credit Cards - Current Balance	
3. Retirement Funds (Schedule 3)	\$0		
4. Life Insurance Cash Value (Schedule 4)	\$0	Cash Value Insurance Loans (Schedule 4)	\$0
5. Homestead (Schedule 5)	\$0	Mortgages on My Home (Schedule 5)	\$0
6. Other Real Estate (Schedule 6)		Mortgages on Other Real Estate (Schedule 6)	\$0
7. Loans/Mortgages owed to me (Schedule 7)	\$0	Taxes Owed	
8. Automobiles (Describe)		Short Term Notes Due (Schedule 8)	\$0
9. Personal Property		Other Liabilities (Describe - e.g. car loan)	
10. Other Tangible Assets (Describe)			
Total Assets	\$0	Total Liabilities	\$0
Net Worth (Total Assets minus Total Liabilities)			\$0

	Applicant		Co-Applicant	
Have you ever gone through bankruptcy or had a judgment against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are any assets pledged or debts secured except as shown?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you made a will?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you a guarantor, co-maker or endorser for any debt of an individual, corporation or partnership?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you have any outstanding letters of credit or surety bonds?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are there any suits or legal actions pending against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you contingently liable on any lease or contract?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are any of your tax obligations past due?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Contingent Liabilities			
To Whom Payable	Maximum Liability	Collateral	How Payable
			per
			per
			per
			per