



Your Bank for Life

You may apply for an extension of credit individually or jointly with another applicant. This statement and any applicable supporting schedules may be completed jointly by co-applicants if their assets and liabilities can be meaningfully and fairly presented on a combined basis, otherwise separate statements and schedules must be provided. If you are applying for an unsecured individual loan, you do not need to complete any information concerning a co-applicant unless another person will be permitted to use the account or you wish the co-applicant's or other person's income to be relied upon as the basis for repayment. For the purpose of obtaining credit from time to time with the bank, the following statement and information are furnished as complete, true, and accurate statement of the financial condition of the undersigned on _____. All amounts are rounded to the nearest \$100.

Applicant

Co-applicant

Form with fields for Applicant and Co-applicant including: Full name, Street address, City/State/Zip, County, Since, Own, Rent, Previous address, Social Security#, Date of birth, Phone, Work, Employer, Address, Position/Title, Since, Previous employer, Dependents, Marital Status* (Unmarried, Married, Separated).

* Do not provide this information if your application is for individual, unsecured credit.

Assets

Liabilities

Table with columns for Assets and Liabilities. Assets include Cash, Securities, Life insurance cash value, Receivables/Contracts due to me, Primary residence, Other real estate, Profit sharing & pension, Retirement accounts, Automobile, Personal Property, Other assets. Liabilities include Short term notes due financial institutions, Short term liabilities or notes due, Credit accounts and bills due, Insurance /Profit sharing & pension loans, Installment loans and contracts, Mortgages on primary residence, Mortgages on other real estate, Taxes, Other liabilities. Total and Net Worth rows at the bottom.

Please contact your Banker if you need assistance with completing these schedules. All amounts are rounded to the nearest \$100.

***Annual Income**

	Applicant	Co-applicant	Please answer each question (Yes or No)	Applicant	Co-applicant
Salary			Are you a co-maker, endorser or Guarantor of any other person's debt?		
Bonuses/Commissions					
Dividends/Interest			Are you a defendant in any suit or legal action?		
Net real estate income					
*Income from alimony, child support or maintenance payments need not be entered unless you want it considered as a basis for repayment.			Have you ever gone through bankruptcy or had a judgement against you?		
Other (List)			Have you made a will?		
Total					

Schedule 1 / Cash, savings, certificates and IRA accounts

Name of financial institution	Type of account	Account balance
Cash accounts		
Retirement accounts, including IRA accounts		
		Total

Schedule 2 / Securities owned

Par value or number of shares	Description	Registered in name(s) of	Listed or unlisted	Current market value
				Total

Schedule 3 / Life insurance

Insurance company	Insured	Beneficiary	Face value of policy	Cash value of policy	Loans
					Total

Schedule 4 / Receivables due to me on mortgages and contracts I own

Name of debtor	Description of property	First lien or second	Date of maturity	Repayment terms	Balance due
Total					

Schedule 5 / Real estate owned

Name of debtor	Name of creditor	Year acquired	Purchase price	Mortgage balance	Date of maturity	Repayment terms	Current market value
Primary residence							
Other real estate							
Insurance company				Agent			
Total							

Schedule 6 / Profit sharing and pension

Name of institution	Type of account	Account balance	Amount totally vested	Loans
Total				

Schedule 7 / Installments, credit lines and notes

Name of creditor	Collateral	Date of maturity	Repayment terms	Balance due
Short-term notes due to financial institutions				
Short-term notes due to others				
Installment loans and contracts				
Total				

Schedule 8 / Credit accounts, bills due, alimony/child support, daycare, etc.

Name of creditor	Repayment terms	Balance due
	Total	

You certify that the information provided in this statement is true and correct. So long as you owe any sums to the bank, you agree to give the bank prompt written notice of any material change in your financial condition and upon request, you agree to provide the bank with an updated personal financial statement. The bank is authorized to retain this personal financial statement whether or not credit is approved. The bank is further authorized to verify your credit and employment history or any other information in this statement, and your signature(s) hereby authorize(s) the bank to obtain Consumer Report(s) on you. This personal financial statement does not obligate the bank to make any loan even if you meet the normal standards the bank considers in determining whether to approve or deny an application.

X _____
Applicant's signature

X _____
Co-applicant's signature

Date

Date



JOINT APPLICATION ACKNOWLEDGEMENT

Lender: TFNB Your Bank for Life
PO BOX 387
McGregor, TX 76657
254-840-2836

We, the undersigned, intend to apply for joint credit.

APPLICANT(S):

Applicant

Date

Co-Applicant

Date