



PERSONAL FINANCIAL STATEMENT

APPLICANT

Applicant Name:		Applicant is applying for this loan: <input type="checkbox"/> Individually <input type="checkbox"/> Jointly	
Address:		SSN/TIN:	
Check Appropriate Box	<input type="checkbox"/> If you are applying for individual credit 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 all applicable sections.		
	<input type="checkbox"/> If this is an application for joint credit with another person, complete applicant and co-applicant sections and indicate or provide explanation relating to any assets owned jointly or by a trust or liabilities owned with others. (Attach schedules and explanatory notes if necessary.) We intend to apply for joint credit _____ <div style="display: flex; justify-content: space-around; width: 100%;"> Applicant's Name Co- Applicant's Name </div>		
	<input type="checkbox"/> 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 the basis for repayment of the credit requested, complete all sections to the extent possible, providing information in the applicant section about the person on whose alimony, support, or maintenance payments or income or assets you are relying. (Attach schedules and explanatory notes if necessary.)		

STATEMENT OF FINANCIAL CONDITION

ASSETS		AMOUNT	LIABILITIES	AMOUNT	
Cash	SCHEDULE A		Notes & Loans Payable (Other Than Real Estate)	SCHEDULE G	
	In This Institution Other Banks or Savings & Loans			Notes Payable to Banks Notes & Loans Payable (Other)	
Stocks & Bonds	SCHEDULE B		Insurance Loans	SCHEDULE C	
	Marketable Securities Others				
Tax	Tax Refund Due		Taxes Owed		
Insurance	SCHEDULE C		Accounts & Bills Payable	SCHEDULE H	
	Cash Value			Bank Cards Open & Revolving Accounts Other	
Accounts & Notes Receivable	SCHEDULE D				
Real Estate	SCHEDULE E		Real Estate Notes & Contracts Payable	SCHEDULE E	
	Residence(s)			Residence(s)	
	Unimproved Land			Unimproved Land	
	Income Property(ies)			Income Property(ies)	
Other Assets	SCHEDULE F		Other Liabilities	SCHEDULE I	
	Other Assets & Property				
TOTAL ASSETS		\$	TOTAL LIABILITIES	\$	
NET WORTH (DIFFERENCE BETWEEN TOTAL ASSETS AND TOTAL LIABILITIES)				\$	

APPLICANT'S SIGNATURE(S)

I (we) hereby affirm that the information contained in this financial statement is presented for the purpose of obtaining credit as of the date indicated and is true, complete and correct. I understand Regal Financial Bank (the Bank) is relying on this statement of my financial condition in making loan(s) to me. The Bank is authorized to make any investigation of my credit or employment status either directly or through any agency employed by the Bank for that purpose. I agree to inform the Bank immediately of any matter which will cause any significant change in my/our financial condition. I understand that the Bank will retain this financial statement whether or not credit is granted.

Applicant's Signature	Date: / /	Co-Applicant's Signature	Date: / /
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SCHEDULE A CASH LOCATION AND STATUS OF BANK ACCOUNTS										
CKNG	CD	SVNG	Bank and Branch Where Carried	Balance	Interest Rate Paid to You?	Date CD Matures	Is This Account Pledged for a Loan?	Balance of Loan	Maturity Date of Loan	
Total \$									Total \$	

SCHEDULE B STOCKS AND BONDS (Include Interests In Any Closely Held Business)							
Description	No of Shares	Registered in Name of	Source of Valuation	Date	Price per Share	Total Value	Purchased on Margin or Pledged
Total \$							

SCHEDULE C LIFE INSURANCE						
Insured	Primary Beneficiary	Face Amount	Actual Cash Value	Loans on Policy	Name of Company	Location of Office
Total \$						

SCHEDULE D ACCOUNTS AND NOTES RECEIVABLE					
Owner(s)	Due From	Collateral	Maturity Date	How Payable	Balance Due
				\$ Per	
				\$ Per	
				\$ Per	
				\$ Per	
				\$ Per	
				\$ Per	
Total \$					

SCHEDULE E REAL ESTATE (Show Mortgage Information in Schedule J)					
	Description	Address/Location	Owner(s)	Date Acquired	Cost
1					
2					
3					
4					
5					
6					

SCHEDULE F		OTHER ASSETS AND PERSONAL PROPERTY						
Automobiles		Value	Rec. Vehicles and Boats		Value	Personal Property	Value	Totals
Yr:	Make:		Yr:	Make:	Ft:		Furniture	Subtotal-Autos
Yr:	Make:		Yr:	Make:	Ft:		Jewelry	Subtotal-R/V's
Yr:	Make:		Yr:	Make:	Ft:		Equipment	Subtotal-Pers. Property
Yr:	Make:		Yr:	Make:	Ft:		Other:	
			Other:					
Subtotal Autos \$			Subtotal R/V's \$			Subtotal P. Prop. \$		Total-All Other Assets \$

SCHEDULE G		NOTES AND LOANS PAYABLE TO BANKS AND OTHERS				
Payable To	Collateral	Persons Liab	Maturity Date	How Payable	Balance Due	
				\$ Per		
				\$ Per		
				\$ Per		
				\$ Per		
				\$ Per		
				\$ Per		
Total \$						

SCHEDULE H		ACCOUNTS AND BILLS PAYABLE (Including Bank Cards)			
Payable To	Account Number	Persons Liab	How Payable	Balance Due	
			\$ Per		
			\$ Per		
			\$ Per		
			\$ Per		
			\$ Per		
			\$ Per		
Total \$					

SCHEDULE I		OTHER LIABILITIES			
Payable To	Persons Liab	Collateral	How Payable	Balance Due	
			\$ Per		
			\$ Per		
			\$ Per		
			\$ Per		
			\$ Per		
Total \$					

SCHEDULE J		NOTES, CONTRACTS, ACCOUNTS PAYABLE (Include Mortgages on Property Listed in Schedule E)				
Mortgage or Lienholder	Annual Taxes	Monthly Income	Monthly Payments	Present Value	Balance Due	
Total \$						

Please complete the following concerning marital status:

Applicant is Married Separated Unmarried (Includes single, divorced and widowed)

Co-Applicant, if any, is Married Separated Unmarried (Includes single, divorced and widowed)

APPLICANT INFORMATION

Social Security No	Driver's License No	Home Phone	Business Phone
Date of Birth (MM/DD/YYYY)	Name of Employer	Occupation	No of Yrs. Salary \$ Per

Amount of alimony, child support and separate maintenance payment income. \$ _____
 Note: Alimony, child support or separate maintenance payment income need not to be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Name and address of payer of any alimony, child support or separate maintenance payment income disclosed above as a source of repayment.

Alimony child support, separate maintenance received under Court Order Written Agreement Oral

Income (Salary, Pension, Social Security, Dividends, Interest, etc.)
 Source: \$ _____ Per Month

Number of Dependents _____ Ages _____

Have you established a trust? Yes No Revocable Irrevocable Name(s) of Trustee(s) _____

Have you made a will? Yes No Name of Personal Representative _____

Have you guaranteed or endorsed the notes of any other person? Yes No Do you have any other contingent liabilities? _____

Are there any outstanding judgments against you? Yes No Have you been declared bankrupt within the last 7 years? Yes No

Names of References	Addresses and/or Phone Numbers

CO-APPLICANT INFORMATION

Co-Applicant's Full Name		Address	
Social Security No	Driver's License No	Home Phone	Business Phone
Date of Birth (MM/DD/YYYY)	Name of Employer	Occupation	No of Yrs. Salary \$ Per

Amount of alimony, child support and separate maintenance payment income. \$ _____
 Note: Alimony, child support or separate maintenance payment income need not to be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Name and address of payer of any alimony, child support or separate maintenance payment income disclosed above as a source of repayment.

Alimony child support, separate maintenance received under Court Order Written Agreement Oral

Income (Salary, Pension, Social Security, Dividends, Interest, etc.)
 Source: \$ _____ Per Month

Number of Dependents _____ Ages _____

Have you established a trust? Yes No Revocable Irrevocable Name(s) of Trustee(s) _____

Have you made a will? Yes No Name of Personal Representative _____

Have you guaranteed or endorsed the notes of any other person? Yes No Do you have any other contingent liabilities? _____

Are there any outstanding judgments against you? Yes No Have you been declared bankrupt within last 7 years? Yes No

Names of References	Addresses and/or Phone Numbers

CONSENT. The Bank may be relying on: 1) income from an individual who is not an applicant for the consumer loan, or 2) an individual co-borrower, owner, partner, officer or guarantor, for the business loan. Because of your relationship to the loan applicant or your role in the accommodation for the loan, your personal creditworthiness is a factor in the evaluation of the application or accommodation for the loan. By signing below, I authorize the financial institution to obtain a consumer credit report on me for that purpose to evaluate the loan application.

