## Personal Financial Statement

Minnesota Lakes Bank<br>PO Box 700<br>Delano, MN 55328

## CONTACT YOUR REPRESENTATIVE AT THE BANK IF YOU HAVE ANY QUESTIONS REGARDING THE COMPLETION OF THIS FORM

Check appropriate box concerning credit request:

$\square$
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 a basis of repayment of the credit requested.

This is an application for joint credit with another person.
We intend to apply for joint credit. Please initial here:
Applicant
Co-Applicant
You are applying for individual credit, but are relying on the income or assets of another person as the basis for repayment of the credit requested.

## APPLICANT

Name
Social Security \#
Address $\qquad$
Telephone Number $\qquad$ Date of Birth
Present Employer $\qquad$ Position

Employer Address $\qquad$
CO-APPLICANT
Name $\qquad$ Social Security \# $\qquad$
Address $\qquad$
Telephone Number $\qquad$ Date of Birth

Present Employer
Position

Employer Address $\qquad$

- Round all amount to the nearest $\$ 100$

Date of Valuation

- Attach separate sheet if you need more space to complete any detail schedule

| ASSETS |  | AMOUNT | LIABILITIES | AMOUNT |
| :---: | :---: | :---: | :---: | :---: |
| Cash in this Bank |  |  | Notes Payable Banks (Schedule 7) |  |
| Cash in Other Banks (Detail) |  |  | Notes Payable Others and Installment |  |
|  |  |  | Contracts Payable (Schedule 8) |  |
| Due from Friend/Relative/Others (Sched. 1) |  |  | Due Dept. Stores, Credit Cards \& Others |  |
| Mtg \& Contracts for Deed Owned (Sched. 2) |  |  | Income Taxes Payable |  |
| Securities Owned (Schedule 3) |  |  | Other Taxes Payable |  |
| Retirement Accounts (Schedule 3) |  |  |  |  |
| Cash Surrender Value of Life Insur. (Sched. 4) |  |  | Loans on Life Insurance (Schedule 4) |  |
| Homestead (Schedule 5) |  |  |  |  |
| Other Real Estate Owned (Schedule 5) |  |  | Mortgage on Homestead (Schedule 6) |  |
| Automobiles (Year, Make, Model) |  |  | Mortgage or Liens on Other Real Estate |  |
|  |  |  | Owned (Schedule 6) |  |
|  |  |  |  |  |
| Personal Property (describe) |  |  | Other Liabilities (Detail) |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Other Assets (Detail) |  |  |  |  |
|  |  |  | TOTAL LIABILITIES |  |
|  |  |  | Net Worth (Total Assets - Total Liabilities) |  |
| TOTAL |  |  | TOTAL |  |
| ANNUAL INCOME | APPLICANT | CO-APPLICANT | CONTINGENT LIABILITIES |  |
| Salary |  |  | As Endorser |  |
| Commissions |  |  | As Guarantor |  |
| Dividends |  |  | Lawsuits |  |
| Interest |  |  | For Taxes |  |
| Rentals |  |  | Other (Detail) |  |
| Alimony/Child support/maintenance (you need not show this unless you wish us to consider it). |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Other |  |  | Check here if "None" |  |
| TOTAL INCOME |  |  |  |  |
|  |  |  | TOTAL CONTINGENT LIABILITIES |  |

SCHEDULE 1 DUE FROM FRIENDS, RELATIVES \& OTHERS

| Name of Debtor | Owed To | Collateral | How Payable | Maturity Date | Unpaid Balance |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

SCHEDULE 2 MORTGAGE AND CONTRACTS FOR DEED OWNED

| Name of Debtor | Type of Property | 1st or 2nd Lien | Owed To | How Payable | Unpaid Balance |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
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|  |  |  |  |  |  |

SCHEDULE 3 SECURITIES OWNED

- Attach separate sheet if you need more space to complete any detail schedule

| No. Shares or Bond <br> Amount | Description | In Whose Name(s) <br> Registered | COST | Present Market <br> Value | L-listed <br> U-unlisted |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |
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## SCHEDULE 4 LIFE INSURANCE

| Insured | Insurance Company | Beneficiary | Face Value of Policy | Cash Value | Loans |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

## SCHEDULE 5 REAL ESTATE

| Address and Type of Property | Title in Name(s) of | Monthly Income | Cost Year Acquired | Present Market Value | Amount of Insurance |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Homestead |  |  |  |  |  |
|  |  |  | Year |  |  |
|  |  |  |  |  |  |
|  |  |  | Year |  |  |
|  |  |  |  |  |  |
|  |  |  | Year |  |  |
|  |  |  |  |  |  |
|  |  |  | Year |  |  |
|  |  |  |  |  |  |
|  |  |  | Year |  |  |

## SCHEDULE 6 MORTGAGES OR LIENS ON REAL ESTATE

| To Whom Payable | How Payable | Interest <br> Rate | Maturity <br> Date | Unpaid Balance |
| :---: | :---: | :---: | :---: | :---: |
| Homestead | $\$$ |  |  |  |
|  | Per |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

SCHEDULE 7 NOTES PAYABLE TO BANKS
$\left.\begin{array}{|c|c|c|c|c|}\hline \text { To Whom Payable } & \text { Address } & \begin{array}{c}\text { Collateral or } \\ \text { Unsecured }\end{array} & \text { How Payable } & \text { Unpaid Balance } \\ \hline & & & \$ & \text { per }\end{array}\right]$

SCHEDULE 8 NOTES PAYABLE TO OTHERS AND INSTALLMENT CONTRACTS PAYABLE

| To Whom Payable | Address | Collateral or <br> Unsecured | How Payable | Unpaid Balance |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

Have you ever gone through bankruptcy or had a judgment against you?
Are any assets pledged or debts secured except as shown?
Have you made a will?

| Number or Dependents |
| :--- |
| (If "None" check None) |
| Marital Status (answer only if this financial statement is provided in connection with a |
| request for secured credit or applicant is seeking a joint account with spouse.) |

The foregoing statement, 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.

Date
Your Signature

Date

Co-Applicant Signature (if you are requesting the financial accommodation jointly)

