



VANTAGE BANK

Personal Financial Statement

- Individual Credit Individual Guarantor
 Joint Credit Joint Guarantor

As of
Date: _____

Applicant		Co-Applicant	
Name	_____	Name	_____
Address	_____	Address	_____
City, State, Zip	_____	City, State, Zip	_____
Date of Birth	_____ SSN _____	Date of Birth	_____ SSN _____
Employer / Occupation	_____	Employer / Occupation	_____
Home Phone	_____	Home Phone	_____
Cell Phone	_____	Cell Phone	_____
Email Address	_____	Email Address	_____

Complete Schedules A – J before this section

Assets	(Omit Cents)	Liabilities	(Omit Cents)
Deposit Accounts – Sch A		Credit Cards / Line (non mtg) – Sch J	
Cash Value of Life Ins – Sch B		Life Insurance Loans – Sch B	
Non Retirement Investments – Sch C		Real Estate Mortgage – Sch F	
Retirement Investments – Sch D		Other Real Estate Mortgage – Sch G	
Notes and Contracts Owned – Sch E		Vehicles and Recreational – Sch I	
Residential Real Estate – Sch F			
Other Real Estate – Sch G		Other Liabilities	
Business Ownership – Sch H			
Vehicles / Other Equipment – Sch I			
Personal Property			
Other Assets			
		Total Liabilities	
		Net Worth	
Total Assets:		Total Liabilities & Net Worth	

Annual Income	Applicant	Co-Applicant	Contingent Liabilities	
Salary			Assets Pledged	Amount
Bonus /Commission				
Dividends / Interest				
Other Investment Income				
Rental / Lease Income (net)				
Other Income				
Total Income				

Schedule A – Deposit Accounts			
Name of Bank	Type of Acct	Owners	Amount on Deposit
Schedule A Total			

Schedule B – Cash Value of Life Insurance				
Company	Face Value	Cash Surrender Value	Insurance Policy Loan	Beneficiary
Schedule B Total				

Schedule C – Non Retirement Investments				
Description	No. Shares/Units	Value Per Share	Listed / Unlisted	Value
Schedule C Total				

Schedule D – Retirement Investments

Name of Company	Type of Account	Owner	Value
Schedule D Total			

Schedule E – Notes, Accounts Receivable and Contracts Owned

Debtor	Orig. Balance	Current Balance	Payment	Maturity	Collateral
Schedule E Total					

Schedule F – Residential Real Estate

Owner	Description / Address	Purchase Date	Cost	Value	Balance Due	Pmt.	Int. Rate	Creditor
Schedule F Total								

Schedule G – Other Real Estate

Owner	Description / Address	Purchase Date	Cost	Value	Balance Due	Pmt.	Int. Rate	Creditor
Schedule G Total								

Schedule H – Business Ownership

Name of Business	Pct. Owned	Value
Schedule H Total		

Schedule I – Vehicle and Equipment (non – commercial)

Make /Model / Year	Value	Loan Balance	Payment	Interest Rate	Creditor
Schedule I Total					

Schedule J – Credit Cards, Line of Credit, Installment Loans Not Already Listed

Creditor	Payment	Int. Rate	Collateral	Balance
Schedule J Total				

	Applicant				Co-Applicant			
Have you filed Bankruptcy in the past 10 years?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Are you obligated to pay alimony or child support?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Are there any suit or legal actions pending against you?	<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
Have you had any debt forgiven?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Do you have a will?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No

Additional Detail:

Statement: I (We) understand that Vantage Bank is relying on the information provided in this statement to extend or continue to extend credit. I (We) certify that the information provided is true, correct and complete. I (We) agree to notify you immediately and in writing of any change of name, address, employment and of any material adverse change that adversely affects the information in the statement, the financial condition of the undersigned, or my (our) ability to fulfill my (our) obligations. You are authorized to make whatever inquiries that is necessary to verify the information in connection with the Personal / Business loan application. I (We) authorize Vantage Bank to obtain a consumer credit about me (us).

Signature: _____ Signature: _____

Date Signed _____ Date Signed: _____