

Personal Financial Statement

Prepared for:

The Citizens Bank of Georgia, P.O. Box 2820 Cumming, GA 30028

As of (Date):

choose one (X):

☐

Individual Personal Financial Statement

☐

Joint Personal Financial Statement

YOU

YOUR SPOUSE

Name:

Address:

City, State, Zip:

Date of Birth:

Social Security #:

Phone:

Email:

Occupation:

Employer Name:

Length of Employment:

Employer Address:

Employer Phone:

YOU MAY APPLY FOR CREDIT INDIVIDUALLY OR JOINTLY WITH ANOTHER PARTY

If you are applying for credit with another party (other than your spouse), the joint applicant must complete a separate financial statement.

Reflect in this statement your personal financial conditions as well as the financial condition of your spouse if:

1. You are applying for credit jointly with your spouse, or
2. You are relying on your spouses income or assets in requesting credit, or
3. You are providing this statement to support previously extended joint credit with your spouse.

| ASSETS | AMOUNT |
|---|--------|
| Dep in Banks and other Financial Inst (Sched 1) | |
| Cash Value of Life Insurance (Sched 2) | |
| Notes and Accounts Receivable | |
| Marketable Stocks and Bonds (Sched 3) | |
| Stocks in closely held Corporations (Sched 4) | |
| Assets of Proprietorships | |
| Assets in Partnerships and Joint Ventures | |
| Vehicles, Boats, Machinery & Equip (Sched 5) | |
| Wholly Owned Real Estate (Sched 6) | |
| Partially Owned Real Estate (Sched 7) | |
| Vested Interest in Pension/Ret Accts (Sched 8) | |
| Personal Property | |
| Other | |

| | |
|--------------|--|
| TOTAL ASSETS | |
|--------------|--|

| LIABILITIES AND NET WORTH | AMOUNT |
|--|--------|
| Other Loans Payable (Sched 9) | |
| Loans on Life Insurance (Sched 2) | |
| Taxes Due - income, etc | |
| Credit Cards or Accts Payable | |
| Liabilities of Proprietorships | |
| Liabilities of Partnerships/Joint Ventures | |
| Loans of Veh/Boats/Mach/Equip (Sched 5) | |
| Loans on Wholly Owned Real Estate (Sched 6) | |
| Loans on Partially Owned Real Estate (Sched 7) | |
| Other Liabilities | |
| TOTAL LIABILITIES | |

| | |
|-----------|--|
| NET WORTH | |
|-----------|--|

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|---------------------------------|--|
| TOTAL LIABILITIES AND NET WORTH | |
|---------------------------------|--|

Please complete all appropriate schedules. If space is inadequate, please attach additional sheet.

The Citizens Bank of Georgia - Personal Financial Statement

Name(s): _____ Date: _____

Schedule 1 - DEPOSIT ACCOUNTS

| NAME OF FINANCIAL INSTITUTION AND LOCATION | DEMAND DEPOSITS | TIME DEPOSITS | NAME OF FINANCIAL INSTITUTION AND LOCATION | DEMAND DEPOSITS | TIME DEPOSITS |
|--|-----------------|---------------|--|-----------------|---------------|
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| TOTALS | | | | | |

Schedule 2 - LIFE INSURANCE

| NAME OF PERSON INSURED | BENEFICIARY | FACE AMOUNT | CASH VALUE | POLICY LOANS | POLICY ASSIGNED? (Y or N) | IF ASSIGNED, TO WHOM? |
|------------------------|-------------|-------------|------------|--------------|---------------------------|-----------------------|
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| TOTALS | | | | | | |

Schedule 3 - MARKETABLE STOCKS / BONDS (NYSE, AMEX, NASDAQ) (Summarize brokerage accounts as one entry)

| NUMBER OF SHARES / FACE VALUE (BONDS) | DESCRIPTION | REGISTERED IN NAME OF | IF PLEDGED, TO WHOM? | DATE ACQUIRED | COST | MARKET VALUE |
|---------------------------------------|-------------|-----------------------|----------------------|---------------|------|--------------|
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| TOTAL | | | | | | |

Schedule 4 - STOCK IN CLOSELY HELD CORPORATIONS (Please provide Fin Stmt if total value exceeds 10% of your net worth)

| # OF SHARES OWNED | % OWNED | CORPORATION NAME | STOCK HELD IN NAME OF | STOCKHOLDER'S EQUITY | ANNUAL STATEMENT DATE | VALUE OF SHARES |
|-------------------|---------|------------------|-----------------------|----------------------|-----------------------|-----------------|
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| TOTAL | | | | | | |

Schedule 5 - VEHICLES, BOATS, MACHINERY, EQUIPMENT

| YEAR | MAKE / MODEL | YR ACQ | COST | MARKET VALUE | LOAN BALANCE | LOAN PAYABLE TO | PAYMENT AMOUNT | PAYMENT FREQUENCY | ORIGINAL TERM (IN MONTHS) |
|--------|--------------|--------|------|--------------|--------------|-----------------|----------------|-------------------|---------------------------|
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| TOTALS | | | | | | | | | |

The Citizens Bank of Georgia - Personal Financial Statement

Name(s): _____ Date: _____

Schedule 6 - WHOLLY OWNED REAL ESTATE

| LOCATION OR ADDRESS DESCRIPTION OF PROPERTY | TITLE IN THE NAME OF | COST YR ACQ | MARKET VALUE | MORTGAGE BALANCE | MORTGAGE PAYABLE TO HOW PAYABLE (amt per mo) |
|--|----------------------|----------------|--------------|---------------------|---|
| | | | | | |
| | | | | | \$ per mo |
| | | | | | |
| | | | | | \$ per mo |
| | | | | | |
| | | | | | \$ per mo |
| | | | | | |
| | | | | | \$ per mo |
| | | | | | |
| | | | | | \$ per mo |
| TOTALS | | | | | |

Schedule 7 - PARTIALLY OWNED REAL ESTATE

| LOCATION OR ADDRESS DESCRIPTION OF PROPERTY | TITLE IN THE NAME OF | % OWNED | COST YR ACQ | TOTAL MARKET VALUE | TOTAL MORTGAGE BALANCE | MORTGAGE PAYABLE TO HOW PAYABLE (amt per mo) |
|--|-------------------------|------------|----------------|--------------------------|------------------------------|---|
| | | | | | | |
| | | | | | | \$ per mo |
| | | | | | | |
| | | | | | | \$ per mo |
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| | | | | | | \$ per mo |
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| | | | | | | \$ per mo |
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| | | | | | | \$ per mo |
| | | | | | | |
| | | | | | | \$ per mo |
| TOTALS | | | | | | |

Schedule 8 - VESTED INTEREST IN RETIREMENT ACCOUNTS

| ACCOUNT TYPE | REGISTERED IN NAME OF | INVESTED WITH | MARKET VALUE |
|--------------|-----------------------|---------------|-----------------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| TOTAL | | | |

Schedule 9 - OTHER LOAN PAYABLES

| NAME OF LENDER | ORIGINAL DATE | ORIGINAL AMOUNT | LOAN BALANCE | REPAYMENT TERMS | PAYMENT AMOUNT | COLLATERAL PLEDGED | OTHER COMAKERS / ENDORSERS |
|----------------|------------------|--------------------|-----------------|--------------------|-------------------|--------------------|-------------------------------|
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| TOTALS | | | | | | | |

The Citizens Bank of Georgia - Personal Financial Statement

Name(s): _____ Date: _____

| SOURCES OF INCOME | |
|---|--|
| FOR YEAR ENDED: _____ | |
| (Attach a copy of your most recent income tax returns, W2's and K-1's) | |
| Salaries - Yours | |
| Salaries - Your spouse, if applicable | |
| Bonuses & Commissions | |
| Dividends | |
| Interest | |
| Net Income from Rentals | |
| Net Income from Proprietorships | |
| Net Income from Partnerships | |
| Other Income | |
| <small>(alimony, child support, or separate maintenance income need not be revealed if you do not wish it to be considered a basis for repaying debt)</small> | |
| TOTAL | |

| CONTINGENT LIABILITIES | | | |
|---|-------------|--------|-------------|
| Are you indirectly liable for obligations of others? <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |
| If yes, list and describe. If obligation is for a business or if you need additional space, please list and describe on attachment. | | | |
| NAME | AMOUNT OWED | LENDER | DESCRIPTION |
| | | | |
| | | | |
| | | | |
| | | | |
| TOTAL | | | |

| ESTIMATE OF ANNUAL LIVING EXPENSES | |
|------------------------------------|--|
| Income taxes | |
| Other taxes | |
| Insurance premiums | |
| Mortgage payments | |
| Rent payable | |
| Other expenses | |
| Utilities | |
| Other | |
| | |
| | |
| TOTAL | |

| PERSONAL INFORMATION | |
|--|-----------------------------|
| Number of dependents | Ages |
| Are you obligated to pay alimony, child support or separate maintenance? | |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| If yes, please give details: | |
| Are you a defendant in any suits or legal actions? | |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| If yes, please give details: | |
| Have you ever declared Bankruptcy or had judgments recorded against you? | |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| If yes, please give details including dates, locations, amounts: | |
| Do you have disability insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| If yes, what is the monthly amounts & what years covered?: | |

| |
|--|
| Do you have a will? <input type="checkbox"/> Yes <input type="checkbox"/> No |
| If yes, who is executor?: |

REPRESENTATIONS AND WARRANTIES

The information contained in this statement is provided to induce The Citizens Bank of Georgia to extend or to continue to extend credit to the undersigned or to others upon the guaranty of the undersigned. The undersigned acknowledge and understand that The Citizens Bank of Georgia is relying on the information contained herein to grant or continue credit or to accept a guaranty thereof. Each of the undersigned represents, warrants, and certifies that the information contained herein is true, correct and complete. Each of the undersigned agrees to notify The Citizens Bank of Georgia immediately and in writing of any change in name, address, or adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform in their obligations to The Citizens Bank of Georgia. In the absence of such notice or a new, full written statement, this should be considered a continuing statement and substantially correct. If the undersigned fail to notify The Citizens Bank of Georgia as required above, or if any information herein should prove to be inaccurate or incomplete in any material respect, The Citizens Bank of Georgia declare the indebtedness of the undersigned (or that guaranteed by undersigned) immediately due and payable. The Citizens Bank of Georgia is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give The Citizens Bank of Georgia any information they have on the undersigned. Each of the undersigned authorizes The Citizens Bank of Georgia to disclose information regarding The Citizens Bank of Georgia's credit experience with the undersigned. As long as any obligation or guaranty of the undersigned to The Citizens Bank of Georgia is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial document or other financial information that the undersigned give to The Citizens Bank of Georgia shall be the property of The Citizens Bank of Georgia. Each of the undersigned is aware that any knowing or willful false statements regarding the information contained in this statement for purposes of influencing the actions of a Creditor can be a violation of Federal Law 18 U.S.C. sec. 1014 and may result in fine, imprisonment, or both.

THE UNDERSIGNED HAVE READ AND FULLY UNDERSTAND THE FOREGOING REPRESENTATIONS AND WARRANTIES

| | | |
|------|------------------|-----------------------------|
| DATE | YOUR SIGNATURE | This statement received by: |
| | | |
| DATE | SPOUSE SIGNATURE | DATE |