

PERSONAL FINANCIAL STATEMENT AS OF: _____ (date)

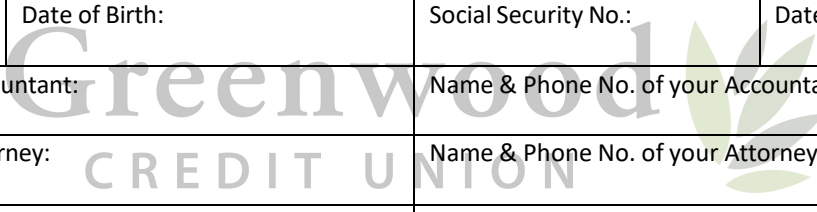


Important: Read these directions before completing this Statement.

- 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, Skip section 2.
- If you are applying for joint credit with another person, complete all the sections providing information in Section 2 about the joint applicant.
- 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 a basis for repayment of the credit requested, complete all sections, providing information in Section 2 about the person whose alimony, support, or maintenance payments or income or assets you are relying.
- If this statement related to your guaranty of the indebtedness of the indebtedness of other person(s), firm(s) or corporation(s), skip Section 2.

PERSONAL INFORMATION

SECTION 1 - APPLICANT			SECTION 2 – CO-APPLICANT		
Name:			Name:		
Employer:			Employer:		
Address of Employer:			Address of Employer:		
Business Phone:	No. of Yrs with Employer:	Title/Position:	Business Phone:	No. of Yrs with Employer:	Title/Position:
Name of previous employer & position (if less than 3 years at current):		No. of Yrs.	Name of previous employer & position (if less than 3 years at current):		No. of Yrs.
Home Address:			Home Address:		
Home Phone No.:	Cell Phone No.:		Home Phone No.:	Cell Phone No.:	
Email:	US Citizen: __ Yes __ No		Email:	US Citizen: __ Yes __ No	
Social Security No.:	Date of Birth:		Social Security No.:	Date of Birth:	
Name & Phone No. of your Accountant:			Name & Phone No. of your Accountant:		
Name & Phone No. of your Attorney:			Name & Phone No. of your Attorney:		
Name & Phone No. of your Insurance Agent:			Name & Phone No. of your Insurance Agent:		
Name & Phone No. of your Investment Advisor/Broker:			Name & Phone No. of your Investment Advisor/Broker:		



Cash Income & Expenditures Statement for the Year Ended _____ (omit cents)

ANNUAL INCOME	AMOUNT (\$)	ANNUAL EXPENDITURES	AMOUNT (\$)
Salary (applicant)		Federal Income and Other Taxes	
Salary (co-applicant)		State Income or Other Taxes	
Bonuses & Commissions (applicant)		Rental Payments, Co-op or Condo Maintenance	
Bonuses & Commissions (co-applicant)		Mortgage Payments	Residential Investment
Rental Income		Property Taxes	Residential Investment
Interest Income		Interest and Principal Payments on Loans	
Dividend Income		Insurance	
Capital Gains		Investments (including tax shelters)	
Partnership Income		Alimony/Child Support	
Other Investment Income		Tuition	
Other Income (list) **		Medical / Other Living Expenses	
		Other Expenses (list)	
Total Income ▶		Total Expenditures ▶	

Any significant changes expected in the next 12 months? Yes No (If yes, attach information) *Income from alimony, child support, or separate maintenance need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.

Schedule B - Insurance						
Life Insurance						
Insurance Company	Face Amount of Policy	Type of Policy	Beneficiary	Cash Surrender Value	Amount Borrowed	Ownership

Disability Insurance	Applicant	Co-Applicant
Monthly Distribution if Disabled		
Number of Years Covered		

Schedule C – Personal Residence & Real Estate Investments, Mortgage Debt (majority ownership only)										
Personal Residence		Legal Owner	Purchase Date	Market Value	Loan Balance	Interest Rate	Maturity Date	Monthly Payment	Taxes & Insurance Included? Y/N	Lender
Property Address										
Investment Property		Legal Owner	Purchase Date	Market Value	Loan Balance	Interest Rate	Maturity Date	Monthly Payment	Taxes & Insurance Included? Y/N	Lender
Property Address										

Schedule D – Partnerships (less than majority ownership for real estate partnerships) *							
Type of Investment	Date of Initial Investment	Cost	Percent Owned	Current Market Value	Balance Due on Partnerships	Final Contribution Date	
Business/Professional (name):							
Investments (including Tax Shelters):							

* Note: For investments which represent a material portion of your total assets, please include the relevant financial statements or tax returns, or in the case of partnership investments or S-corporations, schedule K-1s.

Schedule E – Notes Payable							
Due to	Type of Facility	Amount of Loan	Secured		Collateral	Maturity	Unpaid Balance
			Yes	No			

Information Collected for Government Monitoring Purposes for Individual Applicants Only

(Disclosure is voluntary and has no bearing on the credit decision)

The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the Banks compliance with opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select 01 designations for race. The law provides that a Bank may not discriminate on this information or on whether you choose to furnish it. However, if you choose to furnish the information and you have made the application in person, under federal regulations the Bank is required to note ethnicity, race and sex on the basis of observation or surname. If you do not wish to furnish the information, please check below.

APPLICANT

I do not wish to furnish this information

ETHNICITY

Hispanic or Latino	Cuban
Mexican	Other Hispanic or Latino
Puerto Rican	Non-Hispanic or Latino

RACE:

American Indian or Alaskan Native
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian White
 Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro
 Samoan Other Pacific Islander

SEX:

Male
 Female

CO-APPLICANT

I do not wish to furnish this information

ETHNICITY

Hispanic or Latino	Cuban
Mexican	Other Hispanic or Latino
Puerto Rican	Non-Hispanic or Latino

RACE:

American Indian or Alaskan Native
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian White
 Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro
 Samoan Other Pacific Islander

SEX:

Male
 Female

Please answer the following questions:

1. Income tax returns filed through (date): _____ Are any returns currently being audited or contested? Yes No
If yes, what year(s)? _____

2. Have (either of) you or any firm in which you were a major owner ever declared bankruptcy? Yes No
If yes, please provide details: _____

3. Have you drawn a will? Yes No
If yes, please furnish the name of the executor(s) and year will was drawn: _____

4. Number of dependents (excluding self) and relationship to applicant: _____

5. Have you ever had a financial plan prepared for you? Yes No

6. Did you include two years federal and state tax returns? Yes No

7. Do (either of) you have a line of credit or unused credit facility at any other institution(s)? Yes No
If so, please indicate where, how much, and name of banker: _____

8. Do you anticipate any substantial inheritances? Yes No

If yes, please explain: _____

Representations and Warranties

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any material 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 its (or their) obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify you as required above, or if any of the information herein should prove inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned give you shall be your property.

The undersigned agrees that if Greenwood Credit Union elects to include the undersigned in Greenwood Credit Union's SBA (Small Business Administration) loan program, it may submit an SBA loan application on behalf of the undersigned using the information contained in this financial statement and other information obtained from the undersigned.

Date _____

Your signature

Date _____

Co-applicant's signature (if you are requesting the financial accommodation jointly)