

**To:** THE FIRST NATIONAL BANK OF NORTHFIELD  
329 DIVISION STREET  
NORTHFIELD, MINNESOTA 55057  
507-645-5656

**PERSONAL  
FINANCIAL STATEMENT**

You may apply for an extension of credit individually or jointly with another applicant. This statement and any applicable supporting schedules may be completed jointly by co-applicants if their assets and liabilities can be meaningfully and fairly presented on a combined basis, otherwise separate statements and schedules must be provided. If you are applying for an unsecured separate loan you do not need to complete any information concerning a joint applicant or other person unless you wish the joint applicant's or other person's income to be relied upon as the basis for repayment. For the purpose of obtaining credit from time to time with the bank, the following statement and information are furnished as a complete, true, and accurate statement of the financial condition of the undersigned on \_\_\_\_\_, 20\_\_\_\_

**APPLICANT**

Name \_\_\_\_\_ Social Security number \_\_\_\_\_

Address \_\_\_\_\_

Telephone number \_\_\_\_\_ Date of birth \_\_\_\_\_

Present employer \_\_\_\_\_ How long \_\_\_\_\_ Position \_\_\_\_\_

Address \_\_\_\_\_

Previous employer \_\_\_\_\_ How long \_\_\_\_\_ Position \_\_\_\_\_

Business phone \_\_\_\_\_ Loan Purpose \_\_\_\_\_

**CO-APPLICANT**

Name \_\_\_\_\_ Social Security number \_\_\_\_\_

Address \_\_\_\_\_

Telephone number \_\_\_\_\_ Date of birth \_\_\_\_\_

Present employer \_\_\_\_\_ How long \_\_\_\_\_ Position \_\_\_\_\_

Address \_\_\_\_\_

Previous employer \_\_\_\_\_ How long \_\_\_\_\_ Position \_\_\_\_\_

Business phone \_\_\_\_\_ Loan Purpose \_\_\_\_\_

**DATE OF VALUATION**

<b>ASSETS</b> (Assets you own)	<b>AMOUNT</b>	<b>LIABILITIES</b> (debts you owe)	<b>AMOUNT</b>
Cash in this bank: Checking Personal DDA		Loans payable to banks (schedule 7)	
Savings		Loans payable to others (schedule 7)	
CDs			
Business		Amounts due to dept. stores and others	
Cash in other banks		Credit cards	
		Development Expense on Lots (Total)	
Due from friends, relatives & others (schedule 1)		Income taxes payable	
Mortgage & contracts for deed owned (schedule 2)		Other taxes payable	
Securities owned (schedule 3)		Business	
Cash surrender value of life insurance (schedule 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 on other real estate (schedule 6)	
		Contracts of deed (schedule 6)	
Personal property		Other liabilities (detail)	
Antiques/Collectibles			
Sporting goods			
Other assets (detail)			
		<b>TOTAL LIABILITIES</b>	
Retirement Plans (schedule 8)		<b>NET WORTH</b> (total assets less total liabilities)	
<b>TOTAL ASSETS</b>		<b>TOTAL LIABILITIES + NET WORTH</b>	

<b>ANNUAL INCOME</b>	Applicant	Co-Applicant	<b>CONTINGENT LIABILITIES</b>		
			To whom	What for	Amount
Salary					
Commissions					
Dividends					
Interest					
Rentals					
Alimony, child support or maintenance (you need not show this unless you wish us to consider it).			Lawsuits		
			For Taxes		
			Other (detail)		
Bonus					
Other Contract			Check here if "none"		
<b>TOTAL INCOME</b>			<b>TOTAL CONTINGENT LIABILITIES</b>		

**SCHEDULE 1 DUE FROM FRIENDS, RELATIVES AND OTHERS**

Name of debtor	Owed to	Collateral	How payable	Maturity date	Balance
			\$ per		
			\$ per		
			\$ per		
<b>TOTAL</b>					

**SCHEDULE 2 MORTGAGE AND CONTRACTS FOR DEED OWNED**

Name of debtor	Type of property	1st or 2nd lien	Owed to	How Payable	Balance
				\$ per mo	
				\$ per	
				\$ per mo	
<b>TOTAL</b>					



(Circle correct answer)

APPLICANT

CO-APPLICANT

Have I ever gone through bankruptcy?  
If yes, when? \_\_\_\_\_

Yes

No

Yes

No

Have I ever had a judgment against me?

Yes

No

Yes

No

Are any assets pledged or debts secured except as shown?  
If yes, what? \_\_\_\_\_

Yes

No

Yes

No

Have I made a will?

Yes

No

Yes

No

Number of dependents  
(if none, circle "none")

\_\_\_\_\_ or None

\_\_\_\_\_ or 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.)

Married

Married

Separated

Separated

Unmarried

Unmarried

(Unmarried includes single, divorced, widowed)

The undersigned certify that the information provided by this statement is true and correct in all respects. So long as the undersigned owe any sums to the Bank, the undersigned agree to give the Bank prompt written notice of any material change in the undersigned's financial condition. The Bank is authorized to retain this personal financial statement whether or not credit is approved and is further authorized to verify the undersigned's 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

\_\_\_\_\_  
My signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-applicant signature (if you are requesting the financial accommodation jointly)