

Oconee State Bank

Personal Financial Statement

SECTION 1 Applicant INFORMATION (Type or Print)		SECTION 2 Co-applicant INFORMATION (Type or Print)	
Name		Name	
Date of Birth	Social Security #	Date of Birth	Social Security #
Residence Address		Residence Address	
City, State & Zip		City, State & Zip	
Position or Occupation	Number of years	Position or Occupation	Number of years
Employer Name		Employer Name	
Res. Phone	Bus. Phone	Res. Phone	Bus. Phone
Nearest Relative Not living with Me:	Relationship:	Nearest Relative Not living with Me	Relationship:
Address	Phone	Address	Phone

SECTION 3 – STATEMENT OF FINANCIAL CONDITION AS OF _____.					
Indicate "A" (Applicant), "C" (Co-applicant) or "J" (Jointly held w/others) beside assets and liabilities to indicate to whom item applies					
Assets	A,C or J	\$ Amount	Liabilities	A,C or J	\$ Amount
Cash on hand and in banks-Schedule A			Notes payable to banks – secured- Schedule E		
IRAs 401K & Retirement Assets			Notes payable to banks – unsecured- Sched. E		
U.S. Gov't & Marketable Securities –Schedule B			Due to brokers – margin loans-Schedule E		
Securities held by broker in margin accounts			Amounts payable to others – secured		
Restricted or Control Stocks (public Co. only)			Credit Cards- Schedule E		
Real Estate Owned – Schedule C			Equity Lines- Schedule E		
			Unpaid Taxes (Income, Property, Etc.)		
Loans Receivable			Real estate mortgages payable – Schedule C		
Cash value-life insurance – Schedule D			Other Debts – Itemize		
Value of Closely Held Business					
Automobiles and other personal property					
Other Assets- Itemize					
			TOTAL LIABILITIES		
			NET WORTH		
TOTAL ASSETS			TOTAL LIABILITIES AND NET WORTH		

INCOME FOR YEAR ENDED: _____		Applicant	Co-Applicant	EXPENSES:
Salary				Rent Payment
Bonuses and Commissions				Alimony
Interest & Dividends				Child support
Rental income (Gross Annual Amount)				Tuition
Other income (Alimony, or child support need not be revealed if you do not wish to have it considered as a basis for repaying this obligation)				PERSONAL INFORMATION (both applicant and co-applicant)
TOTAL INCOME				
CONTINGENT LIABILITIES				Do you have a will? _____ If so, name of executor
Do you have any contingent liabilities? If so, describe	\$	\$		Are you a partner or officer in any other venture? If so, describe
As endorser, co-maker or guarantor?	\$	\$		Income tax settled through (date)
On leases or contracts?	\$	\$		Are any assets pledged other than as described on schedules? If so, describe
Legal claims	\$	\$		Are you a defendant in any suits or legal actions? If so, describe
Other special debt	\$	\$		
Amount of contested income tax liens	\$	\$		Have you or your businesses ever been declared bankrupt?

(Completed Schedules and Sign on Reverse Side)

Schedule A – Cash and Investments

Type of Account	Name of Bank or Broker	In Name Of	Are These Pledged?	Current Balance

Schedule B – U.S. Government & Marketable Securities

Number of Shares	Description	In Name Of	Are These Pledged?	Date of Value	Value

Schedule C – Real Estate Owned

-1- Address Of Property	-2- Property Description—		-3- Cost	-4- Date Acquired	-5- Current Market Value
	Type: Commercial (C) , Residential (R), Agriculture (A) Use: Office, warehouse, home, lot TYPE USE	Size: Square Footage Size			
1					
2					
3					
4					
-6- Name of Lender	-7- Title In Name Of	-8- Mortgage Balance	-9- Monthly Payment	-10- Monthly Rental Income	-11- Ownership Percentage
1					
2					
3					
4					

Schedule D – Life Insurance Carried, Including Whole Life and Group Insurance

Name of Insurance Company	Owner of Policy	Beneficiary	Face Amount	Policy Loans	Cash Surrender Value

Schedule E – Banks or Finance companies where Credit Has Been Obtained

Name Of Lender	Collateral Description	Type (Line of Credit, term loan)	Maximum Line Amount	Monthly payment	Current Balance	Maturity

Each of the undersigned hereby instructs, consents and authorizes Oconee State Bank, or any affiliate, subsidiary or other entity related thereto ("Lender") to obtain a consumer credit report and any other information relating to their individual credit status in the following circumstances: (a) relating to the opening of an account or upon application for a loan or other product or service offered by Lender by a commercial entity of which the undersigned is a principal, member, guarantor or other party, (b) thereafter, periodically according to the Lender's credit review and audit procedures, and (c) relating to Lender's review or collection of a loan, account, or other Lender product or service made or extended to a commercial entity of which the undersigned is a principal, member, guarantor or other party.

Each of the undersigned certify that everything stated on the front and back of this Personal Financial Statement and any other documents or information submitted in connection with this Personal Financial Statement is true, accurate and complete. Each of the undersigned understand that Lender will retain this Personal Financial Statement. Each of the undersigned hereby authorize Lender to verify at any time any information submitted to Lender by or on behalf of the undersigned; obtain further information concerning the credit standing of the undersigned, including without limitation, credit and employment history; and exchange credit information concerning the undersigned with other individuals or entities, including, without limitation, any affiliate, subsidiary or other entity related to Oconee State Bank. Each of the undersigned authorize Lender to consider this Personal Financial Statement as a continuing statement of financial condition until replaced by a new Personal Financial Statement or until the undersigned specifically notifies Lender in writing of any change in such financial condition.

This Personal Financial Statement, including the consent to obtain consumer credit report contained above is executed by the undersigned on the date(s) listed below.

Customer Signature (Applicant) _____

Signature (Co-applicant) _____

Printed Name _____

Printed Name _____

Date Signed _____

Date Signed _____