Heritage South Credit Union

PERSONAL FINANCIAL STATEMENT

Financial Condition as of: _____, 20____ Main Credit Union Used _____

Complete this form for: (1) each proprietor, or (2) each partner who owns 20% or more interest, or (3) each stockholder owning 20% or more interest, or (4) any person providing a guaranty on the loan.

Applicant		Co-Applicant	
Social Security No.		Social Security No.	
Birth Date		Birth Date	
Address		Address	
Phone		Phone	
Email		Email	
Employer	Yrs. on job	Employer	Yrs. on job
Position/Title/Business Type	Yrs. in profession	Position/Title/Business Type	Yrs. in profession
Employer Address		Employer Address	

Business Name of Applicant/Borrower

Name, Address & phone number of nearest relative not living with applicant(s)

Personal Financial Statement

Assets	Value	Liabilities	Monthly Payment	Balance Outstanding
1. Cash and Deposit Accounts (Section 1)	0	Accounts Payable		
2. Stocks, bonds and marketable securities (Section 2)	0	Notes Payable (Section 7)		
3. Non-marketable securities (Section 3)	0	Unsecured debt		
4. Accounts, loans and notes receivable		Unpaid taxes and interest		
5. Cash Value Life Insurance (Section 4)	0	Life Insurance Policy Loans		
6. Real Estate Investment (Section 5)		Investment Real Estate Debt (Section 5)		
7. Real Estate Personal Residence (Section 5)		Personal Residence Debt (Section 5)		
8. Real Estate Other (Section 5)		Other Real Estate Debt (Section 5)		
9.		Other Debts (please define)		
10. Vehicles/Equipment				
11. Business ventures, partnerships, LLCs (Section 6)	0			
12. Personal Property				
13. Other Assets (please define)				
14.				
15.				
16.		Total Monthly Payments/Liabilities	0	0
17.		Net Worth		
18. Total Assets	0	Total Liabilities and Net Worth		0

Sources of Income

	Applicant	Co-Applicant
Salary, Bonus and Commission	$ _____	$ _____
Net Invest Income	$ _____	$ _____
Real Estate Income	$ _____	$ _____
Other Income*	$ _____	$ _____

Contingent Liabilities (if any)

As Guarantor or Co-Maker	$ _____
Any Legal Claims & Judgments	$ _____
Lease Obligations	$ _____
Other Special Debt	$ _____

Please Provide Description of Other Income

* Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Please Provide Details of Contingent Liabilities

Contact Information:
Phone: 256-245-4776
website: www.myhscu.com

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Section 1 - Cash Accounts

Account Title	Financial Institution	Balance	Pledged Y/N
	Total to Line 1 Personal Financial	0	

Section 2 - Marketable Securities / Brokerage Accounts

# of Shares	Name of Security	Cost	Market Value Exchange	Cost	Total Value
		Total to Line 2 Personal Financial Statement			0

Section 3 - Non Marketable Securities

Number of Shares	Description	In Name of	Pledged?	Value	Source of Value
		Total to Line 3 Personal Financial Statement		0	

Section 4 - Life Insurance Carried, Including Group Insurance

Insurance Company	Owner of Policy	Beneficiary and Relationship	Face Amount	Policy Loans	Cash Value
		Total to Line 5 Personal Financial Statement		0	0

Section 5 - Real Estate Owned

Address and Type of Property (Residence, rental, other)	Percent Owned	Date Acquired	Cost	Present Value	Mortgage Balance	Monthly Payment	Monthly Rental Income
Total to Line 6-8 Personal Financial Statement				0	0	0	0

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Section 6 - Business Ventures/Partnerships/LLCs

Name of Business	Your Position	Your % Ownership	Net Worth of Business	Total Assets of Business	What does Business do? Years in Business	Tax ID Number
Total of Your Percentage of Net Worth of Business to Line 11 Personal Financial Statement			0			

Section 7 - Notes Payable

Note Holder	Original Balance	Current Balance	Monthly Payment	Collateral
Totals to Line 2, Liabilities, Personal Financial Statement		0	0	

The following information is applicable to the person(s) signing this Personal Financial Statement	Applicant (Yes/No)	Co-Applicant (Yes/No)
1. Are you a U.S. Citizen?		
2. Are you involved in any suits or legal actions?		
3. Have you ever declared bankruptcy?		
4. Have any judgments ever been entered against you?		
5. Do you have ownership in or are you a partner in any other corporation or partnership?		
6. Do you pay alimony, child support, or separate maintenance payments? If yes, amount $		
7. Do you have any contested tax liens?		
8. Do you have any contingent liabilities as endorser or guarantor?		
9. Are any debts past due?		
10. Have you ever had any assets repossessed?		
11. Have you applied for a loan in the past six months?		

If you answered yes to questions 2-11, please provide details:

The financial statement and the information contained herein is given to the financial institution, hereafter called "Lender," by the undersigned for the purpose of inducing Lender, from time to time, to extend credit to or otherwise become or remain the creditor of the undersigned, or persons, firms or corporations in whose behalf the undersigned may either individually or jointly with others, execute a guarantee in the Lender's favor. The undersigned acknowledges that the Lender will rely on the information contained in this Financial Statement in making its credit decision, and **under penalty of perjury**, represents and warrants that such information is true and complete and that there are no material omissions. The undersigned agrees that the Lender may consider this Financial Statement as continuing to be true and complete until a written notice of a change is given to the Lender by the undersigned. The Lender and/or its affiliates is authorized to make all inquires that it deems necessary to verify the accuracy of the information contained herein and to determine the undersigned's creditworthiness. The Lender is further authorized to respond to any inquiries from others concerning the Lender's credit experience with the undersigned.

Signature: _____ Date: _____

Signature: _____ Date: _____

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