PERSONAL FINANCIAL STATEMENT

PERSONAL FINANCIAL STATEMENT AS OF _____

☐ If you check this box, provide financial information only about yourself.

☐ If you check this box, then provide financial information about yourself and the other person.

If you intend to apply for joint credit, please initial here. Applicant _____ Joint Applicant_____ Relationship_ _____

APPLICANT

Name: _____ SSN: _____

Address: _____ Phone: _____

Present Employer: _____ Position: _____

Address: _____ Phone: _____

_____ Email: _____

JOINT APPLICANT (if applicable)

Name: _____ SSN: _____

Address: _____ Phone: _____

Present Employer: _____ Position: _____

Address: _____ Phone: _____

_____ Email: _____

If applying for joint credit, financial information on both parties should be provided on this form. The applicant column is for individually held assets and obligations. The joint column is for jointly held assets and obligations.

ASSETS	SECTION	APPLICANT	JOINT	TOTAL
Cash on Hand in Banks	A			
US Gov't & Marketable Securities	B			
Non-Marketable Securities	C			
Real Estate Owned	D			
Notes & Accounts Receivable	E/F			
Auto & Other Personal Property				
Vested Interest in Retirement Plan				
Cash Value – Life Insurance	G			
Closely Held Companies & Partnerships	H			
Other Assets				
	TOTAL ASSETS			

LIABILITIES	SECTION	APPLICANT	JOINT	TOTAL
Notes Payable to Banks - Secured	A			
Notes Payable to Banks – Unsecured	A			
Notes Payable to Others	I			
Due to Brokers				
Accounts & Bills Payable	I			
Unpaid Income Tax				
Other Unpaid Taxes & Interest				
Real Estate Mortgages Payable	D			
Other Liabilities				
	TOTAL LIABILITIES			
	NET WORTH			
	TOTAL LIABILITIES & NET WORTH			

APPLICANT(S) ANNUAL INCOME FOR THE YEAR ENDED_____	Applicant	Joint Applicant	APPLICANT(S) ANNUAL EXPENDITURES		APPLICANT(S) CONTINGENT LIABILITIES	
Salary & Wages			Property Taxes		As Endorser	
Dividends			Income & Other Taxes		As Guarantor	
Interest			Mortgage Payments & Interest		As Co-Maker	
Net Rental Income			Other Contract Payments		Damage Claims	
S Corporation Income			Insurance		For Taxes	
Partnership Income			Living Expense		Other	
*Other Income and Source			Partnership Contributions			
			*Alimony, Child Support			
			Other Debt Payments			
TOTAL INCOME			TOTAL EXPENDITURES		TOTAL	

*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, or separate maintenance received under: _____ Court Order _____ Written Agreement _____ Oral Understanding Initial_____

APPLICANT PERSONAL AND GENERAL INFORMATION

APPLICANT NAME _____ JOINT APPLICANT NAME , IF APPLICABLE _____

Do you have a will? ☐ Yes ☐ No If yes, name of executor _____

Are you presently a defendant in any legal actions or are there any unsatisfied judgments against you? ☐ Yes ☐ No

Are you a partner or officer in any other venture? ☐ Yes ☐ No

If so, describe_____

Are you obligated to pay alimony, child support, or maintenance payments? ☐ Yes ☐ No

If so, describe_____

Primary personal bank accounts carried at: _____

Are any assets pledged? ☐ Yes ☐ No

Federal / State Income tax settled through [date]?_____Have you filed for bankruptcy within the past 14 years? ☐ Yes ☐ No

If so, describe_____

JOINT APPLICANT PERSONAL AND GENERAL INFORMATION

Do you have a will? ☐ Yes ☐ No If yes, name of executor _____

Are you presently a defendant in any legal actions or are there any unsatisfied judgments against you? ☐ Yes ☐ No

Are you a partner or officer in any other venture? ☐ Yes ☐ No

If so, describe_____

Are you obligated to pay alimony, child support, or maintenance payments? ☐ Yes ☐ No

If so, describe_____

Primary personal bank accounts carried at: _____

Are any assets pledged? ☐ Yes ☐ No

Federal / State Income tax settled through [date]?_____

Have you filed for bankruptcy within the past 14 years? ☐ Yes ☐ No

If so, describe_____

Initial _____

Applicant_____ Joint Applicant, if applicable_____

SECTION A - CASH ON HAND IN BANKS AND NOTES DUE TO BANKS (NOTE: List all Real Estate Loans Below in Real Estate Owned Section)

Name of Bank	Account Type	Ownership	On Deposit	Notes Due to Bank	Payment	Collateral & Ownership Type
			CASH ON HAND			

SECTION B – U.S. GOVERNMENT AND MARKETABLE SECURITIES (Please provide supporting documentation)

No. of Shares or Face Value (Bonds)	Description	In Name Of	Market Value	Source

SECTION C – NON-MARKETABLE SECURITIES

Description of Securities	Percentage Owned	Book Value of Company Per Financial Statement	Date of FS:	Value of Your Interest

SECTION D - REAL ESTATE OWNED

Title in Name of	% Owned	Description & Location	Original Cost	Current Market Value of Real Estate	Year Acquired	MORTGAGE PAYABLE			
						Balance Due	Payment	Maturity	To Whom
			TOTAL		TOTAL				

SECTION E - MORTGAGES & CONTRACTS OWNED

Name	% Owned	Address	Property Covered	Maturity	Starting Date	Mortgage	Balance Due
						TOTAL	

SECTION F - NOTES & ACCOUNTS RECEIVABLE

Maker/Debtor	% Owned	When Due	Original Amount	Balance Due	Collateral (If Any)
			TOTAL		

SECTION G - CASH VALUE - LIFE INSURANCE

Face Amount	Name of Company	Beneficiary	Cash Surrender Value	Loans	Payments
		TOTALS			

SECTION H - CLOSELY HELD COMPANIES AND PARTNERSHIPS

Business Name	Your Position	Line of Business	Year Started	Total Assets	% Owned	Contingent Debt	Net Worth of Business

SECTION I - NOTES, ACCOUNTS AND BILLS PAYABLE (Other than Bank, Mortgage and Insurance Company Loans)

Payable To	Notes Payable	Accounts Payable	Bill Payable	Payment	When Due	Collateral (If any)
TOTALS						

NOTE: PLEASE SEE PAGE 4 FOR CERTIFICATION. THIS FORM IS NOT COMPLETE AND WILL NOT BE ACCEPTED BY FTB IF THE CERTIFICATION IS NOT SIGNED.

Initial_____

Applicant_____ Joint Applicant, if applicable_____

TO FIRST TENNESSEE NATIONAL BANK ASSOCIATION (hereinafter "FTB" or "You"):

The information contained in this statement is provided to FTB by each of the undersigned to induce FTB to extend or to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. Each of the undersigned acknowledges and understands that FTB is relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty thereof, and that federal law makes it a crime to submit false information to a federally insured financial institution in connection with a credit transaction.

Each of the undersigned represents, warrants, and certifies that: (1) the information provided herein is true, correct and complete and gives a correct and complete showing of the financial condition of the undersigned; (2) the undersigned has no liabilities direct, indirect or contingent except as set forth in this statement; and (3) legal and equitable title to all assets listed herein is in the undersigned's sole name, except as may be herein otherwise noted. The undersigned warrants that this financial statement is true and correct and that you may consider this statement as continuing to be true and correct until a written notice of a change is given to you by the undersigned.

You may retain this statement even if you decide not to grant the requested credit accommodation. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein including obtaining a credit report on the Applicant and Joint Applicant, now or in the future for purposes of credit review if credit is extended, and to determine the credit-worthiness of the undersigned. The undersigned hereby authorizes all persons of whom you make such inquiries to respond thereto in full. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned.

I HAVE READ THE FOREGOING AND UNDERSTAND AND AGREE TO MAKE THESE REPRESENTATIONS, WARRANTIES, CERTIFICATIONS, AND AUTHORIZATION RELATING TO THE PERSONAL FINANCIAL STATEMENT PROVIDED AS WELL AS THOSE CONTAINED IN MY APPLICATION FOR CREDIT OR CREDIT EXTENSION.

_____ _____
Date Applicant's Signature

_____ _____
Date Joint Applicant's Signature (if any)

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