Personal Financial Statement

Date: _____

Name: _____ SSN/Tax ID: _____ DOB: _____

Name: _____ SSN/Tax ID: _____ DOB: _____

Address: _____

ASSETS		LIABILITIES & NET WORTH	
Cash on Hand and in Banks **(Schedule 1)**		Credit Cards	
Marketable Securities **(Schedule 2)**		Notes Payable to Banks **(Schedule 4)**	
Retirement Accounts (401k, IRA, etc.)		Notes Payable to Others	
Accounts , Loans, and Notes Receivable **(Schedule 3)**		Notes/Liens on Real Estate - **Homestead (Schedule 5)**	
Real Estate - **Homestead (Schedule 5)**		Notes/Liens on Real Estate - **Wholly Owned (Schedule 5)**	
Real Estate - **Wholly Owned (Schedule 5)**		Notes/Liens on Real Estate - **Partially Owned (Schedule 5)**	
Real Estate - **Partially Owned (Schedule 5)**		Income Tax Due	
Automobiles		Other Liabilities (itemize below)	
Other Assets (itemize below)			
		Total Liabilities	
		Net Worth (Total Assets less Total Liabilities)	
Total Assets		**Total Liabilities & Net Worth**	
		Contingent Liabilities (Schedule 6)	

ANNUAL INCOME			COMPARISON of MONTHLY INCOME &		
Salary			Gross Monthly Income		
Bonus and Commissions			Mortgage or Rent Payment		
Dividends and Interest			Food & Utilities		
Real Estate Income			Incidentals		
Social Security / Government Retirement			Avg. Amount Paid on Open Accounts		
Other Income, explain:			**Total Expenses**		
Total Income			**Difference Between Income and Expenses**		

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

Are all Taxes, of any nature, paid current? Yes ☐ No ☐ If no, explain _____

Are you, or any corporation or partnerships in which you are a major owner or a general partner, a party to any suit or legal action, or are there any unsatisfied judgments against you? Yes ☐ No ☐ If yes, explain _____

Have you ever filed for personal bankruptcy, had property you owned foreclosed, or made a settlement or an assignment for the benefit of creditors? Yes ☐ No ☐ If yes, explain _____

Has any corporation or partnership in which you are (were) a major owner or a general partner ever filed for bankruptcy, had property it owned foreclosed, or made a settlement or assignment for the benefit of creditors? Yes ☐ No ☐ If yes, explain _____

For the purpose of procuring and maintaining credit from time to time in any form whatsoever with Vista Bank, for claims and demands against the under-signed, the undersigned submits the following as being a true and accurate statement of his/her financial condition on the above date, and agrees that if any change occurs that materially reduces the means or ability of the undersigned to pay all claims or demands against him/her, the undersigned will immediately and without delay notify Vista Bank, and unless the bank is so notified, it may continue to rely upon the statement herein given as a true and accurate statement of the financial condition of the undersigned. Additionally, undersigned hereby understands that Vista Bank will retain this statement whether or not credit is approved. Vista Bank is authorized to check credit and employment history and to ask questions regarding credit history. The undersigned certifies that the information inserted on this statement has been carefully read and is true and correct.

_____ Date _____ _____ Date _____

Signature Signature

SCHEDULES

Sched. 1 - Cash On Hand & In Banks

Name & Location	Cash Balance	Pledged? Y/N	Other Info

Sched. 2 - Marketable Securities (Non-Retirement Accounts)

Institution	Description	In Whose Name are Securities Registered	Present Market Value	Pledged? Y/N	If Pledged, State to Whom

Sched. 3 - Accounts & Notes Receivable

Due From	Amount Due	Description of Receivable	Date Full Payment Expected

Sched. 4 - Notes Payable to Banks

Due To	Description	Present Balance	Monthly Payments	Collateral, if any

Sched. 5 - Real Estate Notes Payable to Banks

Homestead				Related Indebtedness		
Description and Location	Cost	Market Value	Year Acquired	Lien Holder	Debt Outstanding	Monthly Payments

Wholly-Owned				Related Indebtedness		
Description and Location	Cost	Market Value	Year Acquired	Lien Holder	Debt Outstanding	Monthly Payments

Partially-Owned					Related Indebtedness			
Description and Location	Cost	Market Value	% Owned	Net % Value	Lien Holder	Debt Outstanding	Net % of Debt	Monthly Payments

SCHEDULES

Sched. 6 - Contingent Liabilities

Business Legal Name (if applicable)	Ownership Vehicle (Personal or Business Entity)	Asset Type / Business Industry	Ownership Interest	Current Market Value	Purchase Price or Costs	Outstanding Loan Amount	Recourse ($ or %)	Current NOI or EBITDA	Annual Debt Service	Lender	Loan Type (Fixed or Variable)	I/O or Amortizing	Loan Interest Rate	Maturity Date
		Totals												
			Share											