



PERSONAL FINANCIAL STATEMENT
Submitted to First Palmetto Bank.

Date Received: _____
<input type="checkbox"/> Mail
<input type="checkbox"/> In-Person

Individual Applicant (Guarantor). Provide information only about yourself.

Joint Applicants (including Guarantors), with _____, relationship, _____. Provide information about yourself and the other person, or have the other person complete a separate financial statement.

Use "combined" only if the asset or liability is Joint with the Joint Applicant.

PERSONAL INFORMATION (Please Print)

Name of Applicant					Name of Co-Applicant (if any)				
Home Address					Home Address				
City, State, and Zip Code				Years at Address	City, State, Zip Code				Years at Address
Social Security Number		Date of Birth	Home Phone		Social Security Number		Date of Birth	Home Phone	
Employer			Work Phone		Employer			Work Phone	
ID Type	ID Number	Place of Issue	Issue Date	Expiration Date	ID Type	ID Number	Place of Issue	Issue Date	Expiration Date

ANNUAL INCOME AND EXPENDITURES FOR YEAR ENDED _____ / _____

GROSS ANNUAL INCOME	Applicant	Co-applicant	Combined	ANNUAL EXPENDITURES	Applicant	Co-applicant	Combined
Salary, bonuses & Commission				Mortgage/Rent Payment			
Dividends, Interest				Real Estate Taxes & Assessment			
Real Estate Income				Taxes, Fed, State & Local			
Other Income (List)**				Insurance Payments			
TOTAL INCOME			\$	Interest & Principal Payments			
Any significant changes expected in the next 12 months? <input type="checkbox"/> Yes, (if yes attach information)				Other Expenses – Total (Attach List if needed)			
**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.				TOTAL EXPENDITURES			
				\$			

FINANCIAL CONDITION AS OF _____ / _____

ASSETS In \$	APPLICANT	CO-APPLICANT	COMBINED	LIABILITIES In \$	APPLICANT	CO-APPLICANT	COMBINED
Cash (Schedule A)				Mortgage Debt (Sch D)			
Deposits in this bank (Schedule A)				Notes Payable to this Bank (Schedule G)			
Deposits in other Banks(Sch A)				Secured			
Marketable Securities (Schedule B)				Unsecured			
Non-Marketable Securities (Schedule C or F)				Notes Payable to Others (Schedule G)			
Acct & Notes Receivable				Secured			
Residential Real Estate (Sch D)				Unsecured			
Real Estate Investments (Schedule D)				Accounts Payable (Sch G) (include Credit Cards)			
Cash Value of Life Insurance (Schedule E)				Margin Accounts			
IRA, Keogh, Profit Sharing & other Vested Retirement Accts				Notes Due: Business Ventures (Schedule F)			
Deferred Income - No. of Years Deferred ()				Taxes Payable			
Person Property (include Autos)				Life Insure Loans (Sch E)			
Other Assets (List)				Other Liabilities (List)			
				TOTAL LIABILITIES			
				NET WORTH			
TOTAL ASSETS				TOTAL LIABILITIES AND NET WORTH			

SCHEDULE A – Cash, Checking and Savings Accounts, Certificates of Deposit, Money Market Funds, Etc.

Financial Institution	Account Type	Owner(s)	If Pledged, To Whom?	Balance

SCHEDULE B & C –U.S. Government & Marketable Securities or Non-Marketable Securities (Please Indicate if Non-Marketable)(Use additional sheet if necessary.)

No. of Shares	Description	In Name of	Pledged or Held by Others?	Market Value	Exchanges where Traded & Source of Value

SCHEDULE D – Personal Residence & Real Estate Investments, Mortgage Debt (Attach additional schedule if necessary.)

Type of Property	Legal Owner	Purchase Price/Year	Market Value	Mortgage Balance	Interest Rate	Maturity Date	Monthly Payment	% owned	Lender

SCHEDULE E – Life Insurance Carried, including Group Insurance

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

SCHEDULE F – Business Ventures (Use additional sheets if necessary)

List Name & Address of Any Business Venture in which you are a Principal of Partner	Your position or title in the Business	Type or Line of Business	Years in Business	Current Market Value of Business	Your % of ownership	Balance Due on Partnership, Note, Cash Call	Final Contribution Date (mm/dd/yyyy)

SCHEDULE G – Loans Owning Banks, Broker, Finance Companies, and Others (Mastercard, Visa, Etc).

Owing to/Account No.	Line/Original Amount & Date	Present Balance	Type of Loan	Monthly Payment	Date of Final Payment	Secured by

CONTINGENT LIABILITIES

	YES	NO
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership?		
Do you have any outstanding letters of credit or surety bonds?		
Are there any suits or legal actions pending against you?		
Are you contingently liable on any lease or contract?		
What would be your total estimated tax liability if you were to sell your major assets? TOTAL \$		

Income Tax Returns filed through (MM/YY) _____
Any past due tax obligations? <input type="checkbox"/> Yes <input type="checkbox"/> No

Have (either of) you or any firm in which you were a major owner ever declared bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, attach details

This financial statement is given to First Palmetto Bank. (the "Bank") by the person(s) signing this statement in connection with an application for credit or extension of credit to such person(s) or to another based upon the guarantee of such person(s). Every person signing this statement agrees that the Bank is entitled to rely upon the information in this statement in its credit decision relating to such person or to another based upon the guarantee of such person.

Every person who signs this financial statement certifies and agrees that (1) the information provided in this statement is true and complete and gives an accurate description of such person's financial condition; except as listed on this statement, (2) such person has no undisclosed direct or contingent liabilities; and (3) title to all listed assets is solely in the name of such person and no other person or entity has an interest in such assets, unless otherwise listed in this statement. In the event of any change in such persons name, address, or employment, such person agrees to send written notice to the bank within five (5) business days after such change.

Every person who signs this statement further agrees to send written notice to the Bank within five (5) business days after the occurrence of any material and adverse change (A) in any of the information contained in this statement, or (B) in the ability of such person to perform his or her obligations which are owed to the Bank of (C) in the financial condition of such person. If no such written notice is given, the Bank shall be authorized to consider this statement as a continuing statement, substantially correct in all respects.

The Bank is hereby authorized to request a consumer report on any person signing this statement in connection with the present application for credit or any update, renewal, or extension of such credit. The Bank is authorized to share this application and any credit information or history with any affiliate or related entity of the Bank. Every person signing this statement further authorizes the Bank to make all necessary inquiries to verify the information in this statement and also authorizes all such persons or entities the Bank contracts to completely respond to such inquiries.

Signature of Applicant/Guarantor

Date

Signature of Applicant/Guarantor

Date