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Statement as of:

[www.bankmichigan.com](http://www.bankmichigan.com)

This Personal Financial Statement ("Statement") is being furnished by the respondent ("Individual") in connection with an application for an extension of credit, or in connection with a review of credit that has been previously extended. If this Statement is being furnished in connection with an application for credit, a Statement should be furnished by each person who will be permitted to use the credit or who will be personally liable to repay the credit. The Credit Application identifies the Applicant, any Co-Applicant(s), and/or any Guarantor(s).

If any of the Assets reported on this Personal Financial Statement are owned jointly by the Individual and another party, the section "Joint Owner" should be completed with information to identify that party. If the Individual jointly owns Assets with two or more different parties, an additional copy of this form should be completed to identify each such Joint Owner and the related jointly owned Assets.

### Personal Financial Statement

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting a guaranty on the loan.

Individual Name:	<input type="text"/>	Joint Owner Name:	<input type="text"/>
Address:	<input type="text"/>	Address (if different):	<input type="text"/>
Address 2:	<input type="text"/>	Address 2:	<input type="text"/>
City:	<input type="text"/>	City:	<input type="text"/>
State:	<input type="text"/>	State:	<input type="text"/>
Zip:	<input type="text"/>	Zip:	<input type="text"/>
Length of Employment:	<input type="text"/>	Length of Employment:	<input type="text"/>
Residential Phone:	<input type="text"/>	Residential Phone:	<input type="text"/>
Business Phone:	<input type="text"/>	Business Phone:	<input type="text"/>

Assets:		Liabilities / Net Worth:	
Cash, Checking, Savings, CD's	<input type="text"/>	Accounts Payable	<input type="text"/>
IRA or other Retirement Accounts:	<input type="text"/>	Notes Payable to Banks and Others - section 2	<input type="text"/>
Life Insurance- Cash Surrender Value- sec. 8	<input type="text"/>	Installment Account (auto)	<input type="text"/>
Stocks and Bonds - Section 3	<input type="text"/>	Loan on Life Insurance	<input type="text"/>
Real Estate - Section 4	<input type="text"/>	Mortgages on Real Estate - Section 4	<input type="text"/>
Automobiles - Present Value	<input type="text"/>	Unpaid Taxes	<input type="text"/>
Other Assets/Personal Property (itemize)	<input type="text"/>	Other Liabilities	<input type="text"/>
<b>Total Assets:</b>	<input type="text"/>	<b>Total Liabilities:</b>	<input type="text"/>
		<b>Net Worth:</b>	<input type="text"/>

Section 1. Source of Income		Contingent Liabilities	
Salary		As Endorser or Co-Maker	
Net Investment Income		Legal Claims & Judgements	
Real Estate Income		Provisions for Federal Income Tax	
Other Income *Describe below		Other Special Debt	
Description of Other Income in Section 1			

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

Section 2. Notes Payable to Banks and Others					
Use Attachments as necessary. Each attachment must be labeled as part of this statement and signed.					
Name of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc)	How Secured (Type of Collateral)

Section 3. Stocks & Bonds				
Use Attachments as necessary. Each attachment must be labeled as part of this statement and signed.				
Name of Securities	No. of Shares	Market Value Per Share	Date of Quotation	Total Value

Section 4. Real Estate Owned				
List each parcel separately. Use attachment if necessary. Each attachment must be identified as part of this statement and signed.				
	Property A	Property B	Property C	Property D
Type of Property				
Street Address				
City, State, Zip				
Date Purchased				
Original Cost				
Present Market Value				
Mortgage Holder				
Mortgage Amount				
Monthly Payment				

**Section 5. Other Personal Property and Other Assets**

Describe, and if any is pledged as security, state the name and address of lien holder, amount of lien, terms of payment and if delinquent, describe delinquency. Attach additional sheet if necessary.

**Section 6. Unpaid Taxes**

Describe in detail, as to type, to whom payable, when due, amount, and what property, if any, a tax lien attached.

**Section 7. Other Liabilities**

Describe in detail.

**Section 8. Life Insurance Held**

Give face amount and cash surrender value of policies, name of insurance company, beneficiaries, and attach additional form if necessary.

**Individual**

**Joint Owner**

Have you or any firm in which you were a major owner ever declared bankruptcy, or settled debts for less than the amounts owed? If yes, please provide details on a separate sheet.

Yes  No

Yes  No

Are you a defendant in any suit or legal action?

Yes  No

Yes  No

Are you Subject to any unsatisfied judgements or tax liens?

Yes  No

Yes  No

Have you been audited by the IRS, and if so, when?

Yes  No

Yes  No

The information contained in this Personal Financial Statement is provided by the undersigned, and is furnished to induce the Bank to extend or continue the extension of credit to the undersigned, or to another upon guaranty of the undersigned. The undersigned acknowledges and understands that the Bank is relying on the information provided herein in deciding whether to grant or continue credit, or to accept a guaranty thereof. 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 Bank is authorized to make all inquiries the Bank deems necessary to verify the accuracy of the information contained herein, and to determine the credit worthiness of the undersigned. The undersigned hereby authorizes all persons the Bank makes such inquiries to, to respond thereto in full.

Individual's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

The accuracy of the information contained in this Personal Financial Statement with respect to any Jointly Owned Assets identified herein is acknowledged by the undersigned. The undersigned acknowledges and understands that the Bank is relying on the information provided herein in deciding whether to grant or continue credit, or to accept a guaranty thereof. The undersigned represents, warrants, and certifies that: (1) the information provided with respect to any Jointly Owned Assets identified herein is true, correct and complete and gives a correct and complete showing of the Assets owned jointly by the undersigned and the Individual furnishing this Personal Financial Statement; (2) legal and equitable title to all Jointly Owned Assets listed herein is in the name of the undersigned and the name of the Individual furnishing the Personal Financial Statement, except as may be herein otherwise noted. The Bank is authorized to make all inquiries the Bank deems necessary to verify the accuracy of the information contained herein. The undersigned hereby authorizes all persons the Bank makes such inquiries to, to respond thereto in full.

Joint Owner's Signature: \_\_\_\_\_ Date: \_\_\_\_\_