



PERSONAL FINANCIAL STATEMENT AS OF:

PERSONAL INFORMATION

APPLICANT

Name:					
Home Address:					
City, State, Zip Code:					
Phone:		Social Security Number:		Date of Birth:	
Email Address:					
Employer:				Occupation:	

CO-APPLICANT

Name:					
Home Address:					
City, State, Zip Code:					
Phone:		Social Security Number:		Date of Birth:	
Email Address:					
Employer:				Occupation:	

ASSETS

Liabilities

Cash (Including money market accounts and CD's)	\$ -	Notes Payable (Schedule E)	\$ -
Readily Marketable Securities (Schedule A1)	\$ -	Accounts Payable (Including Credit Cards)	\$ -
Non-Readily Marketable Securities (Schedule A2)	\$ -	Notes Due: Partnerships/Business Interests (Schedule D)	\$ -
Accounts and Notes Receivable	\$ -	Taxes Payable	\$ -
Net Cash Surrender Value of Life Insurance (Schedule B)	\$ -	Mortgage Debt (Schedule C1)	\$ -
Residential Real Estate (Schedule C1)	\$ -	Investment Real Estate Debt (Schedule C2)	\$ -
Real Estate Investments (Schedule C2)	\$ -	Life Insurance Loans (Schedule B)	\$ -
Partnerships / Business Interests (Schedule D)	\$ -	Other Liabilities (List, if applicable)	
Retirement Accounts	\$ -		
Personal Property (Including automobiles)	\$ -		
Other Assets (List, if applicable)			
		Total Liabilities:	\$ -
Total Assets	\$ -	Net Worth	\$ -

CONTINGENT LIABILITIES

Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership?
Are any of your tax obligations past due?

Yes	No	Amount

Schedule A1 - Readily Marketable Securities (including U.S. Governments and Municipals)

No. of Shares (Stock) or Face Value (Bonds)	Description	Owners	Where Held?	Cost	Current Market Value	Pledged (Yes/No)
Total				\$ -	\$ -	

Schedule A2 - Non-Readily Marketable Securities (closely held, thinly traded, or restricted stock)

No. of Shares (Stock) or Face Value (Bonds)	Description	Owners	Where Held?	Cost	Current Market Value	Pledged (Yes/No)
Total				\$ -	\$ -	

Schedule B - Life Insurance

Insurance Company	Face Amount of Policy (Death Benefit)	Type of Policy	Name of Insured	Cash Surrender Value	Amount Borrowed	Beneficiary
Total				\$ -	\$ -	

Schedule C1 - Personal Residence

Property Address	Purchase		Market Value	Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
	Year	Price						
Total Real Estate Investment			\$ -	\$ -	Total Investment Real Estate Debt			

Schedule C2 - Investment Real Estate

Property Address	Purchase		Market Value	Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
	Year	Price						
Total Real Estate Investment			\$ -	\$ -	Total Investment Real Estate Debt			

Schedule D - Partnerships/Business Interests

Business Name	Type of Investment	Date of Initial Investment	Cost	Percent owned	Current Market Value	Notes Payable to Business	Final Contribution Date
Total Current Market Value					\$ -	\$ -	Total Due

Schedule E - Notes Payable

Due To	Type of Facility	Amount of Line	Secured		Collateral	Interest Rate	Maturity Date	Balance
			Yes	No				
Total								\$ -

Please Answer The Following Questions:

Income Tax Returns filed through (date) Are any returns currently being audited or contested? (Yes/No)
If yes, what years?

Have (either of) you or any firm in which you were a major owner ever declared bankruptcy? (Yes/No)

If yes, please provide details:

Do you have a will prepared? (Yes/No)

If yes, who is the executor?

The information contained in this statement is provided for the purpose of obtaining or maintaining credit with F&M Bank on behalf of the undersigned or persons, firms or corporations on whose behalf the undersigned may either separately or jointly with others, execute a guaranty in F&M Bank's favor. Each undersigned understands that F&M Bank is relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that F&M Bank may consider this statement as continuing to be true and correct until a written notice of a change is given to F&M Bank by the undersigned. F&M Bank is authorized to make all inquiries deemed necessary to verify the accuracy of the statements made herein, and to determine my/our creditworthiness. F&M Bank is authorized to answer questions about its credit experience with me/us.

Signature

Date

Signature

Date

Notice of Right to Receive Copy of Written Appraisal/Valuation: We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.