



## INDIVIDUAL FINANCIAL STATEMENT

To: **Desert Commercial Bank**

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Address: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Check as applicable: **Applicant is applying for this loan:**

- Individually, without a cosigner or guaranty of a relative or other person(s) or entity  
 Jointly, with the co-signatures or guaranty of one or more persons or entities (including any existing guarantors)

### NAMES OF OTHER PERSON(S) AND ENTITY(IES) APPLYING OR GUARANTEEING LOAN

PLEASE INDICATE OR PROVIDE EXPLANATION RELATING TO ANY ASSETS OWNED JOINTLY OR LIABILITIES OWED WITH OTHERS. (ATTACH ADDITIONAL SCHEDULES AND EXPLANATORY NOTES IF NECESSARY.)

#### STATEMENT OF FINANCIAL CONDITION AS OF: \_\_\_\_\_

ASSETS		AMOUNT	LIABILITIES		AMOUNT
Cash	<b>SCHEDULE A</b> In this Bank	\$ -	Notes and Loans Payable (other than Real Estate)	<b>SCHEDULE G</b> Notes Payable to Banks	\$ -
	Other Banks	\$ -		Notes & Loans Payable (Other)	\$ -
Stocks and Bonds	<b>SCHEDULE B</b> Marketable Securities	\$ -	Insurance Loans	<b>SCHEDULE C</b>	\$ -
	Business Interests	\$ -			
Tax	Tax Refund Due		Tax	Taxes Due/Payable	
Insurance	<b>SCHEDULE C</b> Cash Value	\$ -	Accounts & Bills Payable	<b>SCHEDULE H</b> Revolving Lines of Credit & Charge Cards	\$ -
	Accounts & Notes Receivable	\$ -			
Real Estate	<b>SCHEDULE E</b> Residence	\$ -	Real Estate Notes and Contracts Payable	<b>SCHEDULE E</b> Residence	\$ -
	Unimproved Land	\$ -		Unimproved Land	\$ -
	Income Property	\$ -		Income Property	\$ -
Other Assets	<b>SCHEDULE F</b> Other assets and Personal Property	\$ -	Other Liabilities	<b>SCHEDULE I</b>	\$ -
<b>Total Assets</b>		<b>\$ -</b>	<b>Total Liabilities</b>		<b>\$ -</b>
RE-CAP OF INCOME AND EXPENSES			<b>NET WORTH (Difference between total assets and total liabilities)</b>		<b>\$ -</b>

\*See notice below before completing other income

ANNUAL INCOME FOR YEAR		ANNUAL EXPENSES FOR YEAR		CONTINGENT LIABILITIES	
Salary or Wages		Property Tax & Assessment		As Endorser on Notes	
Dividends or Interest		Fed & State Tax		As Guarantor on Notes	
Rentals (Gross Income)		RE Loan Pmts		For Taxes	
Business (net Income)		Payments on Contracts		Other (Describe)	
<b>Other Income (Describe) *</b>		Estimated Living Exp			
Trust Income		Other:			
<b>TOTAL INCOME</b>	<b>-</b>	<b>TOTAL EXPENSES</b>	<b>-</b>	<b>TOTAL</b>	<b>-</b>

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

**SCHEDULE A - CASH LOCATION AND STATUS OF BANK ACCOUNTS**

Checking #	CD #	Savings #	Bank and Branch	Balance	At Desert Commercial	Date CD Matures	Pledge to Loan?	Balance of Loan	Maturity of Loan
Totals:				\$ -				\$ -	

**SCHEDULE B - STOCKS AND BONDS (INCLUDE INTEREST IN ANY CLOSELY HELD BUSINESSES)**

Stock/Business Interest	Institution	Ownership% or shares owned	Registered to :	Source of Value	Date	Price per Share	Total Value
<b>Stock</b>							
<b>Stock</b>							
<b>Stock</b>							
<b>Business Interest</b>							
<b>Business Interest</b>							
<b>Business Interest</b>							
Totals:							\$ -

**SCHEDULE C - LIFE INSURANCE**

Insured	Primary Beneficiary	Face Amount	Actual Cash Value	Loans On Policy	Name Of Company	Location of Office
Totals:		\$ -	\$ -	\$ -		

**SCHEDULE D - ACCOUNTS AND NOTES RECEIVABLE**

Owners	Due From	Address	Collateral	Maturity Date	How Payable	Balance Due
Totals:						\$ -

**SCHEDULE E - REAL ESTATE**

Description	Address	Present Value	Balance Owed	Date Acquired
<b>Land</b>				
<b>Land</b>				
<b>Land</b>				
<b>Residences</b>				
<b>Residences</b>				
<b>Residences</b>				
<b>Residences</b>				
<b>Income Property</b>				
<b>Income Property</b>				
<b>Income Property</b>				
<b>Income Property</b>				
Totals:		\$ -	\$ -	

**SCHEDULE F - OTHER ASSETS AND PERSONAL PROPERTY**

Automobiles Year/Make	Value	Rec Vehicles Year/Make	Value	Personal Property/Other	Value		Totals
						Autos	-
						RV	-
						Pers Prop	-
Subtotal Autos	\$ -	Subtotal RV	\$ -	Subtotal Pers. Prop.	\$ -	Grand Tot	\$ -

**SCHEDULE G - NOTES AND LOANS PAYABLE TO BANKS / OTHERS**

Payable to:	Payable to:	Address	Collateral	Monthly Payment	Balance
Bank					
Bank					
Bank					
Totals:				\$ -	\$ -

Other					
Other					
Other					
Totals:				\$ -	\$ -

**SCHEDULE H - REVOLVING CHARGE CARDS**

Payable to:	Account No.	Person Liable	Monthly Payment	Balance	
Totals:				\$ -	\$ -

**SCHEDULE I - OTHER LIABILITIES**

Payable to	Person Liable	Collateral	Monthly Payment	Balance Due	
Totals:				\$ -	\$ -

**SCHEDULE E - REAL ESTATE**

Original Cost	Lien Holder	Monthly Payment	Annual Taxes	Rental Income	Other Expenses
Totals:		\$ -	\$ -	\$ -	\$ -

If Applicant resides in a community property state, please complete the following concerning marital status

Applicant is:  Married  Separated  Unmarried (includes single, divorced and widowed)

Co Applicant, if any, is  Married  Separated  Unmarried (includes single, divorced and widowed)

Applicant Name \_\_\_\_\_ Address \_\_\_\_\_

Soc. Sec. No. \_\_\_\_\_ Driv. Lic. No. \_\_\_\_\_ Home Phone ( ) \_\_\_\_\_

Is the applicant(s) residing in this country legally? \_\_\_\_\_ If not a citizen, what is residency status? \_\_\_\_\_

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Occupation \_\_\_\_\_ Name of Employer \_\_\_\_\_ Work No. \_\_\_\_\_

Work Address \_\_\_\_\_

Annual Salary \_\_\_\_\_ Alimony / Child Support \$ \_\_\_\_\_ Other \$ \_\_\_\_\_

Explain all other sources of income \_\_\_\_\_

Do you guarantee any other person's debts? If so, explain fully and note the amounts and terms \_\_\_\_\_

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Have you ever filed bankruptcy? \_\_\_\_\_ If yes, explain \_\_\_\_\_

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Have you ever been in a law suit or had a judgment filed against you? \_\_\_\_\_ If yes, explain \_\_\_\_\_

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Have you ever borrowed from another branch of this bank prior to today? \_\_\_\_\_ Branch \_\_\_\_\_ Date \_\_\_\_\_

Number of Dependents \_\_\_\_\_ Ages \_\_\_\_\_

Have you created a Will? \_\_\_\_\_ Name of Personal Representative \_\_\_\_\_

Do you have any other contingent liabilities? \_\_\_\_\_

A P P L I C A N T I N F O R M A T I O N

Applicant Name \_\_\_\_\_ Address \_\_\_\_\_

Soc. Sec. No. \_\_\_\_\_ Driv. Lic. No. \_\_\_\_\_ Home Phone ( ) \_\_\_\_\_

Is the applicant(s) residing in this country legally? \_\_\_\_\_ If not a citizen, what is residency status? \_\_\_\_\_

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Occupation \_\_\_\_\_ Name of Employer \_\_\_\_\_ Work No. \_\_\_\_\_

Work Address \_\_\_\_\_

Annual Salary \_\_\_\_\_ Alimony / Child Support \$ \_\_\_\_\_ Other \$ \_\_\_\_\_

Explain all other sources of income \_\_\_\_\_

Do you guarantee any other person's debts? If so, explain fully and note the amounts and terms \_\_\_\_\_

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Have you ever filed bankruptcy? \_\_\_\_\_ If yes, explain \_\_\_\_\_

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Number of Dependents \_\_\_\_\_ Ages \_\_\_\_\_


Have you created a Will? \_\_\_\_\_ Name of Personal Representative \_\_\_\_\_

Do you have any other contingent liabilities? \_\_\_\_\_

Have you ever been in a law suit or had a judgment filed against you? \_\_\_\_\_ If yes, explain \_\_\_\_\_

C O A P P L I C A N T I N F O R M A T I O N

 I (we) hereby affirm that the foregoing information contained in this financial statement is presented for the purpose of obtaining credit as of the date indicated and is true, complete and correct. I understand DESERT COMMERCIAL BANK is relying on this statement of my financial condition in making loan(s) to me. DESERT COMMERCIAL BANK is authorized at any time to make any investigation of my credit or employment status either directly or through any agency used by DESERT COMMERCIAL BANK for that purpose. DESERT COMMERCIAL BANK may disclose at any time to any other interested parties the results of such investigation(s) and/or DESERT COMMERCIAL BANK's experience with this account. I agree to inform DESERT COMMERCIAL BANK immediately of any matter which will cause any significant change in my financial condition. I understand that DESERT COMMERCIAL BANK will retain this financial statement whether or not credit is granted.



Applicants Signature \_\_\_\_\_ Date \_\_\_\_\_ Co Applicants Signature \_\_\_\_\_ Date \_\_\_\_\_