TO Williamsville State Bank & Trust
(Name of Lender)

TYPE OF CREDIT – CHECK THE APPROPRIATE BOX

☐ Individual – If you check this box, provide Financial Information only about yourself.

☐ Joint, with _____ Relationship _____ If you check this box, provide Financial Information about yourself and the other person.

PERSONAL FINANCIAL STATEMENT OF

NOTE: Any willful misrepresentation could result in a violation of Federal Law (Sec. 18 U.S.C. 1014)

Name _____ Birth Date _____ Statement Date _____

Address _____ City _____ State/Zip _____ Social Sec. No. _____

Home Phone _____ No. of Dependents _____ Bus. or Occupation _____ Bus. Phone _____

NOTE: Complete all of Section II BEFORE Section I

SECTION I

	ASSETS		THOU-SANDS	HUN-DREDS	CENTS		LIABILITIES		THOU-SANDS	HUN-DREDS	CENTS
1	Cash On Hand & in Banks	Sec. II-A				21	Notes Due to Banks	Sec. II-A			
2	Cash Value of Life Insurance	Sec. II-B				22	Notes Due to Relatives & Friends	Sec. II-H			
3	U.S. Gov. Securities	Sec. II-C				23	Notes Due to Others	Sec. II-H			
4	Other Marketable Securities	Sec. II-C				24	Accounts & Bills Payable	Sec. II-H			
5	Notes & Accounts Receivable - Good	Sec. II-D				25	Unpaid Income Taxes Due - ☐ Federal ☐ State				
6	Other Assets Readily Convertible to Cash - Itemize					26	Other Unpaid Taxes & Interest				
7						27	Loans on Life Insurance Policies	Sec. II-B			
8						28	Contract Accounts Payable	Sec. II-H			
9						29	Cash Rent Owed				
10	TOTAL CURRENT ASSETS					30	Other Liabilities Due within 1 Year - Itemize				
11	Real Estate Owned	Sec. II-E				31					
12	Mortgages & Contracts Owned	Sec. II-F				32					
13	Notes & Accounts Receivable - Doubtful	Sec. II-D				33	TOTAL CURRENT LIABILITIES				
14	Notes Due From Relatives & Friends	Sec. II-D				34	Real Estate Mortgages Payable	Sec. II-E			
15	Other Securities - Not Readily Marketable	Sec. II-C				35	Liens & Assessments Payable				
16	Personal Property	Sec. II-G				36	Other Debts - Itemize				
17	Other Assets - Itemize					37					
18						38	Total Liabilities				
19						39	Net Worth (Total Assets minus Total Liabilities)				
20	TOTAL ASSETS					40	TOTAL LIABILITIES & NET WORTH				

ANNUAL INCOME		ESTIMATE OF ANNUAL EXPENSES	
Salary, Bonuses & Commissions	$	Income Taxes	$
Dividends & Interest	$	Other Taxes	$
Rental & Lease Income (Net)	$	Insurance Premiums	$
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. Other Income–Itemize	$	Mortgage Payments	$
		Rent Payable	$
Provide the following information only if Joint Credit is checked above.		Other Expenses	$
Other Persons Salary, Bonuses & Commissions	$		$
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. Other Income of Other Person–Itemize	$		$
			$
TOTAL	$	TOTAL	$

GENERAL INFORMATION	CONTINGENT LIABILITIES	
Are any Assets Pledged? ☐ No ☐ Yes (See Section II)	As Endorser, Co-maker or Guarantor	$
Are you a Defendant in any Suits or Legal Actions? ☐ No ☐ Yes	On Leases or Contracts	$
(Explain):	Legal Claims	$
Have you ever been declared Bankrupt in the last 10 years? ☐ No ☐ Yes	Federal - State Income Taxes	$
(Explain):	Other -	$

SECTION II

A CASH IN BANKS AND NOTES DUE TO BANKS

(List all Real Estate Loans in Section II-E)

NAME OF BANK	Type of Account	Type of Ownership	On Deposit	Notes Due Banks	COLLATERAL (If Any) & Type of Ownership
			$	$	
		Cash on Hand	$		
		TOTALS	$	$	
			(Enter Sec. 1 Line 1)	(Enter Sec. 1 Line 21)	

(Complete Rest of Section II on Reverse Side)

Expers® © Bankers Systems, Inc., St. Cloud, MN