

**TO** Williamsville State Bank & Trust

TYPE OF CREDIT - CHECK THE APPROPRIATE BOX (Name of Lender)

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 - <input type="checkbox"/> Federal <input type="checkbox"/> 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	<b>TOTAL CURRENT ASSETS</b>				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	<b>TOTAL CURRENT LIABILITIES</b>			
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	<b>TOTAL ASSETS</b>				40	<b>TOTAL LIABILITIES &amp; NET WORTH</b>			

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

GENERAL INFORMATION		CONTINGENT LIABILITIES	
Are any Assets Pledged? <input type="checkbox"/> No <input type="checkbox"/> Yes (See Section II)		As Endorser, Co-maker or Guarantor	\$
Are you a Defendant in any Suits or Legal Actions? <input type="checkbox"/> No <input type="checkbox"/> Yes		On Leases or Contracts	\$
(Explain):		Legal Claims	\$
Have you ever been declared Bankrupt in the last 10 years? <input type="checkbox"/> No <input type="checkbox"/> 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			\$		
<b>TOTALS</b>			\$	\$	

