

PERSONAL FINANCIAL STATEMENT



NAME	DATE OF BIRTH
ADDRESS	ZIP CODE

You may apply for credit in your name alone, regardless of marital status. Is this application for a loan in:
 Your name only Your name along with _____, whose personal financial statement is attached.

If you live in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA or WI) please indicate your marital status:
 Married Separated unmarried (Includes single, divorced and widowed)

If you live in a community property state your personal financial statement should include information about your spouse. If he or she is not a co-applicant for this loan, his or her separate property need not be included. Unless you indicate otherwise, Kitsap Credit Union will assume that all property listed is community property and that all debts listed for you or your spouse are community obligations.

PLEASE INDICATE OWNERSHIP OF ASSETS IN COLUMN HEADED ★.

A = Alone JT = Joint Tenancy TC = Tenants in Common CP = Community Property SP = Separate Property

STATEMENT OF FINANCIAL CONDITION of _____ as of _____, 20_____.

	★	ASSETS	AMOUNT		LIABILITIES	AMOUNT	MO. PMTS.
CASH		KCU Checking		NOTES PAYABLE TO BANKS	Notes Payable (Schedule I)....		
		Savings or Certificates			Bank Charge Card		
		Other Banks or Savings & Loan			Other		
		Bank Name		ACCOUNTS AND BILLS PAYABLE	Open or Revolving Accounts & Bills Payable (Schedule J) ...		
	Bank Name		Alimony, Child Support, Etc. .				
	Savings Bonds		Other				
STOCKS AND BONDS		Listed (Schedule A)		INSTALMENT OBLIGATIONS	Purchase Contracts & Instalment Loans (Schedule K).....		
		Unlisted (Schedule B)			Other		
INSURANCE AND PENSIONS		Cash Value Life Ins. (Schedule C)		TAX	Income Tax Owing.....		
		Profit Share Plan – vested			Property Tax Owing.....		
		Other			Other Taxes Owing		
TAX		Income Tax – refund due		INSURANCE LOANS	Owing Against Life Insurance (Schedule D)		
		Other Tax refund.....					
ACCOUNTS CONTRACTS & NOTES RECEIVABLE		Accounts, Contracts & Notes Receivables (Schedule E)		OTHER NOTES PAYABLE	Secured or Unsecured (Schedule F)		
REAL ESTATE		Real Estate (Schedule G)		REAL ESTATE LOANS	Mortgage, Trust Deeds or Contracts Payable (Schedule H)		
PERSONAL PROPERTY		Cars: Yr ____ Make _____		OTHER LIABILITIES (describe)	1. Payable to: Security: Terms: 2. Payable to: Security: Terms: 3. Payable to: Security: Terms:		
		Yr ____ Make _____					
		Boat: Yr ____ Make _____					
		Rec.Veh: Yr ____ Make _____					
		Home Furnishings					
		Equipment					
		Other					
OTHER ASSETS		Investments in Closely Held Business (Schedule B)					
		Patents, Royalties, Etc.					
		Other					
		Other					
		TOTAL ASSETS	\$		TOTAL LIABILITIES	\$	
				NET WORTH	(Difference between Total Assets & Total Liabilities)	\$	
				TOTAL MONTHLY PAYMENTS		\$	

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SCHEDULE G REAL ESTATE

ADDRESS OR LOCATION	DESCRIPTION (residence, vacation home, rental, business, etc.)	OWNER(S) OF RECORD	COST	PRESENT VALUE	MONTHLY INCOME
1.					
2.					
3.					
4.					
5.					
6.					
TOTAL			\$	\$	\$

SCHEDULE H OWING AGAINST REAL ESTATE

HOLDER OF LIEN (Name & Address)	PERSON(S) LIABLE	MORTGAGES or LIENS	
		PAYMENTS MONTHLY OR OTHERWISE	BALANCE OWING
TOTAL		\$	\$

SCHEDULE I NOTES PAYABLE TO BANKS

NAME OF BANK	ADDRESS	COLLATERAL	PERSON(S) LIABLE	MATURITY DATE	HOW PAYABLE	BALANCE DUE
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
TOTAL					\$	\$

SCHEDULE J ACCOUNTS AND BILLS PAYABLE

PAYABLE TO	PERSON(S) LIABLE	HOW PAYABLE	BALANCE DUE
		\$ Per	
		\$ Per	
		\$ Per	
		\$ Per	
		\$ Per	
		\$ Per	
		\$ Per	
TOTAL		\$	\$

SCHEDULE K INSTALMENT OBLIGATIONS

PAYABLE TO	PERSON(S) LIABLE	COLLATERAL	HOW PAYABLE	BALANCE DUE
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
TOTAL			\$	\$

APPLICANT INFORMATION

SOCIAL SECURITY NO.	DRIVER'S LICENSE NO.	VISA CARD NO.	HOME PHONE
OCCUPATION	NAME OF EMPLOYER	NO. OF YRS.	SALARY
AMOUNT OF ALIMONY, CHILD SUPPORT, AND MAINTENANCE PAYMENTS INCOME. NOTE: 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 THIS OBLIGATION.			\$
NAME AND ADDRESS OF PAYOR OF ANY ALIMONY, CHILD SUPPORT, OR MAINTENANCE PAYMENT INCOME DISCLOSED ABOVE AND RELIED UPON AS A SOURCE OF REPAYMENT:			
ALIMONY, CHILD SUPPORT, SEPARATE MAINTENANCE RECEIVED UNDER: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding			
INCOME (Salary, Pension, Social Security, Dividends, Interest, etc.)			\$
Source:			per month
BANK ACCOUNTS AND WHERE KEPT:			

NO. OF DEPENDENTS: _____ Ages _____

HAVE YOU MADE A WILL? _____ Name of Personal Representative _____

HAVE YOU GUARANTEED OR ENDORSED THE NOTES OF ANY OTHER PERSONS? _____

DO YOU HAVE ANY OTHER CONTINGENT LIABILITIES? _____

HAVE ANY ACTIONS OR SUITS BEEN FILED AGAINST YOU, OR ARE THERE ANY UNSATISFIED JUDGMENTS OR DECREES ENTERED AGAINST YOU, OR HAS A PETITION IN BANKRUPTCY EVER BEEN FILED BY OR AGAINST YOU OR HAVE YOU MADE AN ASSIGNMENT FOR CREDITORS? _____

NAME OF REFERENCES	ADDRESS

Supply Spouse information if this is an application for joint credit with your spouse or if you live in a community property state.

SPOUSE INFORMATION

FULL NAME	AGE	ADDRESS
SOCIAL SECURITY NO.	DRIVER'S LICENSE NO.	VISA CARD NO.
OCCUPATION	NAME OF EMPLOYER	NO. OF YRS.
		SALARY
AMOUNT OF ALIMONY, CHILD SUPPORT AND MAINTENANCE PAYMENTS INCOME. NOTE: 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 THIS OBLIGATION.		
		\$
NAME AND ADDRESS OF PAYOR OF ANY ALIMONY, CHILD SUPPORT OR MAINTENANCE PAYMENT INCOME DISCLOSED ABOVE AND RELIED UPON AS A SOURCE OF REPAYMENT		
ALIMONY, CHILD SUPPORT, SEPARATE MAINTENANCE RECEIVED UNDER: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding		
INCOME (Salary, Pension, Social Security, Dividends, Interest, etc.)		\$
Source:		per month
BANK ACCOUNTS AND WHERE KEPT		

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NAME OF REFERENCES	ADDRESS

I (we) have provided information in this application truthfully. I (we) authorize Kitsap Credit Union to verify or check any of the information given, check credit references, verify employment, and obtain one or more credit reports in connection with the credit application or in connection with any periodic review of any loans or credit which may be extended to me (us). If I am married and live in a community property state, this authorization is also made on behalf of my spouse even if he or she is not a co-applicant.

I (we) give all of my (our) creditors permission to give Kitsap Credit Union any information it needs to make a credit granting decision. I (we) give Kitsap Credit Union permission to report to credit reporting agencies and others the results of such investigations and Credit Union's experience with my (our loan account).

APPLICANT'S SIGNATURE	DATE	SPOUSE'S SIGNATURE*	DATE
X	X

*Spouse need not sign unless he or she is a co-applicant.