

FARMERS & MERCHANTS BANK

SINCE 1922

EATONTON, GA. 31024

PERSONAL FINANCIAL STATEMENT as of ____/____/____

PERSONAL INFORMATION					
APPLICANT (NAME)			CO-APPLICANT (NAME)		
Employer			Employer		
Address of Employer			Address of Employer		
Business Phone	No yrs	Title/Position	Business Phone	No yrs	Title/Position
Name of previous employer, if less than 3 yrs			Name of previous employer, if less than 3 yrs		
Home Address			Home Address		
Home Phone	Soc Sec Nbr	Date of Birth	Home Phone	Soc Sec Nbr	Date of Birth
Name, Phone Nbr of your Accountant			Name, Phone Nbr of your Accountant		
Name, Phone Nbr of your Attorney			Name, Phone Nbr of your Attorney		
Name, Phone Nbr of your Investment Advisor			Name, Phone Nbr of your Investment Advisor		
Name, Phone Nbr of your Insurance Advisor			Name, Phone Nbr of your Insurance Advisor		

Cash Income & Expenditures Statement for the Year Ended _____ (omit cents)

ANNUAL INCOME	AMOUNT (\$)	ANNUAL EXPENDITURES	AMOUNT (\$)
Salary (applicant)		Federal Income and other taxes	
Salary (co-applicant)		State Income and other taxes	
Bonuses Commissions (applicant)		Rental Pmts, Co-op or Regime fees	
Bonuses Commissions (co-applicant)		Mortgage Pmts	Residential Investment
Rental Income		Property Taxes	Residential Investment
Interest Income		Interest & Principal Pmts on Loans	
Dividend Income		Insurance	
Capital Gains		Investments (including tax shelters)	
Partnership Income		Alimony / Child Support	
Other Investment Income		Tuition	
Other Income (List)**		Other Living Expense	
		Medical Expense	
		Other Expense (list)	
TOTAL INCOME ►		TOTAL EXPENSE ►	

						<input type="checkbox"/>	<input type="checkbox"/>
Schedule B – Insurance / Life Insurance (use additional sheet if necessary)							
Insurance Company	Face Amount of Policy	Type of Policy	Beneficiary	Cash Surrender Value	Amount Borrowed	Ownership	

Disability Insurance	Monthly Distribution if Disabled	Number of Years Covered
Applicant		
Co-Applicant		

Schedule C – Personal Residence & Real Estate Investments, Mortgage Debt (majority ownership only)									
Personal Residence (address)	Legal Owner	Date Bought	Cost	Market Value	Present Loan Balance	Int. Rate	Loan Maturity Date	Yrly Pymt	Lender
Investment Property	Ownership	Type of R/E	Cost	Market Value	Present Loan Balance	Yrly Pymt	Lender	Gross Income	Total Expense

Schedule D – Partnerships(less than majority ownership for real estate Partnerships)**						
Type of investment	Date of Investment	Cost	Percent Owned	Current Market Value	Due on: Notes, cash calls	Final Contribution Date

****NOTE:** For investments which represent a material portion of your total assets and/or income, please include the relevant financial statements or tax returns and in the case of partnership investments or S-Corps, schedule K-1s

Schedule E – Notes Payable								
Due to	Type	Amount	Secured		Collateral	Interest Rate	Maturity	Balance Owng
			Yes	No				
			<input type="checkbox"/>	<input type="checkbox"/>				
			<input type="checkbox"/>	<input type="checkbox"/>				
			<input type="checkbox"/>	<input type="checkbox"/>				
			<input type="checkbox"/>	<input type="checkbox"/>				

			<input type="checkbox"/>	<input type="checkbox"/>				
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Please Answer The Following Questions:

1. Income tax returns filed through (date): _____ Are any returns currently being audited or contested? yes no
If yes, what year(s)? _____
2. Have (either of) you or any firm in which you were a major owner ever declared bankruptcy? yes no
3. Have you drawn a will? Yes no If yes, when and name of executor(s) _____
4. Number of dependents (excluding self) and relationship to applicant: _____
5. Have you ever had a financial plan prepared for you? Yes No
6. Did you include two years of Federal and State tax returns? Yes No
7. Do (either of) you have a line of credit facility at any other institution(s)? Yes No
If so, please indicate where, how much, and name of banker: _____

8. Do you anticipate any substantial inheritances? Yes No
If yes, Please explain: _____

Representations and Warranties

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue to grant credit or to accept a guarantee thereof. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer any questions about your credit experience with the undersigned. As long as any obligation or guarantee to you is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial and any other financial or other information that the undersigned give you shall be your property.

_____ (applicant) _____ (date)

_____ (co-applicant) _____ (date)