



**CONFIDENTIAL**

**PERSONAL FINANCIAL STATEMENT**

**BACKGROUND**

Name		Position or occupation	
Today's date	Date of Birth	Business Name	
Social security number		Street address	
Street address			
		City	County
City	County	State	Zip code
State	Zip code	Work telephone (    )	Length of employment
Length of time at this address	Home Telephone (    )	How did you hear about ECD?	
Spouse's name and social security number			

**YOU MAY APPLY FOR CREDIT INDIVIDUALLY OR JOINTLY WITH ANOTHER PARTY**

If you are applying for joint credit with another party (other than your spouse), the joint applicant must complete a separate financial statement. Reflect in this statement your personal financial condition as well as the financial condition of your spouse if:

1. You are applying for credit jointly with your spouse, or
2. You are relying on your spouse's income or assets in requesting credit, or
3. You are providing this statement to support previously extended joint credit with your spouse.

**This is**           **Individual financial**           **Joint financial statement with spouse**  
**a(n)**      **statement**

List all amounts in dollars (omit cents). Please attach a separate sheet if you need more space to complete a detailed schedule  
*Arkansas • Louisiana • Mississippi • Tennessee*

<b>ASSETS</b>	<b>AMOUNT</b>	<b>LIABILITIES AND NET WORTH</b>	<b>AMOUNT</b>
Demand Deposits (Schedule 1)		Accounts Payable (itemize):	
Time Deposits (Schedule 1)			
Cash Value of Life Insurance (Schedule 2)			
Notes and Accounts Receivable (itemize):			
		Loans on Life Insurance (Schedule 2)	
Marketable Stocks and Bonds (Schedule 3)		Taxes Due--Income	
Stock in Closely Held Companies (Schedule 4)		Taxes Due--Personal and Property	
Equity in Proprietorships (itemize):		Loans on Vehicles, Machinery & Equip. (Schedule 5)	
		Loans on Real Estate (Schedule 6)	
		Other Loans Payable (Schedule 7)	
Equity in Partnerships & Joint Ventures (itemize):		Other Liabilities (itemize):	
Vehicles, Machinery & Equipment (Schedule 5)			

Real Estate (Schedule 6)			
Personal Property & Other Assets (itemize):			
		TOTAL LIABILITIES	
		NET WORTH (= Total Assets - Total Liabilities)	
TOTAL ASSETS		TOTAL LIABILITIES & NET WORTH (= Total Assets)	

**SCHEDULE 1 - DEPOSIT ACCOUNTS**

Name of Bank, Savings & Loan, Credit Union, etc. and location	Account Number	Demand Deposits	Time Deposits
<b>TOTAL</b>			

**SCHEDULE 2 - LIFE INSURANCE**

Name of Person Insured	Insurance Company	Face Amount of Policy	Is Policy Assigned ?	Loans on Policy	Cash Surrender Value
<b>TOTAL</b>					

**SCHEDULE 3 - MARKETABLE STOCKS AND BONDS**

Num. of shares owned or face value (bonds)	Description	Registered in name of	To whom pledged	Date acquired	Cost	Present market value
<b>TOTAL</b>						

**SCHEDULE 4 - STOCK IN CLOSELY HELD CORPORATIONS**

Name of Corporation	Stock in name of	Annual statement date	Total shares outstanding	Total stockholders equity	Number of shares owned	Estimated value of shares owned
<b>TOTAL</b>						

**SCHEDULE 5 - VEHICLES, MACHINERY & EQUIPMENT**

Description (Year, Make & Model)	Year acquired	Cost	Loan payable to	Loan account number	How payable	Loan Balance	Present market value
					\$ per		
					\$ per		
					\$ per		
					\$ per		
					\$ per		
<b>TOTAL</b>							

**SCHEDULE 6 - REAL ESTATE**

Location & Description (include dimensions & acres)	Title in name of	Year acquired	Cost	Loan payable to	How payable	Loan Balance	Present market value
					\$ per		
					\$ per		
					\$ per		
					\$ per		

					\$	per		
<b>TOTAL</b>								

**SCHEDULE 7 - OTHER LOANS PAYABLE (INCLUDING CREDIT CARD AND OTHER REVOLVING LOANS)**

Name and address of lender	Collateral pledged and names of co-makers or endorsers	Original Date	Original Amount	How payable	Loan Balance
				\$ per	
				\$ per	
				\$ per	
				\$ per	
<b>TOTAL</b>					

SOURCES OF INCOME FOR YEAR ENDED _____, 20		CONTINGENT LIABILITIES	
(Identify each source of income. You must attach a copy of your most recent Federal Income Tax Return to support this schedule)		Are you indirectly liable for obligations of others? If so, list and describe.	
Salaries:	\$	Total amount as endorser, co-maker or guarantor \$ _____	
Bonuses & Commissions			
Dividends		Total amount on leases and contracts \$ _____	
Interest		<b>PERSONAL INFORMATION</b>	
Net Profits from:		Number of Dependents _____ Ages _____	
Rental Property		Are you a defendant in any suits or legal actions? If so, describe.	
Proprietorships		Are you obligated to pay alimony, child support or separate maintenance payments? If so, provide details.	
Partnerships			
Joint Ventures			
Other Income: (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)		Have you ever declared bankruptcy or had any judgments recorded against you?	
<b>TOTAL</b>	\$		

## **REPRESENTATIONS AND WARRANTIES**

I am providing this financial statement for the purpose of obtaining or maintaining credit with the Hope Enterprise Corporation and/or Hope Federal Credit Union (HOPE) on behalf of myself or on behalf of others whose credit I may endorse, cosign, or guarantee. I understand that HOPE is relying on the information provided within this statement (including the designations made as to ownership of property) in deciding to grant or continue credit. I certify that the information provided is true and complete and that HOPE may consider this statement to be true and correct until a written notice of a change is given to HOPE. HOPE is authorized to make all inquiries HOPE deems necessary to verify the accuracy of this statement and to determine my creditworthiness. I also authorize HOPE to answer questions and inquiries from others seeking credit experience information about me. If this is a joint financial statement, these representations and warranties are from each of us.

**I HAVE READ, UNDERSTAND, AND HEREBY MAKE THESE REPRESENTATIONS AND WARRANTIES.**

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Your signature

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Date

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Spouse's signature  
(if joint financial statement)

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Date