

PERSONAL FINANCIAL STATEMENT

CUMBERLAND BANK & TRUST



2034 Wilma Rudolph Blvd

P.O. Box 30008

Clarksville, TN 37040

IMPORTANT: Read these directions before completing this Financial Statement, and check () the appropriate box below.

* If you are applying for Individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A and C. * If you are applying for joint credit with another person, complete all Sections providing information in Section B about the joint applicant. * If you are applying for joint credit, but relying on income from alimony, child support, or separate maintenance on the income or assets of another person as a basis for repayment of the credit requested, complete all Sections providing information in section B about the person whose alimony, support, or maintenance payments or income or assets you are relying. * If this statement relates to your guaranty of the indebtedness of other person(s), firm(s), or corporation(s), complete Sections A and C.

SECTION A	
Name:	_____
Address:	_____
City, State & Zip:	_____
Occupation:	_____
Business Name:	_____
Business Address:	_____
City, State & Zip:	_____
Res. Phone:	_____
Business Phone:	_____

SECTION B	
Name:	_____
Address:	_____
City, State & Zip:	_____
Occupation:	_____
Business Name:	_____
Business Address:	_____
City, State & Zip:	_____
Res. Phone:	_____
Business Phone:	_____

SECTION C - STATEMENT OF FINANCIAL CONDITION AS OF : _____			
ASSETS (Do not include Assets of doubtful value)	In Dollars (Omit Cents)	LIABILITIES	In Dollars (Omit Cents)
Cash on hand and in banks		Notes Payable to banks - secured	
US Gov't & Marketable Securities-see Sched. A		Notes Payable to banks - unsecured	
Non-Marketable Securities - see Sched. B		Due to Brokers	
Securities held by broker in margin Accounts		Amounts payable to others - secured	
Restricted or Control stocks - see Sched. F		Amounts payable to others - unsecured	
Partial interest in Real Estate Equities - (see Sched. C)		Partial Interest in R/E Equities - see Sched. C	
Real Estate Owned - see Sched. D		Accounts & Bills Due	
Loans Recievable		Unpaid Income Tax	
Automobiles & Personal Property		Other unpaid taxes and interest	
Cash Value - Life insurance - see Sched. E		Real Estate mortgages payable - see Sched. D	
Other Assets - Itemize:		Other debts - Itemized:	
		TOTAL LIABILITIES :	
		NET WORTH :	
TOTAL ASSETS:		TOTAL LIABILITIES & NET WORTH:	

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
 Alimony, child support, separate maintenance received under: Oral Understanding Written Agreement Court Order

ANNUAL INCOME	PERSONAL INFORMATION
Sources of Income for Year Ended : _____	PLEASE USE SEPARATE SHEET FOR ADDITIONAL DETAILS
Salary \$ _____	Is any income listed likely to be reduced prior to loan being paid off? <input type="checkbox"/> Yes, Explain <input type="checkbox"/> No
Bonuses & Commissions \$ _____	Do you have a will? _____ if so, name of executor.
Dividends \$ _____	Are you a partner or officer in any other venture? If so, describe.
Real Estate Income \$ _____	Are you obligated to pay alimony, child support or separate maintenance payments? If so describe.
Other Income \$ _____	
Total : \$ _____	Are any assets pledged other than described on schedules? If so, describe.
CONTINGENT LIABILITIES	Income Tax Settled through (date): _____
Do you have any Contingent Liabilities? If so, describe:	Are you a defendant in any suits or legal actions?
As Endorser, co-maker or guarantor? \$ _____	Have you ever been declared bankrupt in the last 10 years? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain:) Year?
On leases or contracts? \$ _____	
Legal Claims \$ _____	Personal Bank Accounts Carried At:
Other special debt \$ _____	
Amount of contested income tax liens \$ _____	

SCHEDULE A - U.S. GOVERNMENT & MARKETABLE SECURITIES				
Number of Shares or Face Value (Bonds)	Description	In Name Of	Are These Pledged?	Market Value
Total:				

(Enter Sec. C Line 2)

SCHEDULE B - NON-MARKETABLE SECURITIES					
Number of Shares or Face Value (Bonds)	Description	In Name Of	Source of Value	Are These Pledged?	Market Value
Total:					

(Enter Sec. C Line 3)

SCHEDULE C - PARTIAL INTEREST IN REAL ESTATE EQUITIES					
Address & Type of Property	Title In Name Of	% Ownership	Market Value	Mortgage Amount	Monthly Payment
Total:					

(Enter Sec. C Line 6) (Enter Sec. C Line 6)

SCHEDULE D - REAL ESTATE OWNED					
Address & Type of Property	Title In Name Of	Date Acquired	Market Value	Mortgage Amount	Monthly Payment
Total:					

(Enter Sec. C Line 7) (Enter Sec. C Line 10)

SCHEDULE E - LIFE INSURANCE CARRIED, INCLUDING N.S.L.I. AND GROUP INSURANCE					
Name of Insurance Company	Owner Of Policy	Beneficiary	Face Amount	Policy Loans	Cash Surrender Value
Total:					

(Enter Sec. C Line 10)

SCHEDULE F - RETIREMENT ACCOUNTS (IRA'S, 401K, ETC..)		
Name of Financial Institution	Amount	Description
Total:		

(Enter Sec. C Line 5)

SCHEDULE G - BANKS OR FINANCE COMPANIES WHERE CREDIT HAS BEEN OBTAINED				
Name and Address Of Lender	Credit In Name Of	Current Balance (Secured)	Current Balance (Unsecured)	Monthly Payment
Total:				

(Enter Sec. C Line 1) (Enter Sec. C Line 2)

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with you on behalf of the undersigned, or persons, firms or corporations in whose behalf the undersigned may either severally or jointly with others, execute a guaranty in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until written notice of a change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our creditworthiness. You are authorized to answer questions about your credit experience with me/us.

Signature: _____ Signature: _____

S.S. Number: _____ S.S. Number: _____

Date of Birth: _____ Date of Birth: _____