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## PERSONAL FINANCIAL STATEMENT

**IMPORTANT: Read these directions before completing this Statement.**

- ☐ If you are applying for individual credit in your own name and are relying on your own income or assets of another person as the basis for repayment of the credit requested, complete only Sections 1 and 3
- ☐ If you are applying for joint credit with another person, complete the Sections providing information in Section 2 about the joint applicant.
- ☐ If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income of assets of another person as a basis for repayment of the credit requested, complete all Sections, providing information in Section 2 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 1 and 3.
- ☐ **If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):**

Borrower

Co-Borrower

**TO: Lakeside Bank, 55 West Wacker Drive, Chicago, IL 60601-1699**

SECTION 1 – INDIVIDUAL INFORMATION (Type or Print)		SECTION 2 – OTHER PARTY INFORMATION (Type or Print)	
Name		Name	
Residence Address		Residence Address	
City, State & Zip , -		City, State & Zip , -	
Position or Occupation		Position or Occupation	
Business Name		Business Name	
Business Address		Business Address	
City, State & Zip , -		City, State & Zip , -	
Res. Phone - - Bus. Phone - -		Res. Phone - - Bus. Phone - -	
SECTION 3 – STATEMENT OF FINANCIAL CONDITION AS OF:		(Date) _____ -2015	
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	\$
U.S. Gov't & Marketable Securities – see Schedule A	\$	Notes payable to banks – unsecured	\$
Non-Marketable Securities – see Schedule B	\$	Due to Brokers	\$
Securities held by Broker in margin accounts	\$	Amounts payable to others – secured	\$
Restricted or control stocks	\$	Amounts payable to others – unsecured	\$
Partial Interest in Real Estate Equities – See Schedule C	\$	Accounts and bills due	\$
Real Estate Owned – see Schedule D	\$	Unpaid taxes and interest	\$
Loans Receivable	\$	Real estate mortgages payable – See Schedule D	\$
Automobiles and other personal property	\$	Other debts – itemize:	\$
Cash value-life-insurance – see Schedule E	\$		\$
Other Assets – itemize:	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$	TOTAL LIABILITIES	\$
	\$	NET WORTH	\$
TOTAL ASSETS	\$	TOTAL LIABILITIES AND NET WORTH	\$

SOURCES OF INCOME FOR YEAR ENDED		PERSONAL INFORMATION	
Salary, bonuses & commissions	\$	Do you have a will? <input type="checkbox"/> If so, name of executor:	
Dividends	\$	NO	
Real estate income	\$	Are you a partner or officer in any other venture? <input type="checkbox"/> If so, describe:	
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)	\$	NO	
	\$	Are you obligated to pay alimony, child support or separate maintenance payments? <input type="checkbox"/> If so, describe:	NO
TOTAL	\$	Are any assets pledged other than as described on schedules? <input type="checkbox"/> Describe:	NO
CONTINGENT LIABILITIES			
Do you have any contingent liabilities? <input type="checkbox"/> If so, describe		Income tax settled through (date) 20____	
NO		Are you a defendant in any suits or legal actions? <input type="checkbox"/>	
		NO	
As endorser, co-maker or guarantor?	\$ 0	Personal bank accounts carried at:	
On leases or contracts?	\$ 0		
Legal claims	\$ 0		
Other special debt	\$ 0	Have you ever been declared bankrupt? <input type="checkbox"/> If so, describe:	
Amount of contested income tax liens	\$ 0	NO	

(COMPLETE SCHEDULES AND SIGN ON REVERSE SIDE)



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**SCHEDULE A – U.S. GOVERNMENTS & MARKETABLE SECURITIES**

Number of Shares or Face Value (Bonds)	Description	In Name of	Are These Pledged?	Market Value

**SCHEDULE B – NON-MARKETABLE SECURITIES**

Number of Shares	Description	In Name of	Are These Pledged?	Source of Value	Value

**SCHEDULE C – PARTIAL INTEREST IN REAL ESTATE EQUITIES**

Address & Type of Property	Title in Name Of	% of Ownership	Date Acquired	Cost	Market Value	Mortgage Maturity	Mortgage Amount
		%					
		%					
		%					
		%					

**SCHEDULE D – REAL ESTATE OWNED**

Address & Type of Property	Title in Name Of	% of Ownership	Date Acquired	Cost	Market Value	Mortgage Maturity	Mortgage Amount
		%					
		%					
		%					
		%					

**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

**SCHEDULE F – BANKS OR FINANCE COMPANIES WHERE CREDIT HAS BEEN OBTAINED**

Name & Address of Lender	Credit in the Name of	Secured or Unsecured?	Original Date	High Credit	Current Balance

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 a 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.

Section 1014 of Title 18 of the United States Code was amended to make it a federal crime for any person to knowingly make any false statement or report, or willfully overvalue any land, property or security for the purpose of influencing in any way the action of any bank the deposits of which are insured by the Federal Deposit Insurance Corporation.

Date Signed: \_\_\_\_\_

Signature (Individual) \_\_\_\_\_

Social Security Number\_ \_ - \_ - \_ Date of Birth\_ \_ \_ \_ \_

Signature (Other Party) \_\_\_\_\_

Social Security Number\_ \_ - \_ - \_ Date of Birth\_ \_ \_ \_ \_

**SCHEDULE D - SCHEDULE OF REAL ESTATE OWNED** (Investments and Partial Interest)

Address of Property	Type of Property	Date Purchased	Title in the Name of	% of Ownership	Cost of Property	Cost of improvements in excess of purchase	Present Mkt Value	Amount of Mortgage	Mortgage Maturity Date	Gross Rental Income	Mortgage Payment	Net Income	Name of Lender
TOTAL							\$ -	\$ -					

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 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 a 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.



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## **APPRAISER INDEPENDENCE REQUIREMENTS BORROWER APPRAISAL DISCLOSURE**

Under the Appraiser Independence Requirements, the appraisal of your property subject to this mortgage loan request must be ordered by your lender. You will be required to pay for the appraisal of your property. The appraisal fee is non-refundable. The collection of this appraisal fee does not guarantee a loan approval and is not a commitment to lend.

You are entitled to receive a copy of your property appraisal report no later than three business days prior to the closing of your mortgage loan transaction. If you do not receive a copy of your appraisal report at least three business days prior to the loan closing date, you will be required to postpone your closing for three business days from the date you received the appraisal.

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

At your discretion, the following two options are available to you at this time. Please select from the following options:

\_\_\_\_\_ I request that my appraisal be made available to me, regardless of when the closing may be scheduled to take place. I understand I am required to have a minimum of three business days after receipt to review my appraisal report. I do not wish to waive the right to those three business days.

\_\_\_\_\_ I request that my appraisal be made available to me, regardless of when the closing may be scheduled to take place. I hereby waive my rights to have a minimum of three business days after receipt to review my appraisal report.

\_\_\_\_\_  
Signature

Date: \_\_\_\_\_

\_\_\_\_\_  
Signature

Date: \_\_\_\_\_



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## SUPPORTING DOCUMENTATION CHECKLIST

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Please attach copies of the following documents:

### INCOME

- ☐ Last two (2) years federal and state tax returns, including all schedules and statements
- ☐ Most recent W2
- ☐ Most recent pay stub

### LIQUID ASSETS

#### Most recent account statements, not older than 90 days

- ☐ Checking
  - ☐ Savings
  - ☐ Brokerage/Trust/Custody
  - ☐ Mutual Funds
  - ☐ IRA/401(k)/Pension
  - ☐ Other: \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

### NOTES, LOANS & LINES OF CREDIT

#### Most recent account statements, not older than 90 days

- ☐ Mortgage on Primary Residence
  - ☐ Home Equity Line of Credit on Primary Residence
  - ☐ Mortgages on Other Real Estate
  - ☐ Notes and Lines from Banks
  - ☐ Automobile Loans & Leases
  - ☐ Consumer Loans and Credit Cards
  - ☐ Other: \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

### OTHER INCOME & OBLIGATIONS

- ☐ If you wish us to consider other income, please submit copies of documentation to support such income.
- ☐ If you are required to make alimony or child support payments, please include a copy of the appropriate section of the divorce decree or separation agreement

### OTHER DOCUMENTS REQUESTED BY YOUR BANKER

- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_



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### Information for Government Monitoring Purposes

The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race". The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it.

However, if you choose not to furnish this information and you made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual information or surname. If you do not wish to furnish the information, please check below.

Applicant

☐

I do not wish to furnish this information

Ethnicity:

☐

Hispanic or Latino

☐

Not Hispanic or Latino

☐

Not applicable

Race:

☐

American Indian or Alaska Native

☐

Asian

☐

Black or African American

☐

White

☐

Not applicable

Sex:

☐

Male

☐

Female

☐

Not Applicable

Co-Applicant

☐

I do not wish to furnish this information

Ethnicity:

☐

Hispanic or Latino

☐

Not Hispanic or Latino

☐

Not applicable

Race:

☐

American Indian or Alaska Native

☐

Asian

☐

Black or African American

☐

White

☐

Not applicable

Sex:

☐

Male

☐

Female

☐

Not Applicable

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Co-Applicant Signature

To be completed by Lakeside Bank Loan Officer: This application was taken by (check one)

☐

Face to face interview

☐

Mail

☐

Telephone

☐

Internet or email

\_\_\_\_\_  
Authorized Signature