



**Personal Financial Statement**

**Applicant name(s):** \_\_\_\_\_

**Home address:** \_\_\_\_\_ **Phone #:** \_\_\_\_\_

**Business or Occupation:** \_\_\_\_\_ **Phone #:** \_\_\_\_\_

Individual credit

Joint credit

**The following is a statement of my/ our financial condition on:** \_\_\_\_\_ **20**\_\_\_\_\_

Please do not leave any questions unanswered. Use "no" or "none" where necessary.

Assets		Liabilities and Net Worth	
Cash (Schedule A)	\$	Notes Payable: Farm Bureau Bank (Schedule A & Debt Schedule)	\$
Publically Traded Securities (Schedule B)		Notes Payable: Other Institutions (Schedule A & Debt Schedule)	
Non Traded Securities (Schedule B)		Notes Payable – Relatives	
Other Equity Interests (Schedule B)		Notes Payable – Others, vendors, debt for crop production loans	
Accounts Receivable		Accounts and bills due	
Notes Receivable		Unpaid Taxes	
Crop Proceeds Receivable		Real Estate Mortgages (Schedule C or D & Debt Schedule)	
Real Estate Owned (Schedule C)		Land Contracts Payable (Schedule C & Debt Schedule)	
Mortgages and Land Contracts Receivable (Schedule D)		Life Insurance Loans (Schedule E & Debt Schedule)	
Cash Value Life Insurance (Schedule E)		Credit Card and Student Loan Debt	
IRAs, 401ks, and Retirement Plans		Other Liabilities (specify)	
Other assets (specify)			
		Total Liabilities	\$
		Net Worth (Total Assets minus Total Liabilities)	\$
Total	\$	Total (Liabilities plus Net Worth)	\$

Cash Sources		Cash Uses	
Salary	\$	Real Estate or Mortgage Payments	\$
Bonus and Commissions		Other Note Payments (Principal and Interest)	
Dividends and Interest		Income Taxes	
Real Estate Net Income		Other Taxes (Real Estate)	
Partnership Distributions		Partnership Obligations	
Farm and Ranch Income		Living Expenses	
Other Income (specify)		Rental Expenses	
		Other Payments (Alimony, Child Support, Tuition)	
		Misc. Obligations	
		Total Cash Uses	
Total	\$	Net Cash Flow (Cash Sources minus Cash Uses)	\$

\*Alimony, child support or separate maintenance payments should not be disclosed unless relied upon as a basis for extension of credit. If disclosed, payments received under  Court Order  Written Agreement or  Verbal Understanding.



Contingent Liabilities		General Information	
Guarantor or Co-maker of any debt	\$	Employer:	
On Lease		Position or Profession:	# of Years:
Legal Claims		Employer's Address:	
Provision for Federal Income Taxes		Partner, officer, or owner in any venture?	
Other special debt, e.g., recourse or repurchase liability		If yes, please explain:	
		Assets Pledged? (Detail in Schedule A)	
		Income taxes settled through (Date)	
Total	\$	Number of Dependents: _____ Ages: _____	

**Schedule A – Banks, Brokers, or Credit Unions**

Name of Institution	Name on Account	Balance	Pledged?
Total \$			

**Schedule B – Stocks (listed & unlisted), Bonds, other Investments, and Notes Receivable**

No. of Shares, Face Value (Bonds) or % of ownership	Description (Agency or name of company, type of investment or equity classification, basis of *valuation)	In Name of	Market Value	Pledged?
			\$	
Total \$				

\*If an unlisted security or partnership interest, provide current financial statement to support basis for valuation.

**Schedule C – Real Estate Owned (related debt, if applicable)**

Description of Property	Title in Name of	Date Acquired	Present Value Plus Improvements	Owed To



**Schedule D – Real Estate Mortgages and Land Contracts Receivable (related debt if applicable) and other Debts**

Title in Name of	Date Acquired	Balance Owed	Monthly Payment	Holder

**Schedule E – Life Insurance Carried**

Name of Company	Face Amount	Cash Surrender Value	Loans	Beneficiary
Total \$				

Are you a defendant in any suits or legal action?      If yes, please explain:  
 \_\_\_\_\_

Have you ever taken bankruptcy?      If yes, please explain:  
 \_\_\_\_\_

Do you have a will?      With whom?  
 \_\_\_\_\_

Do you have a trust?      With whom?  
 \_\_\_\_\_

I/we have carefully read and submitted the foregoing information provided on the pages of this personal financial statement to Farm Bureau Bank (FBB). The information is presented as a true and accurate statement of my/our financial condition on the date indicated. This statement is provided for the purpose of obtaining and maintaining credit with FBB. I/we agree that if any material change(s) occur(s) in my/our financial condition that I/we will immediately notify FBB of said change(s) and unless FBB is so notified it may continue to rely upon this financial statement and the representations made herein as a true and accurate statement of my/our financial condition.

I/we authorize FBB to initiate credit inquiries it deems necessary in connection with this financial statement. I/we authorize and instruct any person or consumer reporting agency to furnish to FBB any information that it may have or obtain in response to such credit inquiries.

I/we also hereby certify that no payment requirements listed herein are delinquent or in default except as follows; if "NONE" so state.  
 \_\_\_\_\_

I/we fully understand that it is a federal offense to knowingly make any false or misleading statements to FBB concerning any of the above facts. (18 U.S.C. Section 1014).

Date signed: \_\_\_\_\_ Signature: \_\_\_\_\_ Social Security No.: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
 Date signed: \_\_\_\_\_ Signature: \_\_\_\_\_ Social Security No.: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

**Please return to:**  
**Farm Bureau Bank, FSB**  
**Fax: (210) 637-4811**  
**P.O. Box 33427**  
**San Antonio, TX 78265-3427**