

# Personal Financial Statement



Check this box to indicate you will be attaching a previously drafted personal financial statement. If so, please fill out your name, date, and check the box at the bottom of the page representing your signature.

Name(s):

Financial Statement as of

If you reside in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), list all debts, accounts, and obligations of your spouse or other person who has community property rights pursuant to state law. Unless you indicate otherwise, obligations of each person having community property rights pursuant to state law are considered community liabilities.

## Assets

Cash on hand and in banks

Amount

## Liabilities

Credit Cards

Monthly Payment

Balance Outstanding

Deposit on RV being purchased (if already made)

Total \$

Marketable stocks & securities/brokerage accounts

Value

Total \$

Real Estate Loans (Lender Name)

Monthly Payment

Balance Outstanding

Total \$

Retirement Accounts (IRAs/401K, etc.)

Total \$

Automobile/RV Loans

Monthly Payment

Balance Outstanding

Total \$

Real Estate - Address (Percent Ownership, Monthly Rental Income, Year Purchased)

Current Value

Total \$

Other Liabilities (Type/Description/Lender)

Monthly Payment

Balance Outstanding

Total \$

Automobiles/RVs

Current Value

Total \$

Business Investments

Current Value

Total \$

Total Liabilities \$

Total \$

Cash Value of Life Insurance

Current Value

Total \$

Other Assets/Description (Trust, Restricted Stocks, Business Value)

Amount

Total \$

Total Assets \$

**Representations and Warranties:** I/We hereby certify that the information contained in the completed or attached financial statement (the "Financial Statement") is provided to induce River Valley Bank ("RVB") 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 RVB is relying upon the information provided in the Financial Statement in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents, warrants and certifies that the information provided in the Financial Statement is true, correct and complete. Each of the undersigned agrees to notify RVB 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 the Financial 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 RVB. In the absence of such notice or a new and full written statement, the Financial Statement should be considered as a continuing statement and substantially correct. If the undersigned fail to notify RVB as required above, or if any of the information in the Financial Statement should prove to be inaccurate or incomplete in any material respect, RVB may declare the indebtedness of the undersigned and/or indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. RVB is authorized to make all inquiries RVB deems necessary to verify the accuracy of the information contained in the Financial Statement and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give RVB any information it may have on the undersigned. Each of the undersigned authorizes RVB to answer questions about RVB's credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to RVB is outstanding, the undersigned shall supply RVB an updated financial statement as requested. The Financial Statement and any other financial or other information that the undersigned give RVB shall be RVB's property. This certification is binding upon each of the undersigned and is for the benefit of RVB, its successors and assigns.

Name and Title of Authorized Signer:

I understand that checking this box constitutes a legal signature confirming that I acknowledge and agree to the above terms.