

**Personal Financial Statement**

Statement as of \_\_\_\_\_, 20\_\_

If you are applying for joint credit with another person, or for an account which will be used by you and another person, complete all sections, providing information in Section II about the joint applicant or user. If you are seeking credit jointly with another person and such person has separate property, assets, income and/or liabilities, such person should submit a separate Personal Financial Statement and attach it to yours.

**SECTION I – BORROWER INFORMATION**

**SECTION II – CO-BORROWER / OTHER PARTY INFO**

Name:			Name:		
Address:			Address:		
City:	State:	Zip:	City:	State:	Zip:
Social Security No:		Date of Birth:	Social Security No:		Date of Birth:
Position or Occupation:			Position or Occupation:		
Business Name:			Business Name:		
Business Address:			Business Address:		
City:			City:		
Res. Phone:	Bus. Phone:		Res. Phone:	Bus. Phone:	

**SECTION III – STATEMENT OF FINANCIAL CONDITION**

ASSET SOLELY OWNED (List here only those assets not jointly owned and in which Section I Individual has sole legal title. If you are in a community property state, list only separate property here)	In Dollars (omit cents)	ALL LIABILITIES & NET WORTH (List all liabilities, joint or otherwise. Include all Liabilities as co-maker.)	In Dollars (omit cents)
1. Cash on Hand and in Banks		27. Notes Payable to Banks – Secured	
2. U.S Gov't & Marketable Securities		28. Notes Payable to Banks – Unsecured	
3. Non-Marketable Securities		29. Due to Brokers	
4. Securities Held by Broker in Margin Accounts		30. Amounts Payable to Others – Secured	
5. Restricted or Control Stocks		31. Amounts Payable to Others – Unsecured	
6. Real Estate		32. Accounts and Bills Due	
7. Loans and Accounts Receivable		33. Unpaid Income Tax	
8. Automobiles		34. Other Unpaid Interest and Taxes	
9. Cash Value – Life Insurance		35. Real Estate Mortgages Payable	
10. Other Personal Property		36. Other Debts	
11. Other Assets			
12. IRA's & Other Vested Retirement Accounts		37. <b>Total Liabilities:</b> Add lines 27-36	
		38. <b>Net Worth:</b> Line 26 minus line 37	
13. <b>Total Assets Solely Owned:</b> Add lines 1-12		39. <b>Total Liabilities &amp; Net Worth:</b> Add lines 37&38	
JOINTLY OWNED ASSETS (List here assets in which legal title and right to pledge is join. If you are in a community property state, list community property here.)	Owned with Section II Individual	Owned with Other Individual(s)	CONTINGENT LIABILITIES Do you have any contingent liabilities? If so, describe. (use additional sheet if necessary.)
14. Cash on Hand and in Banks			Liabilities as endorser or guarantor?
15. U.S Gov't & Marketable Securities			Liabilities on leases or contracts?
16. Non-Marketable Securities			Legal claims?
17. Securities Held by Broker in Margin Accounts			Other special debts?
18. Restricted or Control Stocks			Amount of contested income tax liens?

19. Real Estate				
20. Loans and Accounts Receivable				INCOME
21. Automobiles				<b>Source of Income for Year Ended</b> ,20 Include other party income if you are applying for joint credit
22. Cash Value – Life Insurance				Salary
23. Other Personal Property				Bonuses & Commissions
24. Other Assets				Dividends & Interest
				Real Estate Income
<b>25. Total Jointly Owned Assets:</b> Add Lines 14-24				Other Income*
<b>26. Total of All Assets:</b> Add lines 13-25				<b>TOTAL INCOME</b>

\* Alimony, child support or separate maintenance income need not be revealed if you do not desire the bank to consider such income in determining your creditworthiness.

**SECTION IV – MARITAL STATUS** (Do not complete this section if you are applying for individual unsecured credit)

<p>Section I Individual:    <input type="checkbox"/> Married            <input type="checkbox"/> Separated            <input type="checkbox"/> Unmarried (including single, divorced, and widowed)</p> <p>Section II Individual:   <input type="checkbox"/> Married            <input type="checkbox"/> Separated            <input type="checkbox"/> Unmarried (including single, divorced, and widowed)</p> <p>If you are married, separated or divorced and have ever been domiciled in Louisiana, Texas, or any other community property state during your Marriage, have you and your spouse executed a contract that varies the legal (Community Property) regime? If so please attach a copy of the contract..</p>
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**Please complete and sign the reverse side of this statement.**  
**PERSONAL INFORMATION**

Do you have a will? If so, name of executor.	Are any assets pledged other than described on schedules? If so, describe.
Are you a partner or officer in any other venture? If so, describe.	Are you a defendant in any suits or legal actions?
Are you obligated to pay alimony, child support or separate maintenance payments? If so, describe.	Income tax settled through (date):
Have you ever been declared bankrupt? If so, describe.	Number and age(s) of Dependents (not including spouse):

**Schedule A – Banking Relationships**

Name of Bank	Location	Checking Balances	Savings Balances	Loan Balances	Terms or Maturity	Collateral	High Credit

**Schedule B – U.S. Government & Marketable Securities**

Number of Shares or Face Value (Bonds)	Description	In Name of	Are these pledged?	Market Value

**Schedule C – Non Marketable Securities**

Number of Shares	Description	In Name of	Are these pledged?	Source of Value	Value


**Schedule D – Real Estate Solely Owned**

Address and Type of Property	Title in Name of	Date Acquired	Cost	Market Value	Mortgage Maturity	Mortgage Amount

**Schedule E – Real Estate Jointly Owned**

Address and Type of Property	Title in Name of	Date Acquired	Cost	Market Value	Mortgage Maturity	Mortgage Amount

**Schedule F – Other Property Jointly Owned**

Assets	Value	Name of Joint Owners

**Schedule G – Life Insurance Carried, Including Group Insurance**

Name of Insurance Company	Owner of Policy	Beneficiary	Face Amount	Policy Loans	Cash Surrender Value

The information contained in this statement is provided for the purpose of procuring, establishing and maintaining credit with The Southern Bank Company, or Its successors or assigns, as applicable (collectively, the “Bank”), in favor of the undersigned or in favor of persons, firms or corporations in whose behalf the undersigned, either individually or jointly with others, may execute a guaranty in favor of the Bank. The undersigned understand(s) that the Bank is relying on the information provided herein in deciding to grant or continue credit.

The undersigned represent(s) and warrant(s) that the information provided is correct and complete and agrees that the Bank may consider this statement as continuing to be correct and complete until a written notice of change is given by the undersigned to the Bank. The Bank is authorized to make all inquiries and to obtain such consumer and other reports from consumer and other reporting agencies as it deems necessary in order to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. The undersigned authorize(s) the Bank to answer third party questions about the Bank’s credit experience with the undersigned; provided, that if the credit request is primarily for personal, family or household purposes, the Bank will observe the provisions of the Bank’s Privacy Pledge, the receipt of which, if applicable, is acknowledged by the undersigned.

\_\_\_\_\_  
Signature (Borrower)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature (Co-Borrower/Other)

\_\_\_\_\_  
Date