



# Financial Statement

## Instructions to Complete this Form

Using the steps below, complete as much information as possible. If you have any questions, please contact our Lending team at **843-383-3050** for assistance.

1. Enter the value of your assets and liabilities in the two columns below. As indicated, enter specific information for certain asset / liability types in the Detail section on pages 2 and 3 of this form.
2. Enter the total amount of all assets and liabilities at the bottom of the appropriate column.
3. Subtract your total liabilities from your total assets to calculate your net worth. Enter in the Net Worth field below the columns.
4. Sign and date the financial statement.

## Personal Financial Statement of:

(Applicant whose financials are listed below)

Assets	Amount in Dollars	Liabilities	Amount in Dollars
<b>Checking Account(s):</b>		<b>Credit Card Debt:</b>	
		Specify in Details section	
<b>Savings Account(s):</b>		<b>Notes Payable:</b>	
		Specify in Details section	
<b>Certificate(s) of Deposit:</b>		<b>Taxes Payable:</b>	
<b>Stocks/Bonds/Mutual Funds:</b>		<b>Real Estate Loans:</b>	
Specify in Details section		Specify in Details section	
<b>Notes/Contracts Receivable:</b>		<b>Other liabilities:</b>	
Specify in Details section		Specify in Details section	
<b>Life Insurance:</b>			
Cash Value			
<b>Retirement Funds:</b>			
IRA, 401K			
<b>Real Estate:</b>			
Specify in Details section			
<b>Personal Property:</b>			
Specify in Details section.			
<b>Other:</b>			
Specify in Details section			
<b>TOTAL ASSETS:</b>		<b>TOTAL LIABILITIES:</b>	
	<b>NET WORTH:</b>		
	(Assets – Liabilities)		

The information contained in this statement is provided to obtain or maintain credit with Mutual Savings Bank (“the Bank”) on behalf of the undersigned or persons, firms or corporations on whose behalf the undersigned may either severally or jointly with others, execute a guaranty in favor of the Bank. Each undersigned understands that the Bank is 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 the Bank may consider this statement as continuing to be true and correct until written notice of a change is given to the Bank by the undersigned. The Bank is authorized to make all inquiries it deems necessary to verify the accuracy of the statements made herein, and to determine my/our creditworthiness. Mutual Savings Bank is authorized to answer questions about its credit experience with me/us.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date



**Notes and Contracts Held**

Debtor (Owed By)	Balance Owed	Original Amt	Original Date	Monthly Pmt	Maturity Date	History/Purpose

**Securities (stocks, bonds, mutual funds)**

Name	Privately Held?	No. of Shares	Cost	Market Value	Date Acquired	Additional Notes

**Real Estate**

Description / Location	Market Value	Amount Owed	Original Cost	Purchase Date	Additional Notes

**Personal Property & Other Assets (e.g., autos, jewelry, boats and other recreational vehicles)**

Description	Est. Market Value	Amount Owed	Original Cost	Purchase Date	Additional Notes



**Credit Card Debt**

Creditor	Balance Owed	Monthly Pmt	Rate	Notes / Additional History

**Notes Payable (excluding monthly bills)**

Creditor	Balance Owed	Original Amount	Monthly Pmt	Rate	Lien (secured by)

**Mortgages/Real Estate Loans**

Creditor	Balance Owed	Original Amt	Original Date	Monthly Pmt	Maturity Date	History / Purpose

**Other Liabilities**

Creditor/Description	Balance Owed	Original Amount	Monthly Payment	Maturity Date	Notes / Additional History