



**CITIZENS BANK  
PO Box 4140  
Farmington, NM 87499**

**PERSONAL FINANCIAL STATEMENT / COMMERCIAL LOAN APPLICATION**

Financial Condition as of Date: \_\_\_\_\_

✓ Please check the appropriate statement and sign below:

- INDIVIDUAL CREDIT** My intent is to apply for individual credit relying on my own income and assets.
- INDIVIDUAL CREDIT** My intent is to apply for individual credit relying on my income and assets as well as income and assets from another source.
- JOINT CREDIT** Our intent is to apply for joint credit.

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

Loan Amount Requested \$ \_\_\_\_\_

email address: \_\_\_\_\_

Purpose of Loan: \_\_\_\_\_

**Personal Information**

Applicant (Name) Last	First	Middle Initial
Physical Address:		
City:	State:	Zip:
Mailing Address:		
City:	State:	Zip:
Home Phone:	Cell #	
Social Security No.	DOB:	
Current Employer:	Phone #	
Mailing Address:		
City:	State:	Zip
Position:	How long: ____ yrs	
Drivers Lic # & State:		
Date Issued:	Exp. Date:	

Co-Applicant (Name) Last	First	Middle Initial
Physical Address:		
City:	State:	Zip:
Mailing Address:		
City:	State:	Zip:
Home Phone:	Cell #	
Social Security No.	DOB:	
Current Employer:	Phone #	
Mailing Address:		
City:	State:	Zip
Position:	How long: ____ yrs	
Drivers Lic # & State:		
Date Issued:	Exp. Date:	

ANNUAL INCOME	AMOUNT (\$)
Salary (applicant)	\$
Salary (co-applicant)	
Bonuses & Commissions (applicant)	
Bonuses & Commissions (co-applicant)	
Business Income	
Partnership Income	
Rental Income	
Proceeds from Sales	
Dividend Income	
Other Investment Income	
Interest Income	
Other Income (List)**	
<b>TOTAL INCOME</b>	<b>\$0.00</b>

ANNUAL EXPENDITURES	AMOUNT (\$)
Rental Payments, Co-op, or Condo Maintenance	\$
Mortgage Payments	Residential
	Investment
Property Taxes	Residential
	Investment
Principal & Interest Payments on Loans (P&I)	
Credit Cards	
Insurance (Home, Health, Vehicles)	
401-K Investments (including tax shelters)	
Alimony/Child Support	
Medical Expenses	
Other Living Expense	
Federal Income and Other Taxes	
State income and Other Taxes	
<b>TOTAL EXPENDITURES</b>	<b>\$0.00</b>

Any significant changes expected in the next 12 months? Yes  No  (If yes, attach information)

Sources\* = examples are Cash, W-2, Tax Return, etc. \*\*Income from alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.

Please answer the Following Questions:	YES	NO	Amount if applicable
Do you have a Trust? <i>If yes, please provide a copy.</i>	<input type="checkbox"/>	<input type="checkbox"/>	
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation or partnership?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have ownership of an LLC, or other assets protection device?	<input type="checkbox"/>	<input type="checkbox"/>	
Are there any suits or legal actions pending against you?	<input type="checkbox"/>	<input type="checkbox"/>	
Are you contingently liable on any lease or contract?	<input type="checkbox"/>	<input type="checkbox"/>	
Are any of your tax obligations past due?	<input type="checkbox"/>	<input type="checkbox"/>	
Are you obligated to pay alimony and/or child support?	<input type="checkbox"/>	<input type="checkbox"/>	
Income Tax Returns filed through date:	<input type="checkbox"/>	<input type="checkbox"/>	
Are any returns currently being audited or contested? If so, what year?	<input type="checkbox"/>	<input type="checkbox"/>	
Have (either of) you or any firm in which you were a major owner ever declared bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>	
Did you include two years federal and state tax returns?	<input type="checkbox"/>	<input type="checkbox"/>	
Do (either of) you have a line of credit or unused credit facility at any other institution?	<input type="checkbox"/>	<input type="checkbox"/>	

ASSETS	AMOUNT(\$)
Cash in this Bank (List) (including money market accounts, CDs)	\$0.00
Cash in Other Financial Institutions (List) (including money market accounts, CDs)	
Readily Marketable Securities (Schedule A)	
Non-Readily Marketable Securities (Schedule A)	

Accounts and Notes Receivable	
Cash Surrender Value of Life insurance (Schedule B)	
Residential Real Estate (Schedule C)	
Real Estate Investments (Schedule D)	
Partnerships/PC Interests/S Corporations (Schedule E)	
IRA, Keogh, Profit-Sharing & Other Vested Retirements Accts	
Personal Property (including automobiles)	
Sole Proprietorship Assets:	
Accounts Receivable	
Inventory	
Fixed Assets (List):	
Other Assets (List):	
<b>TOTAL ASSETS</b>	<b>\$0.00</b>

<b>LIABILITIES</b>	<b>AMOUNT (\$)</b>
Notes Payable to this Bank	\$0.00
Secured	
Unsecured	
Margin Accounts (Schedule A)	
Life Insurance Loans (Schedule B)	
Mortgage Debt – Residential (Schedule C)	
Investment Debt (Schedule D)	
Notes Due: Partnership & S - Corp (Schedule E)	
Notes Payable to others (Schedule F)	
Secured	
Unsecured	
Taxes Payable	\$0.00
Other Liabilities (List):	
Credit Cards	
<b>TOTAL LIABILITIES</b>	<b>\$0.00</b>
(ASSETS MINUS LIABILITIES) = <b>NET WORTH</b>	<b>\$0.00</b>
<b>TOTAL LIABILITIES PLUS NET WORTH</b>	<b>\$0.00</b>

<b>Schedule A – All Securities (including Non-Money Market Mutual Funds)</b>							
No. of Shares (Stock) or Face Value (Bonds)	DESCRIPTION	OWNER (S)	WHERE HELD	COST	CURRENT MARKET VALUE	PLEGGED	
						YES	NO
<b>READILY MARKETABLE SECURITIES (INCLUDING U.S. GOVERNMENTS AND MUNICIPALS)*</b>							
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
<b>NON-READILY MARKETABLE SECURITIES (CLOSELY HELD, THINLY TRADED, OR RESTRICTED STOCK)</b>							
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>

*If not enough space, attach a separate schedule or brokerage statement and enter totals only.*

**Schedule B – Insurance**  
**Life Insurance** (use additional sheets if necessary)

Insurance Company	Face Amount Of Policy	Type of Policy	Beneficiary	Cash Surrender Value	Amount Borrowed	Ownership

**Schedule C – Personal Residence**

Personal Residence Property Address	Legal Owner	Purchase		Market Value	Present Loan Balance	Interest Rate %	Monthly Payment	Lender
		Year	Price					
				\$0.00				
			<b>Total:</b>	\$0.00	\$0.00		\$0.00	

**Schedule D – Real Estate Investments, Mortgage Debt**

Investments Property Address	Legal Owner	Purchase		Market Value	Present Loan Balance	Interest Rate %	Monthly Payment	Lender
		Year	Price					
				\$0.00				
				\$0.00				
					\$0.00			
			<b>Total:</b>	\$0.00	\$0.00		\$0.00	

**Schedule E – Partnerships and S Corporations (less than majority ownership for real estate partnerships)\***

Type of Investment	Date of Initial Investment	Cost	% Owned	Current Market Value	Balance Due on Loans	Net Value
<b>Business/Professional (indicate name)</b>						
				\$0.00		
			<b>Total:</b>	\$0.00	\$0.00	\$0.00
<b>Investments (including tax shelters)</b>						<b>Equity of</b>
			<b>Total:</b>	\$0.00	\$0.00	\$0.00

\*Note: For investments, which represent a material portion of your total assets, please include the relevant financial statements or tax returns, or in the case of partnership investments or S-corporations, schedule K-1's.

**Schedule F – Notes Payable**

Due To	Amount of Note	Secured		Collateral	Monthly Payment	Unpaid Balance
		Yes	No			
		<input type="checkbox"/>	<input type="checkbox"/>			
		<input type="checkbox"/>	<input type="checkbox"/>			
		<input type="checkbox"/>	<input type="checkbox"/>			

**Representations and Warranties**

The information contained in this statement and any schedules or attachments thereto are provided to induce you to extend, maintain or to continue the maintenance or extension of credit to the undersigned, or to others upon the guarantee of the undersigned. The undersigned acknowledges and understands that you are relying on the information provided herein in deciding to grant, maintain or continue credit or to accept guarantee thereof. Each of the undersigned represents warrants and certifies that the information provided herein is true, correct and

complete and accurately represents the financial condition of the undersigned on the date thereof. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, employment and of any material adverse change in (i) any of the information contained in this statement, (ii) the financial condition of any of the undersigned, or (iii) the ability of any of the undersigned to perform his/her/its/their obligations to you. In the absence of such notice or a new and full written statement, this statement should be considered as a continuing statement and substantially correct. If the undersigned fails to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. You are authorized to make all inquiries you deem necessary or appropriate to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. The undersigned authorizes any person, entity or consumer reporting agency to give you any information he/she/it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned gives you shall be your property.

By signing below, the undersigned declares that he/she has read and understands the above representations and warranties. The undersigned understands that any knowing or willful false statements, representations, warranties or certifications made by the undersigned regarding the value of property for purposes of inducing your actions may be a violation of applicable law and may result in a fine or imprisonment, or both, of the undersigned.

\_\_\_\_\_  
Applicant's Signature Date

\_\_\_\_\_  
Co-Applicant's Signature (if you are requesting the financial accommodation jointly) Date

\_\_\_\_\_  
Guarantor's Signature (if applicable) Date