



ST.CLOUD
FINANCIAL CREDIT UNION

Personal Financial Statement

YOU MAY APPLY FOR A CREDIT EXTENSION OR FINANCIAL ACCOMODATION INDIVIDUALLY OR JOINTLY WITH A CO-APPLICANT. THIS STATEMENT AND ANY APPLICABLE SUPPORTING SCHEDULES MAY BE COMPLETED JOINTLY BY BOTH MARRIED AND UNMARRIED CO-APPLICANTS IF THEIR ASSETS AND LIABILITIES ARE SUFFICIENTLY JOINED SO THAT THE STATEMENT CAN BE MEANINFGUL AND FAIRLY PRESENTED ON A COMBINED BASIS; OTHERWISE SEPARATE STATEMENTS AND SCHEDULES ARE REQUIRED.

WE INTEND TO APPLY JOINTLY

APPLICANT

NAME: _____

SOCIAL SECURITY # _____

ADDRESS: _____

TELEPHONE NUMBER: _____

DATE OF BIRTH: _____

PRESENT EMPLOYER: _____

POSITION: _____

ADDRESS: _____

CO-APPLICANT

NAME: _____

SOCIAL SECURITY # _____

ADDRESS: _____

TELEPHONE NUMBER: _____

DATE OF BIRTH: _____

PRESENT EMPLOYER: _____

POSITION: _____

ADDRESS: _____

DATE OF COMPLETION _____

* Round all amounts to the nearest \$100

* Attach separate sheet if you need more space

ASSETS		AMOUNT	LIABILITIES		AMOUNT
Cash On Deposit with SCFCU			Notes Payable Banks & Other (Schedule 7)		
Cash in Other Banks (Detail)					
Due from Others (Schedule 1)			Due Dept. Stores, Credit Cards & Others		
Mortgage & Contracts for Deed Owned (Schedule 2)			Income Taxes Payable		
Securities Owned (Schedule 3)			Other Taxes Payable		
Cash Surrender Value of Life Insurance					
Homestead (Schedule 5)			Loans on Life Insurance (Schedule 4)		
Other Real Estate Owned (Schedule 5)					
Automobiles			Mortgage on Homestead (Schedule 6)		
			<i>Mortgage or Liens on Other Real Estate</i>		
Personal Property			Other Liabilities (Detail)		
Estimate of Personal Property					
			TOTAL LIABILITIES		
			Net Worth (total Assets Less Total Liabilities)		
TOTAL			TOTAL		

Annual Income	Applicant	Contingent Liabilities	AMOUNT
Salary		As Endorser	
Commissions		As Guarantor	
Dividends & Interest		Lawsuits	
Interest		For Taxes	
Rentals			
OTHER		Other (Detail)	
Co Applicant Income		<input checked="" type="checkbox"/> Check here if "None"	
TOTAL INCOME		TOTAL CONTINGENT LIABILITIES	

SCHEDULE 1 DUE FROM FRIENDS, RELATIVES, & OTHERS

Name of Debtor	Owed To	Collateral	How Payable	Maturity Date	Unpaid Balance
			/ mo		
			/ mo		
TOTAL					0

SCHEDULE 2 MORTGAGE AND CONTRACTS FOR DEED OWNED

Name of Debtor	Property Type	Lien Position	Creditor (Owed To)	How Payable	Unpaid Balance
				/ mo	
				/ mo	
				mo	
				mo	
				mo	
TOTAL					0

SCHEDULE 3 SECURITIES OWNED

No. Shares or Bond Amount	Description	In Whose Name(s) Registered	Cost	Present Market Value	L - listed U - unlisted
			-		
TOTAL					0

SCHEDULE 4 LIFE INSURANCE

Insured	Insurance Company	Beneficiary	Face Value of Policy	Cash Value	Loans
TOTALS			0	0	0

SCHEDULE 5 REAL ESTATE

Property Address	Name on Title	Monthly Income (If Applicable)	Cost & Year Purchased	Current Market Value	Insurance Amount
(Homestead)					
TOTAL				0	

SCHEDULE 6 MORTGAGES OR LIENS ON REAL ESTATE

To whom payable	Address of Mortgaged Property	Loan Balance	Loan Payment	Interest Rate	Maturity Date
			/ mo.		
			/ mo.		
			/		
			/		
			/		
TOTAL		0			

Schedule of Real Estate Owned (SREO)



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Owner Name	Property Address, City, State	Property Type*	% Owned	Number of Units	Date Acquired	Purchase Price	Name of Lender(s)	Current Principal Balance	Monthly Mortgage Payment (P&I)	Interest Rate	Current Estimated Market Value	Gross Monthly Rent

*Indicate of property is: MF: Multifamily; O: Office; R = Retail; I = Industrial/Warehouse; L = Land; PR = Personal Residence; SFR = Single Family Residence (not your personal residence)

Signature _____

Date _____

Signature _____

Date _____