

Personal Financial Statement Instructions

- 1) Please be sure to complete both worksheets (Personal Financial Statement and Schedules).
- 2) The asset and liability items from the "Personal Financial Statement" worksheet that are in a blue font have values that are linked from the "Schedules" worksheet.
- 3) Once completed, **DATE, PRINT, SIGN** and send to:
Capitol Bank
Attention Loan Processing
710 N. High Point Road
Madison, WI 53717
- 4) **Warning:** Emailing this spreadsheet via the internet is not secure and may be observed by a third party.



INDIVIDUAL FINANCIAL STATEMENT
IMPORTANT: DATE AND SIGN STATEMENT

Name: _____
 Address: _____
 To (Lender): _____

For the purpose of obtaining credit from Lender and any future credit granted by Lender, or to support the extension credit already given, I make the following statement to the Lender of my financial condition on: _____

This statement is Lender's property.

For Wisconsin Residents only: Please check one of the following: I am Married Unmarried Legally Separated

Name of spouse: _____
 Address: _____

NOTICE TO MARRIED APPLICANTS: No provision of any marital property agreement, unilateral statement under §766.59, Wis. Stats., or court decree under §766.70, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreements statement of decree or has actual knowledge of the adverse provision.

INSTRUCTIONS FOR INFORMATION TO BE SUPPLIED BELOW:

- Individual Credit.** If a married applicant is applying for individual credit, complete this statement including all marital property and all individual property of the applicant, but do not include individual property of the non-applicant spouse. Include all liabilities of both spouses. Only the applicant must sign on page 2.
- Joint Credit with spouse as joint applicant.** If married applicants are applying for joint credit, include all assets and all liabilities of both spouses. Both spouses must sign this statement.
- Joint Credit with _____ as joint applicant who is not your spouse.** If a married applicant is applying for joint credit with someone other than his or her spouse, each applicant must complete a separate statement as if applying for individual credit, including all marital property and all individual property of the applicant. Do not include any individual property of the non-applicant spouse. Include all liabilities of the applicant and the applicant's spouse. Only the applicant must sign on page 2.

FOR PURPOSE OF THIS STATEMENT: Marital property means assets acquired with my or my spouse's income on or after 1/1/86; and individual property means property owned (whether in joint or sole name) by me prior to marriage, prior to establishing residence in Wisconsin, or prior to 1/1/86; however acquired, and property acquired by me by gift or inheritance at any time.

ASSETS		LIABILITIES OF APPLICANT AND SPOUSE	
Cash on Hand and in Financial Institutions (Schedule A)	\$ -	Notes Payable - Lenders / (Schedule E)	\$ -
Gov't, Listed, and Unlisted Securities (Schedule B)	\$ -	Life Insurance Loans (Schedule C)	\$ -
Notes and Loans Receivable (Schedule F)	\$ -	Due to Brokers	\$ -
Homestead and Real Estate Owned (Schedule D)	\$ -	Accounts Payable	\$ -
Automobiles - List Individually Below	\$ -	Unpaid Income Taxes	\$ -
	\$ -	Real Estate Mortgages Payable (Schedule D)	\$ -
	\$ -	Real Estate Taxes	\$ -
Cash Value Life Insurance (Schedule C)	\$ -	Credit Card Debt	\$ -
Securities held by Brokers in Margin Accts.	\$ -	Other Debts - Itemize Below	\$ -
Equity in Partnership(s) - List Individually Below	\$ -		\$ -
	\$ -		\$ -
	\$ -		\$ -
Equity in Proprietorship	\$ -		\$ -
Vested Pension Benefits or Profit Sharing	\$ -		\$ -
Other Assets - List Individually Below			\$ -
			\$ -
			\$ -
			\$ -
		Total Liabilities	\$ -
		Assets less Liabilities = Net Worth	\$ -
TOTAL ASSETS	\$ -	TOTAL LIABILITIES and NET WORTH	\$ -

SOURCES OF INCOME FOR YEAR ENDED		CONTINGENT LIABILITIES OF APPLICANT AND SPOUSE	
Salaries & Bonuses*	\$ -	As Endorser, co-Maker, or Guarantor	\$ -
	\$ -	On Lease or Contracts	\$ -
Commissions	\$ -	Legal Claims	\$ -
Dividends & Interest	\$ -	Other (describe)	\$ -
Real Estate	\$ -		\$ -
Other**	\$ -		\$ -
Total	\$ -	Total	\$ -

*For Married Wisconsin Residents, name each spouse and include the income of each spouse.

**Income from Alimony, Child Support or Separate Maintenance income need not be revealed if you do not wish the Lender to consider this income in determining your creditworthiness.

PERSONAL INFORMATION

Home Telephone _____ Social Security No(s) _____

Employer(s) of Applicant(s) _____

Are any assets pledged or restricted other than indicated on following schedules? Yes No If so, describe: _____

Are you a defendant in any legal actions or suits? Yes No If so, describe: _____

Are you a partner or officer in any other venture? Yes No If so, describe: _____

Do you have a will? Yes No Do you have a Trust? Yes No If so, name of Personal Representative: _____

Have you ever been declared Bankrupt? Yes No If so, describe: _____

COMPLETE SCHEDULES AND SIGN ON REVERSE

Schedule A - Cash, Checking Accounts, Savings Accounts & Certificates of Deposit				
Type	Name of Financial Institution	Amount	In Name Of:	Pledged Yes/No
		Total	\$	-

Schedule B - U.S. Government, Listed, & Unlisted Securities (List on separate sheet if necessary)				
No of Shares or Face Value (of Bonds)	Description	Owner	Market Value	Pledged Yes/No
			Total	\$ -

Schedule C - Life Insurance Carried, Include Group					
Face Amount	Name of Company	Owner	Beneficiary	Cash Surrender Value	Cash Surrender Loans
				Total	\$ -

Schedule D - Real Estate Owned							
Address & Type of Property	Date Acquired	Owner	Cost	Mkt. Value	Mortgage Amount	Mortgage Maturity	Mo. Pymt.
				Personal Land Total	\$ -	\$ -	

Schedule E - Name of Banks or Other Lenders Where Credit has Been Obtained							
Name & Address of Lender	Borrower	Date Made	Due	High Credit	Current Balance	Sec. or Unsec.	
					Other Total	\$ -	

Schedule F - Notes and loan Receivable			
Name of Maker	Unpaid Amount	Date Made	Security Pledged
Total		\$	-

I certify that this financial statement is true and complete. I authorize Lender or its agents to verify the information obtained in this statement and to obtain additional information concerning my financial condition, including, without limitation, consumer credit reports, although Lender may rely on this financial statement without any further verification. I authorize Lender to furnish such information and any other credit experiences with me to others and to answer any questions about my credit experience and other financial relationships with Lender. I agree to notify Lender, in writing, of any change that materially affects the accuracy of this statement. **Lender may share information bearing on my credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics or mode of living with its affiliates unless I direct Lender at the address above that such information if unrelated to my transactions or experiences with Lender may not be shared by Lender with its affiliates.**

It may be a federal crime punishable by a fine of not more than \$5,000 or imprisonment for not more than two years or both to knowingly make false statements concerning any of the above information, under provisions of Title 18, United States Code, Section 1014.

Date Signed _____

X _____
Applicant Signature

X _____
Applicant Signature

For married Wisconsin resident. I understand Lender may be required by law to give notice of any credit transaction to my spouse. The credit applied for, if granted, will be incurred in the interest of my marriage or family.

X _____
Applicant Signature