missouribank
be the difference®

Personal Financial Statement

Amount Requested	Repayment Terms Requested	Purpose of Loan
$		

IMPORTANT: Read directions below, before completing this Application, and check appropriate box.

☐	**INDIVIDUAL BORROWER.** Check if you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete Applicant/Borrower sections (A, C, & D), giving information only about the applicant. If the requested credit is secured, also complete Sections E & F.
☐	**JOINT APPLICANT/BORROWERS.** Check if the Borrowers intend to apply for Joint credit and be jointly obligated to the loan, and complete Co-Applicant/Co-Borrower sections (all sections except F, providing information in Section B about the joint applicant). If the requested credit is to be secured, then complete Sections F and **initial here:** _____ **Applicant** _____ **Co-Applicant**
☐	**INDIVIDUAL BORROWER.** Check if you are relying on income from alimony, child support, or separate maintenance or the income or assets of another person as the basis for repayment, Or if you are married and reside in, or the property is located in a community property state. Complete Applicant/Borrower section and Co-Borrower/Co-Applicant sections (all Sections except F) to the extent possible, providing information in Section B about the person on whose alimony, child support or separate maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section F.
☐	If you are personally **guaranteeing** the debt of another individual or entity, complete sections A, C and D, providing information only about the guarantor.

SECTION A – INFORMATION REGARDING APPLICANT	
Name: Last, First, M.I.	*Birthdate*
Address: Street, City, State & Zip (☐Own ☐Rent How Long ____)	*SSN*
Previous Address: Street, City, State (☐Own ☐Rent How Long ____)	*Home Phone*
Employer: (Name & Address) (Length of Employment ____)	*Work Phone*
Previous Employer: (Name, Address & Phone Number) (Length of Employment ____)	
Partnership or Officer in any other venture	*Number & Ages of Dependents*

ANNUAL SOURCES OF INCOME*	
Salary (gross)	$
Bonus & Commissions	$
Dividends	$
Real Estate	$
*Other – Describe**	$
	$
	$
	$
	$
	$
TOTAL	$

SECTION B – INFORMATION REGARDING CO-APPLICANT	
Name: Last, First, M.I.	*Birthdate*
Address: Street, City, State & Zip (☐Own ☐Rent How Long ____)	*SSN*
Previous Address: Street, City, State (☐Own ☐Rent How Long ____)	*Home Phone*
Employer: (Name & Address) (Length of Employment ____)	*Work Phone*
Previous Employer: (Name, Address & Phone Number) (Length of Employment ____)	
Partnership or Officer in any other venture	*Number & Ages of Dependents*

ANNUAL SOURCES OF INCOME*	
Salary (gross)	$
Bonus & Commissions	$
Dividends	$
Real Estate	$
*Other – Describe**	$
	$
	$
	$
	$
	$
TOTAL	$

*Alimony, child support, or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for paying this obligation.

Alimony, child support, separate maintenance received under: ☐Court Order ☐Written Agreement ☐Oral Understanding

SECTION C – ASSETS & LIABILITIES INFORMATION (SEE CORRESPONDING SCHEDULE FOR ADDITIONAL INFORMATION)

If Section B has been completed, this section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.

ASSETS	Individual	Joint	LIABILITIES	Individual	Joint
Cash on Hand & in Banks			Notes Payable to Banks (Non Real Estate)		
U.S. Govt Securities – Schedule A			Secured		
Listed Securities – Schedule A			Unsecured		
Unlisted Securities – Schedule B			Notes Payable to Related Parties		
Accounts & Notes Receivable Due from Related Parties			Notes Payable to Others		
Accounts & Notes Receivable Due from Other – Good			Credit Card Debt		
Real Estate Owned – Schedule C			Mortgages Payable on Real Estate – Schedule C		
Automobiles			Cash Value Life Insurance Loans – Schedule D		
Personal Property			Other Debt – Itemize		
Cash Value Life Insurance - Schedule D					
Profit Sharing & Retirement Fully Vested - Schedule A					
Other Assets - Itemize					
			TOTAL LIABILITIES		
			NET WORTH (ASSETS MINUS LIABILITIES)		
TOTAL ASSETS			**TOTAL LIABILITIES & NET WORTH**		

SECTION D – CONTINGENT LIABILITIES & GENERAL INFORMATION

If Section B has been completed, this section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.

Contingent Liabilities			General Information
Do you have any contingent Liabilities	☐ Yes ☐ No		Are you a Defendant in any suits or legal actions? ☐ Yes ☐ No
	Related Party or Company	Amount	Bank(s) where accounts are held?
As Endorser, Co maker or Guarantor		$	Do you have a will? ☐ Yes ☐ No
On Leases, Contracts or Letter of Credit		$	If yes - name of Executor:
Legal Claims		$	Do you have Trust? ☐ Yes ☐ No
Other Obligations		$	If yes – name of Trustee:
			Have you ever declared bankruptcy in the last 7 years? ☐ Yes ☐ No
Have you previously received credit from Missouri Bank			
☐ Yes ☐ No If yes, when:			If yes, explain:

List of Banks and/or Finance Companies where Credit has been Obtained

Name of Bank or Company	High Credit	Type of Loan

SECTION E – MARTIAL STATUS: (Complete only if this is an application for secured credit)

Applicant:	☐Married ☐ Separated ☐ Unmarried (including single, divorced and widowed)
Co Applicant:	☐Married ☐ Separated ☐ Unmarried (including single, divorced and widowed)

SECTION F – SECURED CREDIT: (Complete only if credit is to be secured)

Briefly describe the property to be given as security:

List names and addresses of all owners of the property:

If the Security is real estate, give the full name of person(s) in which title is held:

SCHEDULE A - U.S. GOVERNMENT SECURITIES, LISTED STOCKS, MUTUAL FUNDS AND BONDS			
Amount or # of Shares	Description, Including Maturities	Held in the Name of	Market Value

SCHEDULE B - UNLISTED SECURITIES			
Amount or # of Shares	Description, Including Maturities	Held in the Name of	Market Value

SCHEDULE C - REAL ESTATE OWNED							
Description of Property	Date Purchased	Title in Name of	Market Value	Cost	Mortgage Amount	Interest Rate	Mortgagor

SCHEDULE D - LIFE INSURANCE CARRIED					
Insured	Beneficiary	Name of Company	Amount	Cash Value	Loans

For the purpose of advising Missouri Bank of the financial condition of the undersigned in connection with procuring or maintaining credit from time to time in any form whatsoever with said bank, for pledging assets of the undersigned as security for credit which may be given to the undersigned or others and with respect to any claims and demands of said bank against the undersigned, the undersigned submits the following as being a true and accurate statement of the financial condition of the undersigned on the following date. The undersigned agrees that if any change occurs which materially reduces the means or ability of the undersigned to pay all claims or demands against the undersigned, the undersigned will immediately and without delay notify said bank, and unless said bank is so notified it may continue to rely upon the statements herein as being a true and accurate statement of the financial condition of the undersigned. **If this Personal Statement is given jointly, all persons giving this Statement should sign**. All persons signing this Statement hereby authorize each and every other person who signs this Statement to sign amended or supplemental Personal Statements from time to time hereafter on behalf of any and all persons signing this Statement until such authority is withdrawn by written notice delivered to said bank. The above named bank is hereby authorized, from time to time at its discretion to check the credit and employment history of each person signing and to answer questions about said bank's credit experience with each such person.

IMPORTANT INFORMATION: Were your gross revenues $1,000,000 or less in your previous fiscal year? Yes_____ No_____
If you answered yes and your application for business credit is denied, you have the right to a written statement of the specific reason for the denial. To obtain the statement, please contact Missouri Bank, 1044 Main Street, Kansas City, MO 64105 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex marital status, age (provided the applicant has the capacity to enter a binding contract); because all or part of the applicant's income derives from any public assistance program: or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: FDIC Consumer Response Center, 2345 Grand Boulevard, Suite 100, Kansas City, MO 64108.

THE UNDERSIGNED CERTIFIES THAT ALL PAGES HEREOF AND THE INFORMATION INSERTED THERIN HAS BEEN CAREFULLY READ AND IS TRUE AND CORRECT.

_____ _____
Date Signed **Applicant Signature**

_____ _____
Date Signed **Co-Applicant Signature**