

This is an application for joint credit. Applicant and Co-Applicant each agree that we intend to apply for joint credit.

Applicant Initials: _____ Co-Applicant Initials: _____

INDIVIDUAL INFORMATION

Name _____
 Address _____

 Home Phone # () _____
 Business Name _____
 Business Address _____

 Position _____
 Business Phone # () _____
 Email Address _____
 Social Security # _____
 Date of Birth _____

JOINT OR OTHER PARTY INFORMATION

Name _____
 Address _____

 Home Phone # () _____
 Business Name _____
 Business Address _____

 Position _____
 Business Phone # () _____
 Email Address _____
 Social Security # _____
 Date of Birth _____

FINANCIAL STATEMENT AS OF _____

The making of a false financial statement, including the willful overvaluing of any land, property or security, is both a federal and state criminal offense.

Joint: Please check below if jointly owned (or partially owned) and list on schedules on reverse side.

ASSETS	Dollars Only	Joint (✓)
Cash on hand and in Banks (see Schedule A)		
U.S. Gov. & Marketable Securities (see Schedule B)		
Unlisted Securities (see Schedule C)		
Accounts and Notes Receivable		
Real Estate owned (see Schedule D)		
Partial Int. in Real Estate (see Schedule D)		
Automobiles		
Personal Property, Jewelry, etc.		
Retirement Accounts & Benefits (see Schedule F)		
Net Worth in Closely Held Businesses (see Schedule G)		
Other Investments & Partnerships (see Schedule G)		
Cash Value - Life Insurance (see Schedule H)		
Other Assets - Itemize (see Schedule J)		
TOTAL ASSETS		

LIABILITIES	Dollars Only	Joint (✓)
Loans payable to Banks - Secured (see Schedule E)		
Loans payable to Banks - Unsecured		
Margin account		
Loans payable to others		
Accounts and bills due		
Unpaid income tax		
Other unpaid taxes and interest		
Real Estate Mortgages Payable (see Schedule D)		
Credit Cards (see Schedule I)		
Other Debts - Itemize		
TOTAL LIABILITIES		
NET WORTH		
TOTAL LIABILITIES & NET WORTH		

SOURCES OF INCOME / ANNUALLY	Individual	Other Party
Salary, bonuses & commissions	\$	\$
Dividends & interest income	\$	\$
Real Estate income	\$	\$
Other Income (specify below)	\$	\$
TOTAL	\$	\$

GENERAL INFORMATION
Are you a defendant in any suits or legal actions?
Primary Personal Bank Accounts carried at:
Have you ever taken bankruptcy? If yes, explain in detail in attached Notes section on last page.
Number of dependents: _____ Ages: _____

The information contained in this financial statement is provided for the purpose of obtaining, and/or maintaining credit with L&N Federal Credit Union ("Credit Union") 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 to the Credit Union. Each undersigned understands and agrees that the Credit Union is relying on the information provided, including asset ownership designations, in deciding whether or not to approve or continue credit. Each of the undersigned represents and warrants that the information provided to the Credit Union is correct and complete and that the Credit Union may rely on this financial statement as continuing to be correct until the undersigned provides the Credit Union with written notice of change. The Credit Union is expressly authorized by the undersigned to provide information to third parties regarding credit status with the Credit Union. Each of the undersigned agrees to provide the Credit Union with periodic updated financial information, i.e., financial statements, tax returns, etc., upon Credit Union request.

BY SIGNING THIS PERSONAL FINANCIAL STATEMENT, EACH PERSON WHOSE ASSETS, LIABILITIES, AND/OR INCOME IS INCLUDED IN THIS PERSONAL FINANCIAL STATEMENT ACKNOWLEDGES THAT HE/SHE INTENDS TO BE CONSIDERED AN APPLICANT FOR CREDIT FROM L&N FEDERAL CREDIT UNION, EITHER AS A BORROWER OR GUARANTOR.

SIGNATURE (Applicant) _____ **Date Signed** _____

SIGNATURE (Co-Applicant) _____ **Date Signed** _____

Please use "Notes to Financial Statement" on back page as necessary to explain any scheduled items.

CASH ACCOUNTS (Checking, Savings, Certificates of Deposit, Money Market, etc.) (Schedule A)

(PLEASE ATTACH CURRENT BANK STATEMENTS FOR ACCOUNTS IN EXCESS OF \$25,000)

BANK NAME	TYPE	OWNER	JOINT (✓)	# OF SHARES	PLEGGED? (TO WHOM)	AMOUNT
						\$
						\$
						\$
						\$
						\$
						\$

LISTED SECURITIES (Schedule B)

(PLEASE ATTACH CURRENT COPY OF SECURITIES STATEMENTS FOR ACCOUNTS IN EXCESS OF \$25,000)

DESCRIPTION	TYPE	OWNER	JOINT (✓)	# OF SHARES	PLEGGED? (TO WHOM)	AMOUNT

UNLISTED (Non-Publicly Traded Securities) (Schedule C)

DESCRIPTION	TYPE	OWNER	JOINT (✓)	# OF SHARES	PLEGGED? (TO WHOM)	AMOUNT
						\$
						\$
						\$
						\$
						\$
						\$

REAL ESTATE (Schedule D)

ADDRESS & TYPE OF PROPERTY	JOINT (✓)	TITLE IN NAME OF	% OWNED	DATE PURCHASED

REAL ESTATE (Schedule D - continued)

ORIGINAL COST	MARKET VALUE	MORTGAGE HOLDER	MORTGAGE BALANCE	RATE	MONTHLY PAYMENT	MONTHLY GROSS RENT
\$	\$		\$	%	\$	\$
\$	\$		\$	%	\$	\$
\$	\$		\$	%	\$	\$
\$	\$		\$	%	\$	\$
\$	\$		\$	%	\$	\$
\$	\$		\$	%	\$	\$

LOANS PAYABLE TO BANKS (NOT INCLUDED IN SCHEDULE D OR I) SECURED (Schedule E)

NAME OF BANK / LENDER	ORIGINAL AMOUNT	CURRENT BALANCE	PAYMENT	COLLATERAL
	\$	\$	\$	
	\$	\$	\$	
	\$	\$	\$	
	\$	\$	\$	

Please use "Notes to Financial Statement" on back page as necessary to explain any scheduled items.

RETIREMENT ACCOUNTS & BENEFITS (IRA, KEOGH, 401k, etc.)
(Schedule F)

(PLEASE ATTACH CURRENT BANK STATEMENTS FOR ACCOUNTS IN EXCESS OF \$25,000)

DESCRIPTION	HELD BY	OWNER	AMOUNT
			\$
			\$
			\$

OTHER INVESTMENTS / PARTNERSHIPS (Schedule G)

PARTNERSHIPS / INVESTMENT NAME	% OF PARTNERSHIP	INITIAL INVESTMENT (Cost)	CURRENT VALUE	CONTINGENT LIABILITY
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
		\$	\$	\$

LIFE INSURANCE (Schedule H)

PROVIDER	POLICY IN THE NAME OF	BENEFICIARY	TYPE (Term, Whole, etc.)	PLEGDED? (to Whom?)	POLICY AMOUNT	CASH VALUE
					\$	\$
					\$	\$
					\$	\$
					\$	\$

CREDIT CARD DEBT (Schedule I)

NAME OF CREDITOR	CURRENT BALANCE	CREDIT LIMIT
	\$	\$
	\$	\$
	\$	\$
	\$	\$

OTHER ASSETS (Schedule J)

DESCRIPTION	VALUE
	\$
	\$
	\$
	\$

CONTINGENT LIABILITIES*

DESCRIPTION	DOLLARS ONLY
As endorser, co-maker or guarantor	\$
On leases or contracts	\$
Legal Claims	\$
State of Federal Income Taxes	\$
Other special debt	\$
TOTAL	\$

*Details in Notes Section Attached

PERSONAL INFORMATION
Do you have a will? If so, name of executor:
Are you a partner or officer in any venture? If so, describe:
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
Are you obligated to pay alimony, child support or separate maintenance payments? If so, describe:
Income tax settled through (date):

