

PERSONAL FINANCIAL STATEMENT

Applicant's Name and Address



FAIRWINDS Credit Union
3087 N. Alafaya Trail
Orlando, FL 32826

Creditor's Name and Address

Each Applicant Must Complete An Individual Personal Financial Statement

Business or Occupation

Employer's Name and Address

Length of Employment

Home Phone

Bus. Phone

Date of Birth

S.S. / Taxpayer I.D.#

Cash On Hand and In Banks (on Deposit)	Sched. A		Notes Due to Banks	Sched. A
Cash Value of Life Insurance	Sched. B		Notes Due to Relatives and Friends	Sched. H
U.S. Gov. Securities	Sched. C		Notes Due to Others	Sched. H
Other Marketable Securities	Sched. C		Accounts and Bills Payable	Sched. H
			Loans on Life Insurance Policies	Sched. H
			Contract Accounts Payable	Sched. H
TOTAL LIQUID ASSETS			Cash Rent Payable	
Real Estate Owned	Sched. E		Other Liabilities Due within 1 Year - Itemize	
Mortgages and Contracts Owned	Sched. F			
Notes and Accounts Receivable - current	Sched. D			
Notes and Accounts Receivable - over 90 days	Sched. D		TOTAL SHORT TERM LIABILITIES	
Notes Due From Relatives and Friends	Sched. D		Real Estate Mortgages Payable	Sched. E
Other Securities - Not Readily Marketable	Sched. C		Liens and Assessments Payable	
Personal Property	Sched. G		Other Debts - Itemize	
IRA and Tax Deferred Accounts			TOTAL LONG TERM LIABILITIES	
Other Assets - Itemize			Total Liabilities	
TOTAL PRODUCTIVE ASSETS			Net Worth (Total Assets Minus Total Liabilities)	
TOTAL ASSETS			TOTAL LIABILITIES AND NET WORTH	

ANNUAL INCOME		ESTIMATE OF ANNUAL EXPENSES	
Salary Bonuses and Commissions	\$	Income Taxes	\$
Dividends and Interest	\$	Other Taxes	\$
Rental and Lease Income (Net)	\$	Insurance Premiums	\$
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.		Mortgage Payments	\$
Other Income - Itemize	\$	Rent Payable	\$
Provide the following information only if Joint Credit is checked above.		Other Expenses	\$
Other Persons Salary, Bonuses and Commissions	\$		
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.			
Other Income - Itemize	\$		
TOTAL		TOTAL	

GENERAL INFORMATION		CONTINGENT LIABILITIES	
Are any Assets Pledged Other Than Described on SCHEDULES	<input type="checkbox"/> Yes <input type="checkbox"/> No	As Endorser, Co-maker or Guarantor	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are You a Defendant in Any Suits or Legal Actions?	<input type="checkbox"/> Yes <input type="checkbox"/> No	On Leases or Contracts	<input type="checkbox"/> Yes <input type="checkbox"/> No
Income Tax Return Filed Through What Date?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Legal Claims	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been declared Bankrupt in the last 10 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Federal - State Income Taxes	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a Partner or Officer in any other Venture?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Other	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been convicted of anything other than a traffic violation?	<input type="checkbox"/> Yes <input type="checkbox"/> No		

SCHEDULES

A CASH IN BANKS			(List all Real Estate Loans in Schedule E)	<input type="checkbox"/> Additional Information Requested
NAME OF BANK	Type of Account	Type of Ownership		On Deposit
				\$

Cash On Hand

See Attached Itemization

TOTALS

SCHEDULES

A NOTES DUE TO BANKS (List all Real Estate Loans in Schedule E) <input type="checkbox"/> Additional Information Requested			
NAME OF BANK	Type of Account	Notes Due Banks	Collateral (if Any) and Type of Ownership
		\$	
Noted Due To Banks			
<input type="checkbox"/> See Attached Itemization		TOTALS	

B LIFE INSURANCE (List only those Policies that you own)					
COMPANY	Face Of Policy	Cash Surrender Value	Policy Loan From Insurance Co.	Other Loans Policy As Collateral	BENEFICIARY
<input type="checkbox"/> See Attached Itemization		TOTALS \$	\$		

C SECURITIES OWNED (Including U.S. Gov't Bonds and all other Stocks and Bonds)							
Face Value-Bonds No. Of Shares Stock	DESCRIPTION Indicate those NOT Registered in Your Name	Type of Ownership	COST	Market Value U.S. Gov. Sec.	Market Value Marketable Sec.	MARKET VALUE Not Readily Marketable	Amount Pledged To Secured Loan
<input type="checkbox"/> See Attached Itemization				TOTALS \$	\$	\$	

D NOTES AND ACCOUNTS RECEIVABLE (Money Payable or Owed to You Individually-Indicate % of your Ownership interest)							
MAKER/DEBTOR	%	When Due	Original Amount	Balance Due Current Accounts	Balance Due Over 90 Days	Balance Due Notes Relatives and Friends	Security (If Any)
			\$	\$	\$	\$	
<input type="checkbox"/> See Attached Itemization				TOTALS \$	\$	\$	

E REAL ESTATE OWNED (Indicate % of your Ownership interest)									
TITLE IN NAME OF	%	Address and County	Date Acquired	Original Cost	Present Value of Real Estate	Amount of Ins. Carried	MORTGAGE OR CONTRACT PAYABLE		
				\$	\$	\$	Bal. Due	Payment	Maturity
<input type="checkbox"/> See Attached Itemization				TOTALS \$		TOTALS \$			

F MORTGAGES AND CONTRACTS OWNED (Indicate % of your Ownership interest)									
Cont.	Mtg.	%	MAKER		Property Covered	Starting Date	Payment	Maturity	Balance Due
			Name	Address					
							\$		
<input type="checkbox"/> See Attached Itemization									TOTALS \$

G PERSONAL PROPERTY (Indicate % of your Ownership interest)							
DESCRIPTION	%	DATE WHEN NEW	COST WHEN NEW	VALUE TODAY	LOANS ON PROPERTY		
					Balance Due	To Whom Payable	
<input type="checkbox"/> See Attached Itemization				TOTALS \$			

H NOTES								ACCOUNTS AND BILLS AND CONTRACTS PAYABLE			
PAYABLE TO	Other Obligations (If Any)	When Due	Notes Due To Rel. and Friends	"Others" (Not Banks)	Accounts and Bills	Contracts Payable	COLLATERAL (If Any) Payable				
<input type="checkbox"/> See Attached Itemization								TOTALS			

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this Statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the applicant(s) on the date given below. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditors credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for the purposes of influencing the actions of Creditor can be a violation of federal law 18 U.S.C. sec. 1014 and may result in a fine or imprisonment or both.

By signing below, each representative of the Applicant declares that h/she has read and understands the statement above.

Signature _____ Signature _____ Date Signed _____
 (Other Person If Applicable)