

**WEST GATE BANK
PERSONAL FINANCIAL STATEMENT**



Statement Date: _____

Individual Information- Borrower				
Name:				
Address:				
City, State, Zip:				
Phone #'s :				
	Cell	Bus	Home	
Email Address:				
SS #		DOB:		
Position or Occupation:				

Individual Information- Co-Borrower				
Name:				
Address:				
City, State, Zip:				
Phone #'s:				
	Cell	Bus	Home	
Email Address:				
SS #		DOB:		
Position or Occupation:				

ASSETS	
Current Assets (Readily Convertible to Cash)	
A Cash & Savings.....	\$ -
B Investments (Marketable).....	
Certificates of Deposit.....	
C Receivables (Due within 1 yr).....	
D Cash Value- Life Insurance.....	
Other Current Assets.....	
.....	
Total- Current Assets	\$ -

LIABILITIES	
Current Liabilities (Debts due next 12 months)	
G Notes Payable to Banks.....	\$ -
G Notes Payable to Others.....	
Credit Card Debt	
Accounts Payable.....	
Real Estate and Income Taxes Payable	
Other Current Liabilities.....	
.....	
Total- Current Liabilities	\$ -

Non Current Assets	
E Real Estate Owned.....	\$
Mortgages and Contract Receivable....	
F Investments(Non-Marketable).....	
C Receivables (Long Term).....	
Retirement Funds.....	
Personal Property.....	
Vehicles.....	
Other Assets.....	
Total Noncurrent Assets	\$ -
TOTAL ASSETS	\$ -

Non Current Liabilities	
G Medium Term Liabilities (Auto).....	\$ -
G Long Term Liabilities (Mortgages).....	
Other Liabilities.....	
Total Liabilities	\$ -
NET WORTH	\$ -
TOTAL LIABILITIES & NET WORTH	\$ -

ANNUAL INCOME	
Salary.....	\$
Bonus & Commission.....	
Dividends & Interest.....	
Partnership K-1's.....	
Rental & Lease Income(Net).....	
Co-Borrower Income.....	
Other Income.....	
TOTAL	\$ -

ESTIMATE OF ANNUAL EXPENDITURES	
Living Expenses.....	\$
Income Taxes (Federal & State).....	
Real Estate Taxes.....	
Insurance Premiums.....	
Annual Loan Payments (P & I).....	
Lease Payments.....	
Other.....	
TOTAL	\$ -

Please answer the following questions for both the Borrower and Co-Borrower:

	Yes	No
In the last 7 years have you had any unsatisfied judgements? (Document circumstances if yes)		
In the last 10 years have you been declared bankrupt?		
In the last 7 years have you had any property foreclosed upon or given a deed in? (Document if yes)		
Are you a co-maker, guarantor or endorser on any notes? Denote amounts below if yes.		
Contingent Liabilities: Endorser or Guarantor: \$ _____ Other: _____		
Are you a party to any lawsuit? (Document if yes.)		
Are you obligated to pay alimony, child support, or separate maintenance? (Document if yes.)		

ANY WILLFUL MISREPRESENTATION ON THIS STATEMENT COULD RESULT IN A FINE AND/OR IMPRISONMENT UNDER PROVISIONS OF THE U.S. CRIMINAL CODE

This statement represents the true, complete, and accurate statement of my/our financial condition. I/we agree that if any change occurs that materially reduces the ability to pay any claims or demands, I/we will immediately notify the bank in writing, and unless the bank is so notified, the bank may rely on this statement as true, complete, and accurate.

I/we understand that the bank has a current and ongoing need to review my/our creditworthiness as an individual and/or a business. By signing below, I/we authorize the bank to check my/our credit and employment history and/or obtain credit information from any source deemed appropriate while credit is outstanding.

Dated: _____ Borrower: _____

Co-Borrower: _____

SCHEDULE A CASH AND SAVINGS (Non Retirement Accounts)

Type (DDA, MMA, SAV)	Name of Institution	In the Name(s) of	Current Value
TOTAL			0

SCHEDULE B INVESTMENTS - Readily Marketable (listed stocks, bonds, mutual funds, etc.)

Name of Issuer	Type of Investment (Stk, Bond, MF, Other)	In the Name(s) of	# of Shares/Units	Current Value
TOTAL				0

SCHEDULE C RECEIVABLES (Collectable)

Name of Pavor	Purpose	Original Balance	Rate	Payment Due Date	Payment Amount	Current Balance Due
TOTAL					0	0

SCHEDULE D LIFE INSURANCE

Policy Issuer- Policy #	Type(Whole Life,Term)	Owner	Beneficiary	D Benefit	Pol Loans	Current Cash Value
TOTAL				0	0	0

SCHEDULE E REAL ESTATE OWNED

Property Description / Location	Title In Name(s) of	Date of Purchase	Purchase Cost	Cost of Improvements	Current Market Value
1					
2					
3					
4					
5					
6					
7					
8					
9					
TOTAL			0	0	0

SCHEDULE F INVESTMENTS - Non Marketable (unlisted stocks, bonds, partnerships, etc.)

Name of Issuer	Type of Investment (Stk, Bond, Part,Other)	In the Name(s) of	Original Cost	Current Market Value
TOTAL			0	0

SCHEDULE G NOTES PAYABLE (Mortgages, Bank Loans, Car Loans, etc.)

Payable to	Collateral	Maturity	Interest Rate	Payment Frequency (M, Q, SA, A)	Payment Amount	Total Annual Payment	Current Balance
1							
2							
3							
4							
5							
6							
7							
8							
9							
TOTAL						0	0