

**TO: CUMBERLAND SECURITY BANK, Somerset, Kentucky 42501**

(Name of Lender)

TYPE OF CREDIT - PLACE AN **X** IN THE APPROPRIATE BOX

Individual - If you check this box, provide Financial Information only about yourself.

Joint, with \_\_\_\_\_ Relationship \_\_\_\_\_

\*\*If you check this box, provide Financial Information about yourself and the other person.

**PERSONAL FINANCIAL STATEMENT OF**

NOTE: Any willful misrepresentation could result in a violation of Federal Law (Sec. 18 U.S.C. 1014)

Name \_\_\_\_\_ Birth Date \_\_\_\_\_ Statement Date \_\_\_\_\_  
 Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Soc. Sec. No. \_\_\_\_\_  
 Home Phone \_\_\_\_\_ No. of Dependents \_\_\_\_\_ Bus. or Occupation \_\_\_\_\_ Bus. Phone \_\_\_\_\_

**NOTE: Complete all of Section II BEFORE Section I**

**SECTION I**

ASSETS		Amount	LIABILITIES		Amount
1 Cash On Hand & in Banks	Sec. II-A		21 Notes Due to Banks	Sec. II-A	
2 Cash Value of Life Insurance	Sec. II-B		22 Notes Due to Relatives & Friends	Sec. II-H	
3 U.S. Gov. Securities	Sec. II-C		23 Notes Due to Others	Sec. II-H	
4 Other Marketable Securities	Sec. II-C		24 Accounts & Bills Payable	Sec. II-H	
5 Notes & Accounts Receivable - Good	Sec. II-D		25 Unpaid Income Taxes Due - <input type="checkbox"/> Federal <input type="checkbox"/> State		
6 Other Assets Readily Convertible to Cash - Itemize			26 Other Unpaid Taxes & Interest		
7			27 Loans on Life Insurance Policies	Sec. II-B	
8			28 Contract Accounts Payable	Sec. II-H	
9			29 Cash Rent Owed		
10 TOTAL CURRENT ASSETS			30 Other Liabilities Due within 1 Year - Itemize		
11 Real Estate Owned	Sec. II-E		31		
12 Mortgages & Contracts Owned	Sec. II-F		32		
13 Notes & Accounts Receivable - Doubtful	Sec. II-D		33 TOTAL CURRENT LIABILITIES		
14 Notes Due From Relatives & Friends	Sec. II-D		34 Real Estate Mortgages Payable	Sec. II-E	
15 Other Securities - Not Readily Marketable	Sec. II-C		35 Liens & Assessments Payable		
16 Personal Property	Sec. II-G		36 Other Debts - Itemize	Sec. II-G	
17 Other Assets - Itemize			37		
18			38 Total Liabilities		
19			39 Net Worth (Total Assets minus Total Liabilities)		
20 TOTAL ASSETS			40 TOTAL LIABILITIES & NET WORTH		

ANNUAL INCOME	Amount	ESTIMATE OF ANNUAL EXPENSES	Amount
Salary, Bonuses & Commissions		Income Taxes	
Dividends & Interest		Other Taxes	
Rental & 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	
		Rent Payable	
Other Income - Itemize		Other Expenses -	
Provide the following information only if Joint Credit is checked above.			
Other Persons Salary, Bonuses & 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 of Other Person - Itemize			
TOTAL		TOTAL	

GENERAL INFORMATION	CONTINGENT LIABILITIES	Amount
Are any Assets Pledged? <input type="checkbox"/> No <input type="checkbox"/> Yes (See Section II)	As Endorser, Co-maker or Guarantor	
Are you a Defendant in any Suits or Legal Actions? <input type="checkbox"/> No <input type="checkbox"/> Yes	On Leases or Contracts	
(Explain):	Legal Claims	
Have you ever been declared bankrupt in the last 14 years? <input type="checkbox"/> No <input type="checkbox"/> Yes	Federal - State Income Taxes	
(Explain):	Other -	

**SECTION II**

**A CASH IN BANKS AND NOTES DUE TO BANKS (List all Real Estate Loans in Section II-E)**

Name of Bank	Type of Account	Type of Ownership	On Deposit	Notes Due Banks	COLLATERAL (If Any) & Type of Ownership
Cash on Hand					
TOTALS					

(Enter Sec. I Line 1) (Enter Sec. I Line 21)

**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 Collat'l	BENEFICIARY

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COMPANY	Face of Policy	Cash Surrender Value	Policy Loan from Insurance Co.	Other Loans Policy as Collat'l	BENEFICIARY
TOTALS					

(Enter Sec. I Line 2) (Enter Sec. I Line 27)

**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 M'ktable Sec.	MARKET VALUE Not Readily Available SECURITIES	Amount Pledged to Secure Loans
TOTALS							

(Enter Sec. I Line 3) (Enter Sec. I Line 4) (Enter Sec. I Line 15)

**D NOTES AND ACCOUNTS RECEIVABLE (Money Payable or Owed to You Individually)**

(Indicate by a  if others have an Ownership Interest)

MAKER/DEBTOR	When Due	Original Am't	Balance Due Good Accounts	Balance Due Doubtful Accounts	Bal. Due Notes Rel. & Friends	SECURITY (If Any)
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
<input type="checkbox"/>						
TOTALS						

(Enter Sec. I Line 5) (Enter Sec. I Line 13) (Enter Sec. I Line 14)

**E REAL ESTATE OWNED**

(Indicate by a  if others have an Ownership Interest)

TITLE IN NAME OF	Description & Location	Date Acquired	Original Cost	Present Value of Real Estate	Amount of Ins. Carried	MORTGAGE OR CONTRACT PAYABLE			
						Bal. Due	Payment	Maturity	To Whom Payable
<input type="checkbox"/>									
<input type="checkbox"/>									
<input type="checkbox"/>									
<input type="checkbox"/>									
<input type="checkbox"/>									
TOTAL					TOTAL				

(Enter Sec. I Line 11) (Enter Sec. I Line 34)

**F MORTGAGES AND CONTRACTS OWNED**

(Indicate by a  if others have an Ownership Interest)

Cont.	Mtge.		MAKER		PROPERTY COVERED	Starting Date	Payment	Maturity	Balance Due
			Name	Address					
		<input type="checkbox"/>							
		<input type="checkbox"/>							
		<input type="checkbox"/>							
		<input type="checkbox"/>							
TOTAL									

(Enter Sec. I Line 12)

**G PERSONAL PROPERTY**

(Indicate by a  if others have an Ownership Interest)

DESCRIPTION	Date When New	Cost When New	Value Today	LOANS ON PROPERTY	
				Balance Due	To Whom Payable
Automobiles -					
TOTAL					

(Enter Sec. I Line 16) (Enter Sec. I Line 36)

**H NOTES (Other than Bank, Mortgage, and Insurance Company Loans), ACCOUNTS AND BILLS AND CONTRACTS PAYABLE**

PAYABLE TO	Other Obligors (If Any)	When Due	Notes Due To Rel. & Friends	Notes Due 'Others' (Not Banks)	Accounts & Bills Payable	Contracts Payable	COLLATERAL (If Any)
TOTALS							

(Enter Sec. I Line 22) (Enter Sec. I Line 23) (Enter Sec. I Line 24) (Enter Sec. I Line 28)

For the purpose of procuring credit from time to time, I/We furnish the foregoing as a true and accurate statement of my/our financial condition. Authorization is hereby given to the Lender to verify in any manner it deems appropriate any and all items indicated on this statement. The undersigned also agrees to notify the Lender immediately in writing of any significant adverse change in such financial condition.

Date Signed

Signature

Signature (Other Person if Applicable)