MidWestOne Bank™

MEMBER FDIC

Revised 10/28/08

PERSONAL FINANCIAL STMT *(Read the directions below and check the box that applies first)*

As of:

- ☐ 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 only Sections 1 and 3.
- ☐ If you are applying for joint credit with another person (applicant and co-applicant initial) _____ _____ , complete all Sections, providing information in Section 2 about the joint applicant.
- ☐ If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, complete all Sections, providing information in Section 2 about the person on whose alimony, child support, or separate maintenance payments or income or assets you are relying.
- ☐ If this statement relates to your guaranty of the indebtedness of other person(s), firm(s) or corporation(s), complete Sections 1 and 3.

APPLICANT - SECTION 1

Name		S.S. #	
Home Address			
Employer		Position	
Primary Phone #		DOB	

CO-APPLICANT - SECTION 2

Name		S.S. #	
Home Address			
Employer		Position	
Primary Phone #		DOB	

STMT OF FINANCIAL CONDITION - SECTION 3 *(shaded boxes calculated automatically in form when using Excel)*

ASSETS	Description	Amount	**LIABILITIES** (debts)	Description	Mo. Pmt.	Amount
Bank Accounts (MidWest*One*)			Current and/or Estim. Taxes			
Bank Accounts (Other)			Credit Cards			
Notes/contracts receivable (Sched 1)			Life Insurance Loans (Sched 3)			
Mrktble Securities / Other (Sched 2)			Personal Residence (Sched 4)			
Cash Value Life Insurance (Sched 3)			Other Real Estate (Schedule 4)			
Personal Residence (Schedule 4)			Auto / Installment Loans			
Other Real Estate (Schedule 4)			Other - Itemize:			
Equity In Business Ventures						
Retirement Assets			Contingent Liabilities:			
Automobiles						
Personal Property / Other - Itemize:					**TOTAL LIABILITIES**	
					NET WORTH	
	TOTAL ASSETS				**TOTAL LIABILITIES AND NET WORTH**	

ANNUAL INCOME FOR YR ENDING:

Salary / Wages (Applicant)	
Salary / Wages (Co-Applicant)	
Investment Income (annual)	
Net Rental Income - Adj. Rental Inc. less Pmts. (Sched 4)	
Alimony, child support, other income (optional)	
Other Inc. (detail)	
TOTAL ANNUAL INCOME	
Monthly alimony and child support from in adjacent sect.	
Monthly housing rent expense (if applicable)	
Total monthly pmt obligations from liability section above	
TOTAL MONTHLY PAYMENTS	
HOUSING OBLIGATION (PITI RATIO)	
OVERALL DEBT RATIO	

CREDIT / OTHER QUESTIONS

	Applicant	Co-App.
Do you have contingent liabilities such as partner, endorser, guarantor, etc? If so, describe above.	☐ Y ☐ N	☐ Y ☐ N
Have you ever gone through bankruptcy or had a judgement against you?	☐ Y ☐ N	☐ Y ☐ N
Have you made a will?	☐ Y ☐ N	☐ Y ☐ N
Number of dependents? (if none, list 0)		
Marital status (Answer only if this financial statement is provided in conjunction with a request for secured credit or applicant is seeking a joint account with	☐ Married ☐ Unmarried ☐ Separated	☐ Married ☐ Unmarried ☐ Separated
Are you obligated to pay alimony, child support, etc?	☐ Y ☐ N	☐ Y ☐ N
If yes, monthly amount		
Accountant / Bookkeeper:		
Attorney:		

Schedule 1: Notes / Contracts Receivable

Debtor	Property Type / Address (if applic.)	Lien Position	How Payable	Unpaid Balance

Schedule 2: Marketable Securities / Other

Investment Description (# Shares, Whose name(s), Face Values, etc.)	Market Value

Schedule 3: Life Insurance

Insured	Ins. Company	Beneficiary(ies) / Relationship	Face Value	Cash Value	Loans Against

Schedule 4: Real Estate *(personal residence detailed first)*

Note: Monthly Figures to be Used - * Mo. Rental Inc. x 60%

Address	Acq'd	Cost	Mrkt Value	Mortage Holder	Mtg Amt	Rate	P&I Pmt.	Tax, Ins., Etc.	Total
				Second Mortgage					
				Third Mortgage					

Address	Acq'd	Cost	Mrkt Value	Mortage Holder	Mtg Amt	Rate	P&I Pmt.	Mo. Rentl Inc.	Adjusted *

Notice of Equal Credit Opportunity Rights: If your application for credit is denied, you have the right to a statement of the specific reasons for denial. To obtain this statement, please contact your community's MidWestOne location within 60 days from the date you are notified of our decision. We will provide you with the statement of reasons within 30 days of receiving your WRITTEN request. If we provide the statement orally, you have the right to have the reasons confirmed in writing. ***Notice of Federal Equal Credit Opportunity Act:*** This act prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into 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.

_____ _____ _____ _____

Signature - Applicant Date Signature - Co-Applicant Date

By signing above, you agree to each of the following: (1) the bank is authorized to obtain credit bureau reports and check each applicant's and/or guarantor's credit history, (2) to the best of your knowledge and belief, all answers to the questions and all information in this application, together with the financial statements and other supporting documents are complete and true, and (3) the Bank has the right to verify the accuracy of the information provided in this application.