

PERSONAL FINANCIAL STATEMENT



IMPORTANT: Read these directions before completing this Statement.

- If you are applying for individual credit in your own name and are relying on your own income, 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 credit with another person, 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 the income or assets of another person as the basis for the repayment of the credit requested, complete all Sections, providing information in Section 2 about the person whose alimony, support, or maintenance payments or income or assets you are relying on.
- If this statement relates to your guaranty of the indebtedness of other person(s), firm(s), or corporation(s), complete Sections 1 and 3.

SECTION 1 - INDIVIDUAL INFORMATION	SECTION 2 - OTHER PARTY INFORMATION
Name	Name
Residence Address	Residence Address
City, State & Zip	City, State & Zip
Position or Occupation	Position or Occupation
Business Name	Business Name
Business Address	Business Address
City, State & Zip	City, State & Zip
Residence Phone	Residence Phone
Business Phone	Business Phone

SECTION 3 - STATEMENT OF FINANCIAL CONDITION AS OF:			
ASSETS (Do not include Assets of doubtful Value)	In Dollars (Omit Cents)	LIABILITIES	In Dollars (Omit cents)
Bank Accounts - see Schedule A		Notes payable to banks - see Schedule A	
IRAs, Keogh, 401k Accounts		Due to brokers	
US Gov & Marketable Securities - Schedule B		Amounts payable to others - secured	
Non-Marketable Securities - Schedule C		Amounts payable to others - unsecured	
Securities held by brokers in Margin Accounts		Accounts and bills due	
Restricted or Controlled Stocks		Unpaid taxes - income	
Part. Interest - R E Equities - Schedule D		Unpaid taxes - other	
Real Estate Owned - Schedule E		All other payables	
Loans Receivable		R E mortgages payable - Schedule E	
Automobiles and other personal property		Other debts - itemize	
Cash Value -Life Insurance - Schedule F			
Other assets - itemize			
		TOTAL LIABILITIES	
		NET WORTH	
TOTAL ASSETS		TOTAL LIABILITIES AND NET WORTH	

Sources of Income Year Ended:	Contingent Liabilities
Salary	Do you have any contingent liabilities? If so, describe:
Bonuses and commissions	
Interest	
Dividends	As endorser, co-maker, guarantor?
Real Estate Income	On leases or contracts?
Other income	Legal claims outstanding
	Other special debt
TOTAL INCOME	Amount of any contested income tax liens

(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.)

PERSONAL INFORMATION	
Year income tax settled through (date):	Current bank(s):
Have you ever been declared bankrupt? If so, describe:	Are you a defendant in any legal action(s)?
Are any assets pledged other than shown above? If so describe:	Are you a partner in any other venture(s)? If so, describe:
Are you obligated to pay alimony, child support, or separate maintenance? If so, provide details:	Do you have a will? If so, name of executor:

SCHEDULE A - CASH IN BANKS AND NOTES DUE TO BANKS (List all Real Estate Loans in Schedule E)

Name of Bank	Checking Savings	Balance	Pledged Yes -- No	Notes Due Banks	Maturity Dates	Collateral & Type of Ownership
TOTALS						

SCHEDULE B - U.S. GOVERNMENTS AND MARKETABLE SECURITIES

or Face Value of Bonds	Description	In Name Of	Pledged?	Market Value

SCHEDULE C - NON-MARKETABLE SECURITIES

Number of Shares or Face Value of Bonds	Description	In Name Of	Are These Pledged?	Market Value

SCHEDULE D - PARTIAL INTERESTS IN REAL ESTATE EQUITIES

Address & Type of Property	% Owned	In Name Of	Date Acquired	Cost	Market Value	Date of Maturity	Mortgage Amount

SCHEDULE E - REAL ESTATE OWNED

Address & Type of Property	In Name Of	Date Acquired	Cost	Market Value	Date of Maturity	Mortgage Amount

SCHEDULE F - LIFE INSURANCE CARRIED, INCLUDING N.S.L.I. AND GROUP INSURANCE

Name of Insurance Company	Owner of Policy	Beneficiary	Face Amount	Policy Loans	Cash Surrender Value

Banking References : _____

TO: Cherokee Bank, N.A.

Information contained in this statement is provided for the purpose of obtaining, or maintaining credit with you on behalf of the undersigned, or persons, firms or corporations in whose behalf the undersigned may either severally or jointly with others, execute a guaranty in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of a change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our creditworthiness. You are authorized to answer questions about your credit experience with me/us.

Signature (Individual)	_____	Signature (Other Party)	_____
Social Security Number	_____	Social Security Number	_____
Date of Birth	_____	Date of Birth	_____
Date Signed	_____	Date Signed	_____