



Personal Financial Statement

Date of Statement: _____

Personal Information

Name: _____ SSN: _____
 E-Mail: Address: _____ Driver's License State and Number: _____
 Primary Phone: _____ Date Issued: _____
 Address: _____ Expiration Date: _____
 Employer: _____ Date of Birth: _____

For the purpose of obtaining credit from Lender and any future credit granted by Lender, or to support the extension of credit already given, I make the following statement to Lender of my financial condition on _____ This statement is Lender's property.

For Wisconsin Residents Only: I am, Married Unmarried Legally Separated

Name of Spouse: _____ Address: _____
 SSN: _____ Date of Birth: _____

Schedule A: Cash on Hand/In Banks

Type	Amount	Name of Financial Institution	In Name of
	\$ -		
	\$ -		
	\$ -		
	\$ -		
TOTAL:	\$ -		

Schedule B: Retirement Accounts - 401(K), IRA, 403(b), SEP, Simple, etc.

Face Value	Description	In Name of
\$ -		
\$ -		
\$ -		
TOTAL:	\$ -	

Schedule C: Stocks, Bonds, and Mutual Funds (Non-retirement)

Market Value	Description	In Name of
\$ -		
\$ -		
\$ -		
TOTAL:	\$ -	

Schedule D: Cash Value of Life Insurance

Name of Company	Death Benefit	Cash Value (if any)	Owner	Beneficiary
	\$ -	\$ -		
	\$ -	\$ -		
	\$ -	\$ -		
TOTAL:	\$ -	\$ -		

Schedule E: Business Equity

Business Name	Ownership %	Personal Equity	In Name of
		\$ -	
		\$ -	
		\$ -	
TOTAL:		\$ -	

Schedule F: Real Estate (SREO attached)

	Property A			Property B			SREO Tab
Type of Property	<input type="checkbox"/> Home	<input type="checkbox"/> 2nd Home	<input type="checkbox"/> Rental	<input checked="" type="checkbox"/> Home	<input type="checkbox"/> 2nd Home	<input type="checkbox"/> Rental	Go To SREO
Number of Units (Rental Only)							
Address							
Date Purchased							
Purchase Price	\$	-		\$	-		
Present Value	\$	-		\$	-	\$ -	
Mortgages (2nd mortgage and HELOC)	\$	-		\$	-	\$ -	
Monthly Payment(s)	\$	-		\$	-		

Schedule G: Other Personal Assets

Asset Value	Description	In Name of
\$ -		
\$ -		
\$ -		
TOTAL:	\$ -	

Schedule H: Notes Payable to Banks & Others (Non-Real Estate)

Type of Loan	Current Loan Amount	Monthly Payment	Borrower	Secured or Unsecured
	\$ -	\$ -		
	\$ -	\$ -		
	\$ -	\$ -		
	\$ -	\$ -		
TOTAL:	\$ -			

Assets:		Liabilities of Applicant and Spouse:	
Schedule A: Cash on Hand/In Banks	\$ -	Schedule H: Notes Payable to Banks & Others	\$ -
Schedule B: Retirement Accounts	\$ -	Schedule F: Real Estate Mortgages	\$ -
Schedule C: Stocks, Bonds, and Mutual Funds	\$ -	Accounts Payable	\$ -
Schedule D: Cash Value of Life Insurance	\$ -	Credit Cards	\$ -
Schedule E: Business Equity	\$ -	Unpaid Income Tax	\$ -
Schedule F: Real Estate	\$ -	Unpaid Real Estate Taxes	\$ -
Schedule G: Other Personal Assets	\$ -	Other Ammount Payable (Explain in Notes Section Below)	\$ -
Misc: Auto/RV/Boat/Rec. Vehicles	\$ -	Total Liabilites	\$ -
		Net Worth (Assets-Liabilites)	\$ -
Total Assets	\$ -	Total Liabilites & Net Worth	\$ -

Notes:

Sources of Income for Year Ended**Contingent Liabilities of Applicant and Spouse**

Salary & Bonuses*	\$ -	As Co-signer, Guarantor, or Endorser	\$ -
Commissions	\$ -	On Lease or Contracts	\$ -
Owner Draws & Distributions	\$ -	Legal Claims	\$ -
Dividends & Interest	\$ -	Other (Explain Below)	\$ -
Real Estate Cash Flow (After Expenses)	\$ -		
Other**	\$ -		

*For Married Wisconsin residents, name each spouse and include the income of each spouse.

**Income from Alimony, Child Support or Separate Maintenance income and income from medical insurance, disability or wage continuation insurance need not be revealed if you do not wish the

Lender to consider this income on determining your creditworthiness.

Are any assets owned, pledged or restricted other than indicated on the included schedules (i.e. Trust)? If so, describe below.

Are you a defendant in any legal actions or suits? If so, describe

Do you have a will?

Have you ever been declared Bankrupt? If so, describe

NOTICE: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Lender may share information bearing on my credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics or mode of living with its affiliates unless (1) I direct Lender at the address above that such information is unrelated to my transactions or experiences with Lender, and may not be shared by Lender with its affiliates, (2) the information constitutes "medical information" as defined under applicable federal law, or (3) the information when provided to an affiliate would constitute a "consumer report" under applicable federal law.

The signer(s) certifies he/she has verified that all the information in the above and attached statements, supporting schedules, and federal tax returns is accurate and provides a complete and correct statement of the financial condition of the undersigned on the date indicated. The signer(s) further agrees to notify Bank promptly of any material change in any such information. The signer(s) authorize Citizens State Bank and its affiliates ("Bank") to obtain consumer and/or business reports including inquiries to the Internal Revenue Service of the Franchise Tax Board, in their names as individuals anytime. The Bank is also authorized to provide credit information about the Bank's credit experience with the signer(s) to other creditors and credit reporting agencies.

Applicant Signature

Date

NOTICE TO MARRIED APPLICANTS: No provision of any marital property agreement, unilateral statement under § 766.59, Wis. Stats., or court decree under § 766.70, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision. I understand the Lender may be required by law to give notice of any credit transaction to my spouse. The credit applied for, if granted, will be incurred in the interest of my marriage or family.

Co-Applicant Signature

Date



Business Borrower/Guarantor Consent

I (We) hereby authorize Citizens State Bank (Bank) to verify my past and present employment, earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my loan application and/or service my loan account(s).

I (We) authorize my insurance company to provide Citizens State Bank with proof of insurance showing Citizens State Bank as lien holder and/or mortgagee. I also authorize my insurance agent to provide any other information Bank may request.

I (We) authorize my accounting firm/accountant to provide Citizens State Bank and all Loan Participants (including, but not limited to, actual or potential owners of my loan, any party with a beneficial or other interest in my Loan, insurers, guarantors, servicers, or service providers) with tax returns and/or financial statements as requested. Unless authorized by law, your accountant/accounting firm cannot disclose, without your consent, your tax return information to third parties for purposes other than the preparation and filing of your tax return. You are not required to complete this form. If your accounting firm/accountant obtains your signature on this form by conditioning their services on consent, your consent will not be valid. The above parties shall have the authority to obtain, use, and share my tax return or tax return information for any and all purposes necessary to effectuate the origination, closing, maintaining, servicing, monitoring, and insuring of my Loan and for any other purposes relating to my Loan to the extent permitted by law.

I (We) authorize my other financial institution(s) to provide loan payoff information as may be requested by the Bank.

By signing below, I (We) agree to the consent for the duration of time that I (We) have loans outstanding with Citizens State Bank unless I (We) notify the Bank otherwise in writing. It is understood that a copy of this form will also serve as an original.

BUSINESS NAME

By _____
NAME, TITLE

By _____
NAME, TITLE

Signature

Signature

NAME

NAME

Signature

Signature