

Check One ☐ Individual Statement
☐ Joint Statement

Personal Financial Statement
Submitted to First-Citizens Bank & Trust Company
As of Date _____

Initials
(applicant/borrower)

PERSONAL INFORMATION (Please Print)

Name of First Individual				Name of Second Individual			
Home Address		Yrs. at Address		Home Address		Yrs. at Address	
City, State, Zip		Birthdate		City, State, Zip		Birthdate	
Social Security No.		Mother's Maiden Name		Social Security No.		Mother's Maiden Name	
DL #	Issue Date	Exp. Date	State Issued	DL #	Issue Date	Exp. Date	State Issued
Employer		Yrs. at Employer		Employer		Yrs. at Employer	
Home Phone () ()	Work Phone () ()	Email		Home Phone () ()	Work Phone () ()	Email	

☐ Check this space if you are providing a current year income tax return complete with all schedules in lieu of completing the below section, "Annual Income". By doing so, you certify that the tax return information is correct and that First Citizens Bank may rely upon it as stated below. Note: The annual Expenditures and Contingent Liabilities Sections must still be completed.

ANNUAL INCOME AND EXPENDITURES FOR YEAR ENDED _____, _____

GROSS ANNUAL INCOME	BORROWER	CO-BORROWER	JOINT	ANNUAL EXPENDITURES	BORROWER	CO-BORROWER	JOINT
Salary, Bonuses, Commissions				Mortgage/Rental Payment			
Dividends, Interest				Real Estate Taxes & Assessments			
Real Estate Income				Taxes – Federal, State & Local			
Other Income (List)**				Insurance Payments			
				Interest and Principal Payments on Loans			
				Alimony, Child Support Maintenance			
Any significant changes expected in the next 12 months? ☐ Yes ☐ No (If yes, attach information)				Other Expenses (List)			
TOTAL INCOME							
** 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.				SUBTOTAL EXPENDITURES			
				COMBINED TOTAL			

STATEMENT OF FINANCIAL CONDITIONS AS OF _____, _____

ASSETS	BORROWER	CO-BORROWER	JOINT	LIABILITIES	BORROWER	CO-BORROWER	JOINT
Cash (Sch A)				Notes Payable to This Bank			
Deposits in this Bank (Sch A)				Secured			
Deposits in Other Banks (Sch A)				Unsecured			
Readily Mrktble Securities (Sch B)				Notes Payable to Others (Sch G)			
Non-Readily Mrktble Securities (Sch C, Sch F)				Secured			
Accounts and Notes Receivable				Unsecured			
Residential Real Estate (Sch D)				Accounts Payable (Incl. Chg. Cards) (Sch G)			
Real Estate Investments (Sch D)				Margin Accounts			
Cash Value of Life Ins. (Sch E)				Notes Due: Business Ventures (Sch F)			
IRA, Keogh, Profit-Sharing & Other Vested Retirement Accounts				Taxes Payable			
Deferred Income (Number of Years Deferred _____)				Mortgage Debt (Sch D)			
Automobiles (List)				Life Insurance Loans (Sch E)			
				Other Liabilities (List)			
Personal Property/Other Assets (List)							
				SUBTOTAL LIABILITIES			
				COMBINED TOTAL LIABILITIES			
SUBTOTAL ASSETS				COMBINED NET WORTH			
COMBINED TOTAL ASSETS				COMBINED LIABILITIES & NET WORTH			

SCHEDULE A - Cash, Checking and Savings Accounts, Certificates of Deposit, Money Market funds, Etc...

Financial Institution	Account Type	Owner	(J)	If Pledged, To Whom?	Balance

SCHEDULE B & C - U.S. Government & Marketable Securities or Non-Marketable Securities (Please Indicate if Non-Marketable) (Use Additional Sheet if Necessary)

No. of Shares or Value of Bonds	Description	In Name(s) Of	Are These Registered, Pledged, or Held by Other?	Market Value	Exchanges Where Traded

SCHEDULE D - Personal Residence & Real Estate Investments, Mortgage Debt (Attach Additional Schedule if Necessary)

Type of Property	Legal Owner	Purchase Year/Price	Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment*	% Owned	Lender

SCHEDULE E - Life Insurance Carried, Including Group Insurance

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

Is there disability insurance? If yes, Monthly Amount \$ _____

SCHEDULE F - Business Ventures (Use Additional Sheets if Necessary)

List Name & Address of Any Business Venture in Which You are a Principal or Partner	Your Position/Title In the Business	Line of Business	Years In Business	Current Market Value	Your % Of Ownership	Bal. Due on Partnership Notes, Cash Call	Final Contribution Date

SCHEDULE G - Loans Owning Banks, Broker, Finance Companies, and Others (Mastercard, Visa, Etc.)

Owing to (Acct. No.)	(J)	Line/Original Amount & Date	Present Balance	Type of Loan	Monthly Payment	Date of Final Payment	Secured By

CONTINGENT LIABILITIES			YES	NO	Income Tax Returns filed through (date): _____	Have (either of) you or any firm in which you were a major owner ever declared bankruptcy? ☐ Yes ☐ No If yes, please provide details: _____ _____ _____	
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership?...					Are any tax obligations past due? ☐ Yes ☐ No		
Do you have any outstanding letters of credit or surety bonds?...					Do you have a will? ☐ Yes ☐ No		
Are there any suits or legal actions pending against you?...					If yes, date of will _____		
Are you contingently liable on any lease or contract?...					Executor _____		
What would be your total estimated tax liability if you were to sell your major assets?...			\$		Are any of the assets listed held in a Trust? ☐ Yes ☐ No		
If yes for any of the above, give detail: (Use additional sheets if necessary)							

This financial statement is given to First-Citizens Bank & Trust Company (the "Bank") by the person(s) signing this statement in connection with an application for credit or extension of credit to such person(s) or to another based upon the guarantee of such person(s). Every person signing this statement agrees that the Bank is entitled to rely upon the information in this statement in its credit decision relating to such person or to another based upon the guarantee of such person.

Every person who signs this financial statement certifies and agrees that (1) the information provided in this statement is true and complete and gives an accurate description of such person's financial condition; except as listed on this statement, (2) such person has no undisclosed direct or contingent liabilities; and (3) title to all listed assets is solely in the name of such person and no other person or entity has an interest in such assets, unless otherwise listed in this statement. In the event of any change in such person's name, address, or employment, such person agrees to send written notice to the Bank within five (5) business days after such change. Every person who signs this statement further agrees to send written notice to the Bank within five (5) business days after the occurrence of any material and adverse change (A) in any of the information contained in this statement, or (B) in the ability of such person to perform his or her obligations which are owed to the Bank or (C) in the financial condition of such person. If no such written notice is given, the Bank shall be authorized to consider this statement as a continuing statement, substantially correct in all respects.

The Bank is hereby authorized to request a consumer report on any person signing this statement in connection with the present application for credit or any update, renewal, or extension of such credit. Upon request, the Bank will tell any such person whether or not a consumer report was requested and if requested, the name and address of the consumer reporting agency that furnished the report. Every person signing this statement further authorizes the Bank to make all necessary inquiries to verify the information in this statement and also authorizes all such persons or entities the Bank contacts to completely respond to such inquiries.

Date Signed _____, _____

Signature (First Individual) _____

Date Signed _____, _____

Signature (Second Individual) _____