

# Individual Financial Statement

## Important: Date and Sign Statement

Name \_\_\_\_\_

Address \_\_\_\_\_

To **WISCONSIN RIVER BANK PO BOX 636, SAUK CITY, WI 53583-0636**

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 \_\_\_\_\_

**NOTICE TO MARRIED APPLICANTS:** No provisions 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.

**INSTRUCTIONS FOR INFORMATION TO BE SUPPLIED BELOW:**

**Individual Credit.** If a married applicant is applying for individual credit, complete this statement including all marital property and all individual property of the applicant, but do not include individual property of the non-applicant spouse. Include all liabilities of both spouses. Only the applicant must sign on page 2.

**Joint Credit with spouse as joint applicant.** If married applicants are applying for joint credit, include all assets and all liabilities of both spouses. Both spouses must sign this statement.

**Joint Credit with \_\_\_\_\_ as joint applicant who is not your spouse.** If a married applicant is applying for joint credit with someone other than his or her spouse, each applicant must complete a separate statement as if applying for individual credit, including all marital property and all individual property of the applicant. Do not include any individual property of the non-applicant spouse. Include all liabilities of the applicant and the applicant's spouse. Only the applicant must sign on page 2.

For purposes of this statement:

Marital property means assets acquired with my or my spouse's income on or after 1-1-86; and

Individual property means property owned (whether in joint or sole name) by me prior to marriage, prior to establishing residence in Wisconsin, or prior to 1-1-86, however acquired, and property acquired by me by gift or inheritance at any time.

**COMPLETE ALL BLANKS, WRITING "NO" OR "NONE" WHERE NECESSARY**

ASSETS		LIABILITIES OF APPLICANT AND SPOUSE	
Cash on Hand and in Financial Institutions (Schedule A)	\$	Notes Payable - Lenders/Secured (Schedule E)	\$
Gov't. and Listed Securities (Schedule B)		Notes Payable - Lenders/Unsecured (Schedule E)	
Unlisted Securities & Mutual Funds (Schedule B)		Notes Payable Others (Schedule E)	
Notes and Loans Receivable (Schedule F)		Life Insurance Loans (Schedule C)	
Homestead and Real Estate Owned (Schedule D)		Due to Brokers	
Automobiles		Accounts Payable	
Household Personal Property		Unpaid Income Taxes	
Cash Value Life Insurance (Schedule C)		Real Estate Mortgages Payable (Schedule D)	
Securities Held by Brokers in Margin Accts.		Real Estate Taxes	
Equity in Proprietorship		Credit Cards	
Equity in LLC, Partnership or Corporation		Other Debts (Itemize Below)	
IRA's & Roth IRA's			
Retirement Accounts (401k, SIMPLE Plan, & Other Plan)			
Other Assets: (Itemize Below)			
Recreational Items:			
		<b>Total Liabilities</b>	\$
		<b>Assets Less Liabilities = Net Worth</b>	\$
<b>TOTAL ASSETS</b>	\$	<b>TOTAL LIABILITIES AND NET WORTH</b>	\$

SOURCE OF INCOME FOR YEAR ENDED		CONTINGENT LIABILITIES OF APPLICANT AND SPOUSE	
Salaries & Bonuses *	\$	As Endorser, Co-Maker, or Guarantor	\$
	\$	On Lease or Contracts	\$
Commissions	\$	Legal Claims	\$
Dividends & Interest	\$	Other (describe)	\$
Real Estate	\$		
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.

**PERSONAL INFORMATION**

Home Phone \_\_\_\_\_ Social Security \_\_\_\_\_ Date of Birth \_\_\_\_\_

Work Phone \_\_\_\_\_ Spouses Social Security \_\_\_\_\_ Date of Birth \_\_\_\_\_

Employer(s) of Applicant(s) \_\_\_\_\_ Email \_\_\_\_\_

Are any assets pledged or restricted other than indicated on following schedules?  Yes  No If so, describe. \_\_\_\_\_

Are you a defendant in any legal actions or suits?  Yes  No If so, describe. \_\_\_\_\_

Are you a partner or officer in any other venture?  Yes  No If so, describe. \_\_\_\_\_

Do you have a will?  Yes  No If so, name of Personal Representative. \_\_\_\_\_

Have you ever been declared Bankrupt?  Yes  No If so, describe. \_\_\_\_\_

Driver's License, (or if checked below, State ID Card) Name, No., State and Expiration Date:

State ID Card

State ID Card

Changed Name on Driver's License or State ID Card in Past 5 Years  No  Yes, and give Prior Name

No  Yes, and give Prior Name

**COMPLETE SCHEDULES AND SIGN ON REVERSE**

**Schedule A - Cash, Checking Accounts, Savings Accounts, & Certificates of Deposit**

Type	Name of Financial Institution	Amount	In Name Of:	Pledged	
				Yes	No
		\$			

**Schedule B - U.S. Government, Listed, & Unlisted Securities (List on Separate sheet if necessary)**

No. of Shares or Face Value (Of Bonds)	Description*	Owner	Market Value	Pledged	
				Yes	No
			\$		

\*Indicates if Securities are Restricted By Contract or SEC Regulations.

**Schedule C - Life Insurance Carried, Include Group**

Face Amount	Name of Company	Owner	Beneficiary	CASH SURRENDER	
				Value	Loans
\$					

**Schedule D - Real Estate Owned**

Address & Property Type	Date Acquired	Owner	Cost	Market Value	Mortgage		Insurance
					Amount	Payment	
			\$	\$	\$	\$	

**Schedule E - Names of Banks or Other Lenders Where Credit Has Been Obtained**

Name & Address of Lender	Borrower	Date Made	Due	High Credit	Payment	Current Balance	Sec. Or Unsec.

**Schedule F - Notes and Loans Receivable**

Unpaid Amount	Name of Maker	Date Made	Security Pledged
\$			

**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.

I certify that this financial statement is true and complete. I authorize Lender or its agents to verify the information obtained in this statement and to obtain additional information concerning my financial condition, including, without limitation, consumer credit reports, although Lender may rely on this financial statement without any further verification. I authorize Lender to furnish such information and any other credit experiences with me to others and to answer any questions about my credit experience and other financial relationships with Lender, to the extent not prohibited by applicable law. I agree to notify Lender, in writing, of any change that materially affects the accuracy of this statement.

It may be a crime punishable by a fine or imprisonment or both to knowingly make false statements concerning any of the above information, under provisions of applicable federal and state law.

\_\_\_\_\_  
(Date Signed)

X \_\_\_\_\_  
Applicant Signature

X \_\_\_\_\_  
Co-Applicant Spouse Signature (joint credit only)

For married Wisconsin resident. I understand 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.

X \_\_\_\_\_  
Applicant Signature