

**Individual**

**Citizens National Bank**

CHEBOYGAN, MICHIGAN

DATE OF STATEMENT: \_\_\_\_\_

TELEPHONE: HOME \_\_\_\_\_

BORROWER'S

NAME: \_\_\_\_\_

BUSINESS \_\_\_\_\_

ADDRESS: \_\_\_\_\_

For the purpose of procuring credit from time to time, I furnish said Bank the following as a true and complete statement of my financial condition on date stated herein, and agree to notify said Bank immediately in writing of any materially unfavorable change in my financial condition. In the absence of such notice or a new and complete written statement, this is to be considered as a continuing statement, and that my financial condition has not fallen below the status herein set forth.

FILL ALL BLANKS, WRITING "0" WHERE NECESSARY TO COMPLETE INFORMATION

ASSETS	BORROWER	I*	J*	LIABILITIES AND NET WORTH	BORROWER	I*	J*
Cash on Hand and in Banks _____	\$ _____			Notes Payable — Banks & Others _____	\$ _____		
Marketable Securities (Schedule A) _____				Accounts Payable _____			
Accounts Receivable _____				Taxes Payable:			
Notes Receivable _____				Income _____			
				Property _____			
				Other _____			
Life Insurance — Cash Surrender Value (Schedule D) _____				Loans on Life Insurance (Schedule D) _____			
Mortgages Receivable _____				Credit Card Debt _____			
Real Estate Sold on Contract (Schedule B) _____							
Real Estate (Schedule C) _____				Auto Loans _____			
Furniture, Fixtures _____							
Automobiles _____				Mortgages on Real Estate Sold on Contract (Schedule B) _____			
Other Assets - Itemize: _____				Mortgages or Land Contract on Real Estate (Schedule C) _____			
				Other Debt (Itemize) _____			
Business Ventures (Schedule F) _____				TOTAL LIABILITIES (2) _____			
TOTAL (1) _____				Net Worth (1 minus 2) _____			
				TOTAL _____			

\*Indicate with  whether 'I' (individually owned) or 'J' (jointly owned). 'Individually Owned' assets are those of first named borrower.

Monthly Income	Monthly Expenditures	Contingent Liabilities	Estimated Amounts
Salary, bonuses, commissions \$ _____	Mortgage/rental payments ... \$ _____	Do you have any: YES NO	
Dividends and interest _____	Real estate taxes/assessments _____	Contingent liabilities (as endorser, co-maker or guarantor on loans, leases, or contracts? ..... <input type="checkbox"/> <input type="checkbox"/>	\$ _____
Trust income _____	Taxes - federal, state, local. .... _____	Outstanding collections? ..... <input type="checkbox"/> <input type="checkbox"/>	_____
Real estate income _____	Insurance payments ..... _____	Outstanding judgments? ..... <input type="checkbox"/> <input type="checkbox"/>	_____
Other income ..... _____	Other contract payments ..... _____	Involvement in pending legal actions? <input type="checkbox"/> <input type="checkbox"/>	_____
(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.)	(car payments, charge cards, etc.)	Other special debt or circumstances? <input type="checkbox"/> <input type="checkbox"/>	_____
	Alimony, child support ..... _____	Have you ever filed for bankruptcy? .. <input type="checkbox"/> <input type="checkbox"/>	_____
	maintenance	Do you have a will? ..... <input type="checkbox"/> <input type="checkbox"/>	_____
	Other expenses ..... _____	If "yes" to any question(s) describe:	_____
		_____	_____
		_____	_____
<b>Total \$ Income</b>	<b>Total \$ Expenditures</b>	<b>Total \$ Contingent Liabilities</b>	

**REFERENCES**

BANK:	AVERAGE BALANCE
Personal Checking: _____ Bank _____	\$ _____
Savings: _____ Bank _____	\$ _____
Other: _____	\$ _____

PERSONAL:  
Name: \_\_\_\_\_ Address: \_\_\_\_\_

**COMPLETE SCHEDULES AND SIGN ON REVERSE SIDE.**

**SCHEDULE A - MARKETABLE SECURITIES**

Name of Issuing Corporation and Type of Security	No. of Shares (if stock) Face Value (if bonds)	Registered in Name of	Market Value	Portion Pledged
			\$	

**SCHEDULE B - REAL ESTATE SOLD ON CONTRACT**

Description and Location	Owner of Record	Amount Sold for	Monthly Contract Pmt.	Unpaid Balance	Mortgage Holder	Mortgage Balance	Monthly Mortgage Payment
		\$	\$	\$		\$	\$

**SCHEDULE C - REAL ESTATE**

Description and Location	Owner of Record	Purchase Price	Present Value	Owing On Mortgage/Contract	Holder of Mortgage/Contract	Monthly Payment
		\$	\$	\$		\$

**SCHEDULE D - LIFE INSURANCE CARRIED**

Amount	Name of Company	Beneficiary	Cash Surrender Value	Loans

**SCHEDULE E - NOTES PAYABLE - BANKS AND OTHERS**

Name and Address of Creditor	Original Loan/Line Amount	Date of Loan	Maturity Date	Unsecured or Secured (List Collateral)	Monthly Payment	Amount Owed

**SCHEDULE F - BUSINESS VENTURES**

Name / Address of any Business Venture in which You Are a Principal / Partner	Total Assets	Your % of Ownership	Your Position/Title in the Business	Net Worth of Business	Line Of Business	Years In Business

**WE INTEND TO APPLY FOR JOINT CREDIT.**

\_\_\_\_\_

Applicants Initials

\_\_\_\_\_

Co-Applicants Initials

I (We) hereby certify that the foregoing information is true and correct, and knowing that you will rely upon the representations made by me, and in order to induce you to grant a loan, I represent that I have no outstanding obligations to any bank, loan company, corporation or any individual, nor any suits, judgments, or legal claims of any kind whatsoever now pending against me, except as shown herein, and authorize you to verify any of the foregoing. I authorize you to make any credit inquiries you feel necessary. Any credit investigation and information furnished you by any person or consumer reporting agency is hereby authorized, and whether credit is extended or not, is to remain your property.

DATE: \_\_\_\_\_

Please Sign Name in Full

SSN: \_\_\_\_\_

\_\_\_\_\_

Please Sign Name in Full

SSN: \_\_\_\_\_