

NORTHWESTERN BANK, N.A.

Dilworth * Moorhead * Ulen * Hendrum

Personal Financial Statement

Date Completed: _____

Individual - If you check this box, provide financial information only about yourself.

Joint, with _____
if you check this box, provide financial information about yourself and the co-applicant.

Applicant

Co-Applicant

Name _____
 Address _____
 City, State, Zip _____
 Birth Date _____ Soc Sec # _____
 Employer/Occupation _____
 Home Phone _____
 Business Phone _____
 Name of Tax Accountant _____

Name _____
 Address _____
 City, State, Zip _____
 Birth Date _____ Soc Sec # _____
 Employer/Occupation _____
 Home Phone _____
 Business Phone _____

Please complete Schedules A - M before this section

Assets	(Round Up)	Liabilities	(Round Up)
Deposit Accounts (Sch A)		Notes to Banks (Non-Mortgage) (Sch J)	
Cash Value of Life Insurance (Sch B)		Life Insurance Loans (Sch B)	
Non-Retirement Investments (Sch C)		Accounts & Bills Payable (Sch L)	
Retirement Investments (Sch D)		Unpaid Income & Other Taxes (Sch M)	
Vehicles & recreation Equip. (Sch E)		Vehicle & Recreation Loans (Sch E)	
Notes & Contracts Owned (Sch F)		Notes to Others (Non-Mortgage) (Sch K)	
Residential Real Estate (Sch G)		Residential Mortgages (Sch G)	
Other Real Estate (Sch H)		Other Real Estate Mortgages (Sch H)	
Business Ownership (Sch I)		Total Credit Card Debt	
Personal Property			
Other Assets: (Please List Below)		Other Liabilities: (Please List Below)	
		Total Liabilities	
		Net Worth (Assets minus Liabilities)	
Total Assets		Total Liabilities and Net Worth	

Annual Income	Applicant	Co-Applicant	Contingent Liabilities	
Salary			List all obligations as endorser or guarantor for individuals, corporations, and partnerships	
Bonus and Commissions			Borrower/ Personal Assets Pledged	Amount
Dividends and Interest			Contingent Liabilities	
Other Investment Income				
Rental & Lease Income (net)				
* Other Income				
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.

Sch A. Deposit Accounts (Checking, Money Market, Savings, CDs etc.)

Name of Institution	Type of Acct	Owner(s)	Amt. on Deposit
Sch A Total			

Sch B. Life Insurance (Policies Owned)

Company	Face Value	Cash Surrender Value	Ins Policy Loan	Beneficiary
Sch B Totals				

Sch C. Non-Retirement Investments (Stocks, Bonds, Annuities, Mutual Funds, etc)

Description	No of Units	Value per Unit	Listed or Unlisted	Value
Sch C Total				

Sch D. Retirement Investments (Pension, Profit Sharing, 401K, IRAs, etc.)

Name of Institution	Type of Acct	Owner	Value
Sch D Total			

Sch E. Vehicles & recreational Equipment

Make / Model / Year	Value	Loan Balance	Pymt / Rate	To Whom Payable
Sch E Total				

Sch F. Notes, Accounts and Contracts Owned

Debtor	Original Balance	Current Balance	Pymt / Maturity	Collateral
Sch F Totals				

Sch G. Residential Real Estate

					Mortgage or Contract Payable		
Owner(s)	Description & Location	Date Purch	Original Cost	Present Value	Balance Due	Pymt / Rate	To Whom Payable
Sch G Totals							

Sch H. Other Real Estate

					Mortgage or Contract Payable		
Owner(s)	Description & Location	Date Acquired	Original Cost	Present Value	Balance Due	Pymt / Rate	To Whom Payable
Sch H Totals							

Sch I. Business Ownership

Name of Business	Pct Owned	Value
Sch I Total		

Sch J. Notes to Banks (Non-Mortgage)

Bank	Payment / Rate	Collateral	Amount Owed
Sch J Total			

Sch K. Notes to Others (Non-Mortgage)

Lender	Payment	Maturity	Collateral	Amount Owed
Sch K Total				

Sch L. Accounts and Bills Payable

Creditor	Payment	Maturity	Collateral	Amount Owed
Sch L Total				

Sch M. Unpaid Income and Other Taxes

Type of Tax	Owed To	Amount Owed
Sch M Total		

	Applicant	Co-Applicant
Have you filed bankruptcy within the past 10 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you obligated to pay alimony or child support?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any suits or legal actions pending against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any of your tax obligations past due?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you had any debt forgiven?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a will?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Additional details on any of above: _____		

NOTE: Any willful misrepresentation could result in a violation of Federal Law (18 USC Sec 1014)

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guarantying credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by creditor in its decision to grant such credit. This statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) as of the statement date. Creditor is authorized to obtain a credit report, make all inquiries deemed necessary to verify the accuracy of the information contained herein, and to determine the creditworthiness of the undersigned. Applicant(s) are aware that any known or willful false statement or report, or willful overvaluation of any land, property or security, for the purpose of influencing the action of Creditor, can be a violation of federal law (18 US Sec 1014) and may result in a fine or imprisonment or both. By signing this statement, each Applicant declares that he/she has read and understands the statement above.

Applicant Signature _____ Date _____

Co-Applicant Signature _____ Date _____