



**PERSONAL FINANCIAL STATEMENTS FOR THE CONFIDENTIAL FILE OF
UNITED TEXAS CREDIT UNION**

PERSONAL INFORMATION		CO-APPLICANT INFORMATION	
Name:		Name:	
Date of Birth:		Date of Birth:	
Social Security #:		Social Security #:	
Home Address:		Home Address:	
City, State Zip:		City, State Zip:	
Home Telephone:		Home Telephone:	
Mobile:		Mobile:	
E-Mail Address:		E-Mail Address:	
Place of Employment:		Place of Employment:	
Position:	Years Employed:	Position:	Years Employed:
Business Address:		Business Address:	
Telephone(s)/Ext:		Telephone(s)/Ext:	

BALANCE SHEET				AS OF _____	
ASSETS			LIABILITIES		
Cash & Cash Equivalents: (Schedule 1)	\$		Notes Payable to Banks:	United Texas:	\$
Marketable Securities: (2)				Other Banks:	
Notes & Accounts Receivable: (3)			Other Notes Payable (8)		
IRA / 401K / Keogh:			Taxes Payable:	Income Taxes:	
Cash Value of Life Insurance: (4)				Real Estate Taxes:	
Real Estate:	Personal Residence: (5)		Mortgages Payable:	Personal Residence: (5)	
	Other: (6)			Other: (6)	
Investments in Closely Held Entities:(7)			Credit Card Balances:		
Personal Property:			Other Liabilities:		
Automobiles:					
Other Assets:			TOTAL LIABILITIES		
			NET WORTH		
TOTAL ASSETS			TOTAL LIABILITIES & NET WORTH		

FINANCIAL STATEMENT SCHEDULES

Schedule 1- Cash

FINANCIAL INSTITUTION	ACCOUNT NAME	BALANCE	IF PLEDGED, TO WHOM?
TOTAL:			

Schedule 2 – Marketable Securities

NO. OF SHARES	NAME OF SECURITY	REGISTERED IN NAME OF	BROKERAGE HOUSE	TOTAL MARKET VALUE	IF PLEDGED, TO WHOM?
TOTAL:					

Schedule 3 – Notes & Accounts Receivable

NAME OF DEBTOR	IS DEBTOR A RELATIVE?	DESCRIPTION OF DEBT	MATURITY DATE (MM/YY)	CURRENT BALANCE	DESCRIPTION OF COLLATERAL
TOTAL:					

Schedule 4 – Life Insurance

INSURANCE COMPANY	NAME OF PERSON COVERED	BENEFICIARY	FACE AMOUNT	CASH SURRENDER VALUE	IF PLEDGED, TO WHOM?
TOTAL:					

Schedule 5 – Personal Residence(s)

DESCRIPTION/ADDRESS	PURCHASE PRICE	MARKET VALUE	LIEN HOLDER	CURRENT BALANCE	PAYMENTS (MONTHLY)	MATURITY DATE (MM/YY)
TOTAL:			TOTAL:			

Schedule 6 – Income Producing & Other Real Estate

DESCRIPTION/ADDRESS	% OF OWNER-SHIP	PURCHASE PRICE	MARKET VALUE	RENTAL INCOME (MONTHLY)	CURRENT BALANCE	PAYMENTS (MONTHLY)	MATURITY DATE (MM/YY)
TOTAL:					TOTAL:		

Schedule 7 – Investment in Closely Held Entities (Corporations, Partnerships, etc.)

BUSINESS NAME	NATURE OF BUSINESS	% OF OWNERSHIP	MARKET VALUE
TOTAL:			

Schedule 8 – Other Notes Payable

FINANCIAL INSTITUTION	ORIGINAL AMOUNT	CURRENT BALANCE	PAYMENTS (MONTHLY)	INTEREST RATE (%)	MATURITY DATE (MM/YY)	COLLATERAL DESCRIPTION
TOTAL:						

CONTINGENT LIABILITIES					
Are you a Guarantor on any outstanding debt? () YES () NO					
FINANCIAL INSTITUTION	NAME OF BORROWER	ORIGINAL AMOUNT	CURRENT BALANCE	PAYMENTS (MONTHLY)	COLLATERAL DESCRIPTION
TOTAL:					

Have you ever filed for bankruptcy? () YES () NO

Have you ever been a defendant in any suits or Legal Action? () YES () NO

If YES, explain: _____

PERSONAL CASH FLOW STATEMENT			
FOR THE YEAR _____ (12 MONTHS)			
INCOME		EXPENSES	
Salaries & Wages		Rental Expense	
Commissions, Bonuses, & Royalties		Mortgage Payments	
Interest/Dividends		Other Loan payments	
Rental Income		Real Estate Taxes	
Other sources of cash		Insurance (Property, Life, Etc.)	
		Credit Card Payments	
		Food & Utilities	
		Household Expenses	
		Federal & State Income Taxes	
		Other Expenses	
TOTAL INCOME:		TOTAL EXPENSES:	

Note: Income from alimony, child support or maintenance payments need not be revealed if the undersigned does not choose to disclose such income in applying for credit.

The information I have listed on this financial statement and supporting schedules, which are submitted to you, United Texas, for the purpose of obtaining credit, present a true, complete and correct statement of my financial condition as of the date shown. I understand that misrepresenting information on this statement is a criminal offense under the federal law punishable by a fine and/or imprisonment.

I will notify United Texas in writing of any material unfavorable change in my financial condition. In the absence of such notice, you may consider this a continuing statement and substantially correct. If I apply for further credit, this statement shall have the same force and effect as if delivered as an original statement of my financial condition at the time I request such further credit. United Texas is authorized to contact any appropriate third parties for the purpose of verifying any stated information herein or at any time furnished by me to United Texas and obtaining credit information at any time from any of my creditors and/or credit reporting agencies. This financial statement and any other information furnished to United Texas shall be your property. United Texas is authorized to answer questions about your credit experience with me. It is understood that the information provided herein may be shared with any subsidiary or affiliate.

Signature: _____

Date: _____

Signature: _____

Date: _____

(Co-Applicant)