



A DIVISION OF FIRST WEST CREDIT UNION

PERSONAL FINANCIAL STATEMENT

Schedules on reverse side **MUST** be completed

BRANCH:

ACCOUNT NUMBER

SURNAME	FIRST NAME	S.I.N.	DATE OF BIRTH
SPOUSE'S SURNAME	SPOUSE'S FIRST NAME	S.I.N.	DATE OF BIRTH
DEPENDENTS	HOME TELEPHONE	WORK TELEPHONE	CELLULAR
ADDRESS	CITY	PROV.	HOW LONG?
PREVIOUS ADDRESS	CITY	PROV.	HOW LONG?
EMPLOYER	OCCUPATION		HOW LONG?
PREVIOUS EMPLOYER	OCCUPATION		HOW LONG?
SPOUSE'S EMPLOYER	OCCUPATION		HOW LONG?

FINANCIAL CONDITION AS AT _____ 20____

ASSETS		
CASH	BRANCH NAME	
	OTHER CREDIT UNIONS OR BANKS	
STOCKS	LISTED (Schedule 1)	
	UNLISTED (Schedule 1)	
BONDS	(Schedule 1)	
ACCOUNTS AND NOTES RECEIVABLE (Collectible)	REGULAR	
	AGREEMENT FOR SALE & MORTGAGES	
	RELATIVES & FRIENDS (Schedule 4)	
REAL ESTATE	IMPROVED (Schedule 3)	
	UNIMPROVED (Schedule 3)	
	LEASE HOLD INTEREST OWNED	
LIFE INSURANCE	CASH SURRENDER VALUE (Schedule 5)	
OTHER PERSONAL PROPERTY	AUTOMOBILE	
	OTHER (Schedule 6)	
TOTAL ASSETS (A)		

LIABILITIES		
NOTES PAYABLE TO CREDIT UNIONS OR BANKS	BRANCH NAME	
	OTHER (Schedule 4)	
OTHER NOTES AND ACCOUNTS PAYABLE	REAL ESTATE LOANS (Schedule 3)	
	SALES CONTRACTS AND CHATTEL MORTGAGES (Schedule 4)	
	LOANS ON LIFE INSURANCE POLICIES (Schedule 6)	
	ACCOUNTS PAYABLE	
TAXES PAYABLE	CURRENT YEAR'S INCOME TAXES UNPAID	
	PRIOR YEAR'S INCOME TAXES UNPAID	
	REAL ESTATE TAXES UNPAID	
OTHER LIABILITIES	UNPAID INTEREST	
	OTHER (Schedule 6)	
TOTAL LIABILITIES (B)		
NET WORTH (A-B)		

ANNUAL INCOME	
SALARY, WAGES, COMMISSIONS, ETC. (SELF)	
SALARY, WAGES, COMMISSIONS, ETC. (SPOUSE)	
DIVIDENDS AND INTEREST	
RENTALS	
BUSINESS OR PROFESSIONAL INCOME (Net)	
OTHER INCOME (Describe)	
TOTAL	

ANNUAL EXPENDITURES	
PROPERTY TAXES AND ASSESSMENTS	
INCOME TAXES	
REAL ESTATE LOAN PAYMENT OR RENT	
PAYMENTS ON CONTRACTS OR OTHER NOTES	
INSURANCE PREMIUMS	
ESTIMATED LIVING EXPENSES	
OTHER	
TOTAL	

BRANCH COMMENTS

The foregoing information is submitted for the purpose of establishing credit and is a true, full and correct statement of my financial condition as of the date shown. I hereby authorize Valley First, a division of First West Credit Union (herein called "Valley First") to obtain any background information it deems necessary concerning this application including but not limited to, reports from the credit bureaus, retail credit companies, or any other sources or agencies that Valley First in its absolute discretion considers appropriate. I agree to notify Valley First immediately of any material change of my financial condition while I am indebted to Valley First. In the event that such notification is not given, or if other events occur that, in Valley First's opinion, either do or could adversely affect my ability to repay my indebtedness to Valley First, then any and all of my outstanding obligations to Valley First may, at the option of Valley First become due and payable.

APPLICANT'S SIGNATURE

DATE

CO-APPLICANT'S SIGNATURE

ARE YOU A GUARANTOR, CO-MAKER OR ENDORSER ON ANYONE'S DEBT? IF YES, PROVIDE DETAILS
DO YOU HAVE ANY OTHER BUSINESS CONNECTIONS? IF YES, PROVIDE DETAILS.
ARE THERE ANY SUITS OR JUDGEMENTS AGAINST YOU? ANY PENDING? IF YES, PROVIDE DETAILS.
HAVE YOU EVER GONE THROUGH BANKRPUTCY? IF YES, PROVIDE DETAILS.
HAVE YOU PREVIOUSLY BORROWED FROM OTHER FINANCIAL INSTITUTIONS/CREDIT UNIONS? IF SO, WHICH ONES?
DO YOU HAVE ANY LIABILITIES UNDER LEASES? IF YES, PROVIDE DETAILS.
ARE ANY OF YOUR ASSETS PLEDGED OR IN ANY OTHER MANNER UNAVAILABLE FOR PAYMENT OF YOUR DEBTS? IF YES, PROVIDE DETAILS.
ARE ANY OF YOUR ASSETS PRESENTLY INVOLVED IN A MARRIAGE OR SEPARATION AGREEMENT? IF YES, PROVIDE DETAILS.

SCHEDULE 1 – LISTED AND UNLISTED STOCKS AND BONDS OWNED

NO. OF SHARES OR PAR VALUE OF BONDS	DESCRIPTION	REGISTERED IN NAME OF	LISTED	PRICE	MARKET VALUE

SCHEDULE 2 – AGREEMENTS FOR SALE AND MORTGAGES RECEIVABLE

NAME OF PAYER	LEGAL DESCRIPTION STREET ADDRESS AND TYPE OF IMPROVEMENT	ORIGINAL AMOUNT	UNPAID BALANCE	JOINT TENANTS	TERMS	1 ST OR 2 ND LIEN	VALUE OF PROPERTY
TOTAL							

SCHEDULE 3 – REAL ESTATE OWNED I = IMPROVED U = UNIMPROVED

LOCATION OR DESCRIPTION	I U	TITLE IN NAME OF	DATE PURCHASED	COST	PRESENT VALUE	AGREEMENTS FOR SALE, MORTGAGES OR OTHER LIENS			
						UNPAID	RATE %	MTHLY PMT	HELD BY
TOTAL						TOTAL			

SCHEDULE 4 – SUPPORTING DETAILS OF RECEIVABLES AND PAYABLES

RECEIVABLES - NAME OF PAYER	AMOUNT	MTHLY PMT	FINAL PMT DUE	DESCRIBE COLLATERAL, IF SECURED
TOTAL				

LIABILITIES - TO WHOM PAYABLE	AMOUNT	MTHLY PMT	FINAL PMT DUE	DESCRIBE COLLATERAL, IF SECURED
TOTAL				

SCHEDULE 5 – LIFE INSURANCE

FACE AMOUNT	CASH SURRENDER VALUE	BENEFICIARY	COMPANY

SCHEDULE 6 – OTHER ASSETS OR LIABILITIES

DESCRIPTION	DATE PURCHASED	PRESENT VALUE	AMOUNT OWING	PAYMENT