



Personal Financial Statement

Financial Condition as of: _____

Notice: If this Personal Financial Statement is intended for the purpose of applying for credit with Dakota Community Bank and it's intended to be a joint application, both applicants must initial below:

Applicant		Co-Applicant	
Name		Name	
Address		Address	
City / State / Zip		City / State / Zip	
Date of Birth		Date of Birth	
Social Security Number		Social Security Number	
Telephone (home) (office)		Telephone (home) (office)	
Employer		Employer	
Position (Title) (years)		Position (Title) (years)	

Assets	Schedule	Balance	Liabilities	Schedule	Balance
Cash and Certificates	1		Accounts Payable		
Marketable Securities	3		Notes Payable	6	
Cash Value Life Ins.	4		Auto Notes Payable	8	
TOTAL LIQUID ASSETS:			Taxes Payable		
Notes/Accts. Receivable					
Retirement Accounts	2		Other Liabilities		
Autos	8		Unsecured Debt		
Other Investments:					
Invmts Closely Held Co.	5				
Invmts Real Estate	7		Mortgages Payable	7	
Other Assets:					
			Total Liabilities		
			Net Worth (Assets minus Liabilities)		
TOTAL ASSETS			TOTAL LIABILITIES & NET WORTH		

Annual Personal Cash Flow				
Income	Applicant	Co-Applicant	Expenses/Payments	Combined
Salary			Credit Cards	
Bonus			Auto Loans	
Commission			Bank Loans	
Dvds/Interest			Home Mortgage Loan	
Bus. Income			Rent	
RE Income			Estimated Income Taxes	
			Real Estate Taxes	
Other Income			Insurance	
			Living Expenses	
			Other Expenses	
			TOTAL EXP/PMTS	
TOTAL			SURPLUS INCOME	
TOTAL JOINT INCOME			(Income minus Expense)	

Schedule 1 Cash on Hand		
Name of Financial Institution	Type of Account	Account Balance
TOTAL		

Schedule 2 Retirement Securities		
Name of Financial Institution	Type of Account	Account Balance
TOTAL		

Schedule 3 Marketable Securities Owned				
Description	Brokerage Firm/ Financial Institution	No. of Shares	Price/Share	Current Market Value
TOTAL				

Schedule 4 Life Insurance					
Insurance Company	Insured	Beneficiary	Face Value	Cash Value	Loans
TOTAL					

Schedule 5 Investments in Closely Held Companies			
Description	% Ownership	Book Value	Current Market Value
TOTAL			

Schedule 6 Notes Payable				
Lender	Balance Outstanding	Payments	Interest Rate	Maturity
TOTAL				

Schedule 7 Real Estate							
Location and Type of Property	Purchase Date	Purchase Price	Orig. Amt Borrowed	Current Amt. Owed	Payment Amt.	Income	Appraised or Estimated Value/Source
TOTAL							

Schedule 8 Autos								
Year	Make	Model	Mileage	Registered To	Bank	Amt. Owed	Payment	Value
TOTAL								

Please answer the following:

		Amount
Have you ever filed for bankruptcy? If yes, please explain	___ Yes ___ No	
Are you a co-maker, endorser, or guarantor of any other person's debt?	___ Yes ___ No	\$ _____
Are you presently the party to any form of litigation? If yes please explain	___ Yes ___ No	
Are there any tax liens presently outstanding against you or your property?	___ Yes ___ No	\$ _____
Have you executed a valid will?	___ Yes ___ No	
If so, name of administrator of will _____		
Do you have any contingent liabilities?	___ Yes ___ No	
If yes, Please list the amount (\$)	___ Yes ___ No	\$ _____

Explanation:

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. The undersigned acknowledges and understands that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty thereof. Each of the undersigned represents, warrants and certifies that (1) the information provided herein is true, correct and complete and gives a correct and complete showing of the financial condition of the undersigned, (2) the undersigned has no liabilities direct, indirect or contingent except as set forth in this statement, and (3) legal and equitable title to all assets listed herein is in the undersigned's sole name, except as may be herein otherwise noted. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. You are authorized to make all inquires you deem necessary to verify the accuracy of the information contained herein, and to determine the credit-worthiness of the undersigned and the undersigned hereby authorizes all persons of whom you make such inquires to respond thereto in full. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned.

Signed by: _____ (Applicant)	Date Signed: _____
Signed by: _____ (Joint Applicant)	Date Signed: _____

MEMBER FDIC

INSURANCE DISCLOSURE FOR CREDIT APPLICATION

Purpose:

You have submitted an application for a loan. In connection with your loan application, Dakota Community Bank (Lender) soliciting, may be offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

Credit Disclosures:

1. Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity product or annuity from an unaffiliated entity.

Acknowledgment:

BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ, RECEIVED AND UNDERSTAND THIS INSURANCE DISCLOSURE.

X _____
Applicant

Date

X _____
Co-Applicant

Date

BY SIGNING BELOW I ACKNOWLEDGE ON BEHALF OF THE LENDER THAT AN ORAL DISCLOSURE OF INSURANCE WAS DULY MADE TO THE APPLICANT AND THAT APPLICANT ACKNOWLEDGED RECEIPT OF THE DISCLOSURE.

LENDER:

DAKOTA COMMUNITY BANK

X _____
Authorized Signer

Date

Title