



# FLAGSHIP BANK

## PERSONAL FINANCIAL STATEMENT

CONTACT YOUR REPRESENTATIVE AT FLAGSHIP BANK MINNESOTA IF YOU HAVE ANY QUESTIONS REGARDING THE COMPLETION OF THIS FORM.

<b>Wayzata Branch</b>	<b>Eden Prairie Branch</b>	<b>Minnetonka Branch</b>
1415 Wayzata Boulevard E Wayzata, MN 55391	7525 Office Ridge Cir Eden Prairie, MN 55344	3330 County Road 101 Minnetonka, MN 55391
<b>Ramsey Branch</b>	<b>North Oaks Branch</b>	<b>Isanti Branch</b>
14150 St. Francis Boulevard NW Ramsey, MN 55303	1048 Meadowlands Dr White Bear Township, MN 55127	711 6th Ave NE Isanti, MN 55040

### If used for Credit Application

*Check only one checkbox to indicate the type of account you are requesting. If applying for joint credit, sign below.*

<input type="checkbox"/>	You are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as a basis of repayment of the credit requested.
<input type="checkbox"/>	This is an application for joint credit with another person. We intend to apply for joint credit. Please initial here: _____
<input type="checkbox"/>	You are applying for individual credit, but are relying in the income or assets of another person as the basis for repayment of the credit requested.

### Individual 1

Legal Name		Social Security Number	
Address		Email address	
Telephone Number	Date of Birth		
Present Employer	Position		
Employer Address			Years on the Job

### Individual 2

Legal Name		Social Security Number	
Address		Email address	
Telephone Number	Date of Birth		
Present Employer	Position		
Employer Address			Years on the Job

## Assets and Liabilities

Date of Valuation:

- Round all amounts to nearest \$100.
- Attach separate sheet if you need more space to complete detail schedule.

Assets and Liabilities			
Assets	Amount	Liabilities	Amount
Cash in this bank		Notes Payable Banks (Sch. 7)	
Cash in Other Banks- List Bank name(s) below		Notes Payable Others (Sch. 7)	
Bank Name 1:		Installment Contracts Payable (Sch. 7)	
Bank Name 2:		Due Dept Stores, Credit Cards & Others	
Bank Name 3:		Income Taxes Payable	
IRA or Retirement Accounts (IRA, 401k)		Other Taxes Payable	
Due from Friends, Relatives & Others (Sch. 1)		Loans against Life Insurance (Sch. 4)	
Mortgage & Contracts for Deed Owned		Mortgage or Liens on Homestead	
Securities Owned (Sch. 3)		Mortgage or Liens on other Real Estate Owned (Sch. 6)	
Cash Surrender Value of Life Ins. (Sch. 4)		Other Liabilities (Describe below)	
Homestead (Sch. 5)		Other Liability 1:	
Other Real Estate Owned (Sch. 5)		Other Liability 2:	
Automobiles- List Vehicle Description(s) below		Other Liability 3:	
Vehicle 1:		Other Liability 4:	
Vehicle 2:		Other Liability 5:	
Vehicle 3:		Other Liability 6:	
Personal Property- List Property(ies) Description below			
Personal Property 1:			
Personal Property 2:			
Other Assets (Detail)			
Asset 1:			
Asset 2:			
<b>TOTAL ASSETS</b>		<b>TOTAL LIABILITIES</b>	
<b>NET WORTH (Total Assets – Total Liabilities)</b>			

## Income and Contingent Liabilities

Annual Income	Applicant	Co-Applicant	Contingent Liabilities	
Salary			As Endorser	
Commissions			As Guarantor	
Dividends			Lawsuits	
Interest			For taxes	
Rentals			Other (Describe below)	
Alimony, child support or maintenance (you need not show this unless you wish us to consider it for repaying this loan.)				
Other- Describe:			Check here if "none"	<input type="checkbox"/>
<b>Total Income</b>			<b>Total Contingent</b>	

SCHEDULE 1- Due from Friends, Relatives & Others					
Name of Debtor	Owed To	Collateral	How Payable	Maturity Date	Unpaid Balance
			\$ per		
			\$ per		
			\$ per		
			\$ per		
			\$ per		
Total					

SCHEDULE 2- Mortgage And Contracts For Deed Owned					
Name of Debtor	Type of Property	1 <sup>st</sup> or 2 <sup>nd</sup> lien	Owed To	How Payable	Unpaid Balance
			\$ per		
			\$ per		
			\$ per		
			\$ per		
Total					

SCHEDULE 3- Securities Owned					
No. Shares or Bond Amount	Description	In whose name(s) registered	Cost	Present market value	L-Listed U-Unlisted

SCHEDULE 4- Life Insurance					
Insured	Insurance Company	Beneficiary	Face Value of Policy	Cash Value	Loans

SCHEDULE 5- Real Estate						
Address & Type of Property	Title in Name(s) of	Monthly Income	Cost Year Acquired	Present Market Value	Insured Value	
Homestead			\$			
			yr			
			\$			
			yr			
			\$			
			yr			
			\$			
			yr			

SCHEDULE 6- Mortgages or Liens on Real Estate					
To Whom Payable	How Payable	Interest Rate	Maturity Date	Unpaid Balance	
	\$ per				
	\$ per				
	\$ per				
	\$ per				
	\$ per				
	\$ per				

**SCHEDULE 7- Notes Payable, Banks & Others and Installment Contracts Payable**

<i>To Whom Payable</i>	<i>Address</i>	<i>Collateral or Unsecured</i>	<i>How Payable</i>	<i>Unpaid Balance</i>
			\$ per	
			\$ per	
			\$ per	
			\$ per	
			\$ per	
			\$ per	

**Declarations**

	APPLICANT		CO-APPLICANT			APPLICANT		CO-APPLICANT	
	YES	NO	YES	NO		YES	NO	YES	NO
Are there any outstanding judgments/tax liens against you?					Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?				
Have you been declared bankrupt within the past 10 years?					Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?				
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?					Are you obligated to pay alimony, child support, or separate maintenance?				
Are you a party to a lawsuit?					Is any part of the down payment borrowed?				
Are you a co-maker or endorser on a note?					Have you had an ownership interest in a property in the last three years? (1) What type of property did you own -- principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				
Are you a U.S. citizen?					Are there any other equity loans on the property?				
Are you a permanent resident alien?					Do you intend to occupy the property as your primary residence?				

**Acknowledgement and Agreement**

The foregoing statement, submitted for the purpose of obtaining credit, is true and correct in every detail and fairly shows my/our financial condition at the time indicated. I/we will give you prompt written notice of any subsequent substantial change in such financial condition before discharge of my/our obligations to you. I/we understand that you will retain this personal financial statement whether or not you approve the credit in connection with which it is submitted. You are authorized to check my/our credit and employment history or any other information contained herein.

THE UNDERSIGNED CERTIFY THAT THE INFORMATION CONTAINED ON THIS FORM HAS BEEN CAREFULLY REVIEWED AND THAT IT IS TRUE AND CORRECT IN ALL RESPECTS.

\_\_\_\_\_  
Your Signature & Date

\_\_\_\_\_  
Co-Applicant Signature & Date (if you are requesting the financial accommodation jointly)