



# FINANCIAL STATEMENT

INDIVIDUAL INFORMATION				
Name	Date of Birth	Social Security No.		No. of Dependents
Home Address	Home Phone	Driver's Lisc No. & State	Issue Date	Expiration Date
City/State/Zip	Mobile Phone	Email		
Employer	Years	Business Phone	Occupation/Position	Years
Yearly Income	Income Source			

JOINT OR OTHER PARTY INFORMATION				
Complete only for joint credit, for individual credit relying on income/assets from other sources, or applicant is married and resides in a community property state				
Joint Name	Date of Birth	Social Security No.		No. of Dependents
Home Address	Home Phone	Driver's Lisc No. & State	Issue Date	Expiration Date
City/State/Zip	Business/Mobile Phone	Email		
Employer	Years	Business Phone	Occupation/Position	Years
Yearly Income	Income Source			

## CREDIT REQUEST

**FINANCIAL INFORMATION AS OF \_\_\_\_\_ (DATE)**

ASSETS		LIABILITIES	
Cash on hand, and in Banks (See schedule No. 1)		Notes Payable to Southern First (See schedule No. 6)	
Deferred Comp. & Retirement Plans (See schedule No. 2)		Notes Payable to Others (See schedule No. 6)	
Stocks and Securities (Please attach brokerage statement(s))		Loans Against Life Insurance (See schedule No. 3)	
Cash Surrender Value Life Insurance (Do not deduct loans)(See schedule No 3)		Credit Card Debt (See schedule No. 7)	
Accounts, Loans, and Notes Receivable		Taxes and Assessments Payable (Attach Details)	
Automobiles		Mortgages Payable on Real Estate (See schedule No. 5)	
Real Estate - Primary Residence (See schedule No. 5)		Accounts Payable	
Real Estate - Other (See schedule No. 5)		<b>Total Liabilities</b>	
Personal Property Other Assets (Itemize)		<b>Net Worth</b>	
<b>Total Assets</b>		<b>Total Liabilities and Net Worth (Equals Total Assets)</b>	

Signature	Date	Signature	Date
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# FINANCIAL STATEMENT

## GENERAL INFORMATION (Please attach details for each "Yes" response)

Do you have contingent liability as a guarantor or co-maker?	No	Yes	Personal bank accounts at:		
Are you obligated to make Alimony, support or maintenance payments?	No	Yes	Are you a defendant in any suits or legal action?	No	Yes
Have you ever applied for credit with Southern First Bank?	No	Yes	Have you ever taken bankruptcy?	No	Yes

## INCOME

INDIVIDUAL		JOINT OR OTHER PARTY			
Salary		Salary			
Bonus and Commissions		Bonus and Commissions			
Dividends		Dividends			
Real Estate Income		Real Estate Income			
<b>Notice:</b> Alimony, child support, separate maintenance income need not be revealed if it is not considered as a source of repayment.					
Other Income		Other Income			
<b>Total</b>		<b>Total</b>			
Alimony, child support, separate maintenance received under:		Court Order	Written Agreement	Oral Understanding	
Is any income listed in this Section likely to be reduced before this credit request is paid off?			No	Yes	

### Schedule 1 Cash in Financial Institutions

Financial Institution	Balance	Personal or Business Acct	Account Type			
			CD	Savings	Checking	Money Market
			CD	Savings	Checking	Money Market
			CD	Savings	Checking	Money Market
			CD	Savings	Checking	Money Market

### Schedule 2 Deferred Compensation & Retirement Plans\*

Trustee or Plan Administrator	Acct Type	Beneficiary	Value	Loans	Net Value	In Name of

\*Includes I.R.A. Accounts, KEOGH, 401K, Fully Vested Benefit Plans, etc.

### Schedule 3 Life Insurance and Annuities\*

(Attach schedule if desired)

Company	Insured	Face	Beneficiary Amount	Cash Value	Loans	Net Value	Pledged?

\*Includes Employer Provided Insurance

### Schedule 4 Long Term Disability Insurance

(Attach schedule or benefit statements if desired)

Insurance Company	Mo. Benefit	Period	Premium	Tax Free?	COLA?

### Schedule 5 Real Estate Owned\*

(Attach schedule if desired)

Address/Description	Yr Acquired	Cost	Value	Lienholder	Mortgage	Mo. Payment	Interest Rate	Ownership

### Schedule 6 Notes Payable

(Exclude mortgages listed in Schedule 4)

Due to	Collateral	Original Loan	Balance	Interest Rate	Terms	Maturity	Mo. Payment

### Schedule 7 Credit Card Accounts

Credit Card Company	Limit	Balance	Credit Card Company	Limit	Balance