

PERSONAL FINANCIAL STATEMENT

You may apply for an extension of credit individually or jointly with another applicant. This statement and any applicable supporting schedules may be completed jointly by co-applicants if their assets and liabilities can be meaningfully and fairly presented on a combined basis, otherwise separate statements and schedules must be provided. If you are applying for an unsecured separate loan you do not need to complete any information concerning a joint applicant or other person unless you wish the joint applicant's or other person's income to be relied upon as the basis for repayment. For the purpose of obtaining credit from time to time with the bank, the following statement and information are furnished as a complete, true, and accurate statement of the financial condition of the undersigned on _____, 20____.

APPLICANT INFORMATION

Name: _____ Social Security No.: _____ Date of Birth: _____
Address: _____ City: _____ State: _____ Zip: _____
Home Phone: _____ Cell Phone: _____ Email: _____
Present Employer: _____ How Long: _____ Position: _____
Address: _____ City: _____ State: _____ Zip: _____ Business Phone: _____
Previous Employer: _____ How Long: _____ Position: _____
Address: _____ City: _____ State: _____ Zip: _____
Marital Status: Unmarried Married Separated

CO-APPLICANT INFORMATION

Name: _____ Social Security No.: _____ Date of Birth: _____
Address: _____ City: _____ State: _____ Zip: _____
Home Phone: _____ Cell Phone: _____ Email: _____
Present Employer: _____ How Long: _____ Position: _____
Address: _____ City: _____ State: _____ Zip: _____ Business Phone: _____
Previous Employer: _____ How Long: _____ Position: _____
Address: _____ City: _____ State: _____ Zip: _____
Marital Status: Unmarried Married Separated



firstnationalnorthfield.com ■ Member FDIC

DOWNTOWN ■ 329 Division Street ■ 507-645-5656 ■ FAX 507-645-6873
SOUTH ■ 1611 Honey Locust Drive ■ 507-664-0820 ■ FAX 507-664-0801

SCHEDULE 1 – CASH, CHECKING, SAVINGS, CDs

NAME OF FINANCIAL INSTITUTION	TYPE OF ACCOUNT	NAME(S) ON ACCOUNT	ACCOUNT BALANCE
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
TOTAL			\$

SCHEDULE 2 – SECURITIES OWNED

PAR VALUE OR NO. OF SHARES	DESCRIPTION	NAME(S) ON ACCOUNT	LISTED OR UNLISTED	CURRENT MARKET VALUE
				\$
				\$
				\$
				\$
				\$
TOTAL				\$

SCHEDULE 3 – LIFE INSURANCE

INSURED	INSURANCE COMPANY	BENEFICIARY	FACE VALUE	CASH VALUE	LOANS
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
TOTAL			\$	\$	\$

SCHEDULE 4 – DUE FROM FRIENDS, RELATIVES & OTHERS

NAME OF DEBTOR	COLLATERAL	REPAYMENT TERMS	MATURITY DATE	INTEREST RATE	BALANCE
		\$ per		%	\$
		\$ per		%	\$
		\$ per		%	\$
		\$ per		%	\$
TOTAL					\$

SCHEDULE 5 – MORTGAGES & CONTRACTS HELD

NAME OF DEBTOR	TYPE OF PROPERTY	REPAYMENT TERMS	MATURITY DATE	INTEREST RATE	BALANCE
		\$ per		%	\$
		\$ per		%	\$
		\$ per		%	\$
		\$ per		%	\$
TOTAL					\$

SCHEDULE 6 – HOMESTEAD MORTGAGES

ADDRESS	PURCHASE YEAR	PURCHASE PRICE	INTEREST RATE	MATURITY DATE	MONTHLY PAYMENT	MARKET VALUE	LOAN BALANCE
		\$	%		\$	\$	\$
		\$	%		\$	\$	\$
		\$	%		\$	\$	\$
TOTAL						\$	\$

SCHEDULE 7 – OTHER REAL ESTATE OWNED

ADDRESS	PURCHASE			INTEREST RATE	MATURITY DATE	MONTHLY PAYMENT	MARKET VALUE	TOTAL LOAN BALANCE
	YEAR	PRICE	% OWNED					
		\$	%	%		\$	\$	\$
		\$	%	%		\$	\$	\$
		\$	%	%		\$	\$	\$
		\$	%	%		\$	\$	\$
		\$	%	%		\$	\$	\$
		\$	%	%		\$	\$	\$
		\$	%	%		\$	\$	\$
TOTAL							\$	\$

SCHEDULE 8 – RETIREMENT ACCOUNTS

NAME OF FINANCIAL INSTITUTION	TYPE OF ACCOUNT	NAME(S) ON ACCOUNT	ACCOUNT BALANCE
			\$
			\$
			\$
			\$
			\$
			\$
TOTAL			\$

SCHEDULE 9 – SHORT TERM NOTES AND LINES OF CREDIT OWED

TO WHOM PAYABLE	INTEREST RATE	REPAYMENT TERMS	MATURITY DATE	COLLATERAL OR UNSECURED	LOAN BALANCE
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
TOTAL					\$

SCHEDULE 10 – NOTES DUE FRIENDS, RELATIVES & OTHERS

TO WHOM PAYABLE	INTEREST RATE	REPAYMENT TERMS	MATURITY DATE	COLLATERAL OR UNSECURED	LOAN BALANCE
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
TOTAL					\$

SCHEDULE 11 – INSTALLMENT LOANS, LEASES & CONTRACTS FOR DEED

TO WHOM PAYABLE	INTEREST RATE	REPAYMENT TERMS	MATURITY DATE	COLLATERAL OR UNSECURED	LOAN BALANCE
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
TOTAL					\$

	APPLICANT		CO-APPLICANT		
Have you ever gone through bankruptcy?	Yes	No	Yes	No	If yes, when?
Have you ever had a judgment against you?	Yes	No	Yes	No	If yes, explain:
Are any assets pledged or debts secured except as shown?	Yes	No	Yes	No	If yes, what?
Have you made a will?	Yes	No	Yes	No	
Are there any suits or legal actions pending against you?	Yes	No	Yes	No	If yes, explain:
Are any of your tax obligations past due?	Yes	No	Yes	No	If yes, explain:
Number of dependents: (not including yourself or co-applicant)					

The undersigned certify that the information provided by this statement is true and correct in all respects. So long as the undersigned owe any sums to the Bank, the undersigned agree to give the Bank prompt written notice of any material change in the undersigned's financial condition. The Bank is authorized to retain this personal financial statement whether or not credit is approved and is further authorized to verify the undersigned's credit and employment history or any other information contained herein.

Applicant Signature: _____ Date: _____

Co-applicant Signature: _____ Date: _____
(if you are requesting the financial accommodation jointly)

NOTICE OF RIGHT TO RECEIVE A COPY OF APPRAISAL REPORT

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

("You" means Applicant; and "We" means the Bank.)



firstnationalnorthfield.com ■ Member FDIC

DOWNTOWN ■ 329 Division Street ■ 507-645-5656 ■ FAX 507-645-6873
SOUTH ■ 1611 Honey Locust Drive ■ 507-664-0820 ■ FAX 507-664-0801