



AMERICAN HERITAGE BANK

PERSONAL FINANCIAL STATEMENT – CONFIDENTIAL

The undersigned Applicant(s) attest that the following personal financial statement submitted to American Heritage National Bank (Bank) for the purpose of obtaining credit is true and correct in every detail and accurately represents our financial condition as of the signed date below. We understand that the Bank will retain this personal financial statement whether or not the credit for which it is submitted is approved. The Bank is authorized to check our credit and employment history or any other information contained herein. As a participant in the consumer reporting system, we understand the Bank may report information about our account to credit bureaus and that late payments, missed payments and other defaults on our account may be reflected in our credit report. Right to Copy of Appraisal (ECOA) notice pursuant to 12 CFR § 1002.14(a): The Bank may order an appraisal to determine the property value and charge us for this appraisal. We wish to waive the timing requirements and agree to receive any copy at or before the time we become contractually obligated on the transaction (for closed-end credit) or account opening (for open-end credit). We acknowledge any material misrepresentation herein may violate Federal law and will give prompt written notice of any material change in such financial condition occurring before the full repayment of any obligations to the Bank.

APPLICANT

CO-APPLICANT

Legal Full Name:		
Social Security #:		
Home Address:		
Employer Name:		
Position/Title:		
Work Address:		
Work Phone #:		
Cell Phone #:		
Email Address:		
Tax Accountant:		
Insurance Agent:		
Attorney Rep:		
Financial Advisor:		

Have you ever filed for bankruptcy or had a judgment, property lien or foreclosure against you or any business owned by you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any claims, lawsuits or unpaid taxes pending against you or business owned by you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any assets pledged or other debts secured or in default except as disclosed herein?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you or any business owned by you a guarantor or endorser for any debt or leases?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you made a will or trust?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Marital Status: (answer only if provided in connection with a request for secured credit or seeking a joint account with spouse.)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried

If you answered "yes" to any question, please describe here: _____

APPLICANT SIGNATURE: _____

DATED _____

CO-APPLICANT SIGNATURE: _____

DATED _____

2915 2nd Street South
P.O. Box 160
St. Cloud, MN 56302
(320) 654-9555

525 Highway 10 South
P.O. Box 160
St. Cloud, MN 56302
(320) 257-5000

800 Nelson Drive
P.O. Box 509
Clearwater, MN 55320
(320) 558-2021

1000 Twelve Oaks
Center Drive
Wayzata, MN 55391
(952) 767-0413

104 Avon Avenue N
P.O. Box 8
Avon, MN 56310
(320) 356-7334

24 2nd Street South
P.O. Box 509
Long Prairie, MN 56347
(320) 732-6131

502 South Main Street
P.O. Box 211
Browerville, MN 56438
(320) 594-2215

PERSONAL BALANCE SHEET

ASSETS	TOTAL AMOUNT	LIABILITIES	TOTAL AMOUNT
Cash in American Heritage Bank		Mortgage on Homestead (Schd 5)	
Cash in Other Banks:		Mortgage on Other Real Estate (Schd 5)	
		Notes Payable (Schd 6)	
		Loans on Life Insurance	
Notes Receivable Due from Others (Schd 1)			
Securities & Investments (Schd 2)			
Cash Value of Life Insurance (Schd 3)		Income Taxes Payable	
Homestead Property (Schd 4)		Other Taxes Payable	
Other Real Estate Property (Schd 4)			
Autos & Other Vehicles:		Other Liabilities:	
Other Assets:			
		TOTAL LIABILITIES	
TOTAL ASSETS		TOTAL NET WORTH	

PERSONAL INCOME STATEMENT

ANNUAL INCOME	APPLICANT	CO-APPLICANT	CONTINGENT LIABILITIES	APPLICANT	CO-APPLICANT
Salary			As Endorser		
Commissions			As Guarantor		
Dividends			Pending Lawsuits		
Interest			Pending Taxes		
Rentals			Other:		
Distributions					
Other:			<input type="checkbox"/> Check here if "None"		
TOTAL INCOME			TOTAL CONTINGENT LIABILITIES		

SCHEDULE 1 – NOTES RECEIVABLE DUE FROM OTHERS

Receivable From	Collateral Description	Maturity Date	Rate %	Payment per Month	Present Balance
TOTAL					

SCHEDULE 2 – SECURITIES & RETIREMENT INVESTMENTS

Owner(s) Name	Investment Description	Rep of Record/Advisor	Purchase Cost	Present Market Value
TOTAL				

SCHEDULE 3 – LIFE & DISABILITY INSURANCE

Insured Name	Insurance Company	Rep of Record/Agent	Beneficiary	Death Benefit	Present Cash Value
TOTAL					

SCHEDULE 4 – REAL ESTATE PROPERTY

Owner(s) Name	Property Address	Purchase Date	Purchase Cost	Insured Amount	Present Market Value
Homestead:					
TOTAL					

SCHEDULE 5 – MORTGAGES ON REAL ESTATE

Payable To	Property Address	Maturity Date	Rate %	Payment per Month	Present Balance
Homestead:					
TOTAL					

SCHEDULE 6 – NOTES PAYABLE TO BANKS & OTHERS

Payable To	Collateral Description	Maturity Date	Rate %	Payment per Month	Present Balance
TOTAL					