Document courtesy of **LakeLureLand, LLC**

BB&T

Branch Banking and Trust Company

PERSONAL FINANCIAL STATEMENT

AS OF: _____

******All applicants must provide a photo copy of a valid Driver's License or state ID and Social Security card*******

Loan Amount: $ _____

Loan Term: _____

Borrower _____ Date of Birth _____

Address _____ Social Security No. _____

City, State, Zip _____ Residence Phone _____

Length of Residence _____ **Driver License Number** _____ **Secondary IDType & Number** _____

Issue / Expiration Date _____ **Issue/Expiration Date** _____

Mother's Maiden Name _____

Previous Address _____ **City, State, Zip** _____ **Residence** _____

Employer's Name _____

Position or Occupation _____

Business Address _____ Business Phone _____

City, State, Zip _____ Hire Date _____

Previous Employer _____

Position or Occupation _____

Business Address _____ Business Phone _____

City, State, Zip _____ Start Date/Leave Date _____

Is this an Individual Financial Statement. Yes / No If Joint Financial Statement please complete the following:

Co-Borrower _____ Date of Birth _____

Driver License Number _____

Issue / Expiration Date _____ Social Security No. _____

Second ID Type Number- State _____

Issue Date/Expiration Date _____

Mother's Maiden Name _____

Employer's Name _____

Position or Occupation _____

Business Address _____ Business Phone _____

City, State, Zip _____ Hire Date _____

Previous Employer _____

Position or Occupation _____

Business Address _____ Business Phone _____

City, State, Zip _____ Start Date/Leave Date _____

Borrower's Gross Monthly Salary (or average monthly income after business expense, if self-employed) $ _____

Co-Borrower's Gross Monthly Salary (or average monthly income after business expense, if self-employed) $ _____

Borrower Additional/Other Income* _____ $ _____

Co-Borrower Additional/Other Income* _____ $ _____

**please list source of income*

Is Borrower Self Employed? Yes / No

Is Co-Borrower Self Employed? Yes / No

Name/Address of Nearest Relative: _____ Relationship: Parent Child Sibling Other Phone #: _____

Name: _____ Date: _____

Schedule 1 - DEPOSIT ACCOUNTS

NAME OF FINANCIAL INSTITUITON AND LOCATION	Account Number	Account Balance

NAME OF FINANCIAL INSTITUITON AND LOCATION	Account Number	Account Balance
	TOTAL	

Schedule 2 - LIFE INSURANCE

Name of Person Insured	Company	Face Amount	Cash Value	Policy Loans	Policy Assigned?	If Assigned, to whom?

Schedule 3 - MARKETABLE STOCKS/BONDS NYSE, AMEX, NASDAQ

(If stocks or bonds are held in a brokerage account, just summarize account as one entry and attach statement)

NUMBER OF SHARES/ FACE VALUE (BONDS)	DESCRIPTION	REGISTERED IN NAME OF	IF PLEDGED TO WHOM?	DATE ACQUIRED	COST	MARKET VALUE
					TOTAL	

Schedule 4 - STOCK IN CLOSELY HELD CORPORATIONS **(Please provide F/S if total value exceeds 10% of your net worth)**

NUMBER OF SHARES/ OWNED & % OWNSHP	CORPORATION NAME	STOCK HELD IN THE NAME OF	STOCKHOLDER'S EQUITY	ANNUAL STATEMENT DATE	VALUE OF SHARES
				TOTAL	

Schedule 5 - VEHICLES, BOATS, MACHINERY, AND EQUIPMENT

DESCRIPTION			YR ACQ	COST	MARKET VALUE	LOAN BALANCE, IF ANY	LOAN PAYABLE TO	PAYMENT AMOUNT	PAYMENT FREQUENCY	ORIGINAL TERM (in Mths)
YR	MAKE	MODEL								
				TOTAL						

Name: _____ Date: _____

Schedule 6 - REAL ESTATE

LOCATION OR ADDRESS DESCRIPTION OF PROPERTY	TITLE IN THE NAME OF	COST/ YR ACQUIRED	MARKET VALUE	MORTGAGE BALANCE	MORTGAGE PAYABLE TO HOW PAYABLE (Amt per month)
					$ per
					$ per
					$ per
					$ per
					$ per
					$ per
					$ per
					$ per
		TOTAL			

Schedule 7 - OTHER ASSETS (PERSONAL PROPERTY, FURNITURE, ETC.)

DESCRIPTION	VALUE	COST/ YR ACQUIRED		TO WHOM PLEDGED
			TOTAL	

Schedule 8 - VESTED INTEREST IN PENSION/RETIREMENT ACCOUNTS

ACCOUNT TYPE	IN NAME OF	INVESTED WITH	MARKET VALUE
		TOTAL	

Schedule 9 - OTHER LOAN PAYABLES

NAME OF LENDER	ORIGINAL DATE	ORIGINAL AMOUNT	LOAN BALANCE	REPAYMENT TERMS	PAYMENT AMOUNT	COLLATERAL PLEDGED	OTHER COMAKERS ENDORSERS
		TOTAL					

BB&T Personal Financial Statement

Name: _____ Date: _____

SOURCE OF INCOME FOR YEAR ENDED _____ (Attach a copy of your most recent Income Tax Return and K-1's)	
Salaries - Yours	
Salaries - Your spouses, if applicable	
Bonuses & Commissions	
Dividends	
Interest	
Net Profits from:	
Rental Property	
Proprietorships	
Partnerships	
Joint Ventures	
Other Income: (Alimony, child support or separte maintenance income need not be revenealed if you do not wiish to have it considered as a basis for repaying this debt)	
TOTAL INCOME	

CONTINGENT LIABILITIES

Are you indirectly liable for obligations of others? _____
If yes, list and describe. If the obligation is for a business or if you need additional space, list and describe on an attachment.

Name of Borrower _____
Total Amount Owed _____
Lender: _____
Description _____

Name of Borrower _____
Total Amount Owed _____
Lender: _____
Description _____

Total Amount as endorser, comaker, or guarantor.

PERSONAL INFORMATION

Number of Depenants Ages

Are you obligated to pay alimony, child support, or separate maintenance payments?
If so, provide details:

Are you a defendant in any suits or legal actions?
If so, describe:

Have you ever declared bankruptcy or had any judgements recorded against you?
If so, explain circumstances. (Please include dates, location, amounts)

Do you have a will? _____
If so, who is the executor? _____

Do you have disability insurance? _____
If so, what is the monthly amounts? _____
What years are covered?

REPRESENTATIONS AND WARRANTIES

The information contained in this statement is provided to induce Branch Banking and Trust Company ("BB&T") to extend or to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. The undersigned acknowledge and understand that BB&T is 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 the information provided herein is true, correct, and complete. Each of the undersigned agrees to notify BB&T 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 obligations to BB&T. In the absence of such notice or a new full written statement, this should be considered a continuing statement and substantially correct. If the undersigned fail to notify BB&T as required above, or if any information herein should prove to be inaccurate or incomplete in any material respect, BB&T may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. BB&T is authorized to make all inquires it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give BB&T any information they may have on the undersigned. Each of the undersigned authorizes BB&T to answer questions about BB&T's credit experience with the undersigned. As long as any obligation or guaranty of the undersigned to BB&T is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned give BB&T shall be BB&T's property.

THE UNDERSIGNED HAVE READ AND FULLY UNDERSTAND THE FOREGOING REPRESENTATIONS AND WARRENTIES

_____ _____
DATE YOUR SIGNATURE

_____ _____
DATE YOUR SIGNATURE

This statement received by: _____

Date _____ Branch _____