



Headquarters
2301 West Big Beaver Road | Suite 525 | Troy, MI 48084
toll free: 800.462.2786 | www.firstmichiganbank.com

CONFIDENTIAL

Please Print:
[] Joint Credit Request: (APPLICANT) and (CO-APPLICANT)

APPLICANT

confirm that the below credit request made to First Michigan Bank is on a joint basis.

Form fields for APPLICANT: DATE, NAME, EMAIL ADDRESS, DATE OF BIRTH, SOCIAL SECURITY NUMBER, DRIVER'S LICENSE NUMBER, ADDRESS, HOME PHONE, BUSINESS PHONE, PRESENT EMPLOYER, POSITION, LENGTH OF TIME AT PRESENT EMPLOYER, ADDRESS

CO-APPLICANT NOTE: Reflect in this statement the financial condition of any co-applicant as well as your own financial condition.

Form fields for CO-APPLICANT: DATE, IF JOINTLY, NAME OF CO-APPLICANT, EMAIL ADDRESS, DATE OF BIRTH, SOCIAL SECURITY NUMBER, DRIVER'S LICENSE NUMBER, ADDRESS, HOME PHONE, BUSINESS PHONE, PRESENT EMPLOYER, POSITION, LENGTH OF TIME AT PRESENT EMPLOYER, ADDRESS

CREDIT REQUESTED

Form fields for CREDIT REQUESTED: AMOUNT, PURPOSE (personal or business, describe specific purpose), SOURCE OF REPAYMENT

COLLATERAL

ATTACHMENTS REQUIRED

2 years tax returns, complete with all supporting schedules and K-1s; 2 years tax returns for all K-1 entities; current bank deposit and brokerage statements to support liquid asset values; copy of driver's license.

PERSONAL BALANCE SHEET

- List all amounts in dollars.
- Please attach a separate sheet if you need more space to complete a detailed schedule.
- "Applicant" and "Co-Applicant" columns are for solely owned assets of either party. "Trust/Other" column is for jointly owned assets or living trust assets held by you as a trustee.
- Alimony, child support or separate maintenance payments do not need to be disclosed unless the income is necessary to meet your payment obligation.
- In lieu of completing this statement, a detailed personal financial statement prepared by your accountant or through the use of a personal financial software package (i.e. Quicken) may be submitted. Both the statement and this form must be signed and dated.

* HOW HELD CODES
Community Property "CP"

Single Ownership..... "SO"
Joint Tenants "JT"

Tenants in Common..... "TC"
Held in Trust "TR"

DATE OF VALUATIONS:

ASSETS	APPLICANT AMOUNT	CO-APPLICANT AMOUNT	TRUST/OTHER AMOUNT	HOW HELD CODE*
Deposit Accounts - First Michigan Bank				
Deposit Accounts - Other Financial Institutions				
Accounts Receivable (list)				
Retirement Accounts (specify type)				
Listed Securities Owned (Schedule 1)				
Non-Listed/Restricted Securities Owned (Schedule 1)				
Cash Surrender Value of Life Insurance (Schedule 2)				
Real Estate - Personal (Schedule 3)				
Real Estate - Investment (Schedule 3)				
Partnerships and Other Closely Held Entities (Schedule 5)				
Automobiles/Boats (list)				
Personal Property				
Other Assets (list)				
Total Assets				
LIABILITIES	APPLICANT AMOUNT	CO-APPLICANT AMOUNT	TRUST/OTHER AMOUNT	HOW HELD CODE*
Notes Payable Due to First Michigan Bank				
Secured				
Unsecured				
Notes Payable Due to Others (Schedule 4)				
Secured				
Unsecured				
Accounts & Bills Due				
Income Taxes Payable				
Other Taxes Payable				
Loans on Life Insurance (Schedule 2)				
Mortgages or Liens on Real Estate (Schedule 3)				
Installment Contracts Payable				
Other Liabilities (list)				
Contingent Liabilities (Schedule 6)				
Total Liabilities				
NET WORTH				

SUPPORTING SCHEDULES

SCHEDULE 1

Securities Owned Attach brokerage statement(s).

DESCRIPTION (1)	OWNED BY	NUMBER OF SHARES	MARKET VALUE	AMOUNT PLEDGED "P" OR RESTRICTED "R"
TOTAL				

(1) NOTE: Please indicate "L" for listed and "N" for non-listed.

SCHEDULE 2

Life Insurance

INSURANCE COMPANY	TERM OR LIFE DESCRIPTION	OWNED BY	CASH VALUE	AMOUNT PLEDGED "P" OR RESTRICTED "R"
TOTAL				

SCHEDULE 3

Real Estate and Mortgage

ADDRESS	DESCRIPTION	OWNED BY	DATE ACQUIRED	COST	MARKET VALUE	LOAN BALANCE OWED	PAYMENT/MONTH
TOTAL							

SCHEDULE 4

Notes Payable

PAYABLE TO	SECURED/UNSECURED	COLLATERAL	NOTE MATURITY	LOAN BALANCE OWED	PAYMENT/MONTH
TOTAL					

SCHEDULE 5

Partnerships and Other Closely Held Entities

NAME	NATURE OF BUSINESS	OWNERSHIP	TOTAL ASSETS	TOTAL LIABILITIES	NET WORTH	YOUR EQUITY
TOTAL						

SCHEDULE 6

Contingent Liabilities List all guarantees of loans, leases, or other financial obligations, including contingent tax liabilities.

PAYABLE TO	SECURED/UNSECURED	COLLATERAL	NOTE MATURITY	LOAN BALANCE OWED	PAYMENT/MONTH
TOTAL					

PERSONAL CASH FLOW

Source of Income - Current Year			
	Applicant	Co-Applicant	Joint
Salary			
Bonuses & Commissions			
Dividend & Interest Income			
Real Estate			
Partnerships and Other Closely Held Entities			
Other - Detail			
Total Income			

CREDIT REFERENCES Give names of banks, finance companies, or creditors (include credit card issuers) where credit has been obtained.

Name	Address	Date Obtained	Name In Which Account Is Carried	Account Number	Credit Limit

- Have you ever been declared bankrupt? Yes No
- Have you ever had a judgment against you? Yes No
- Are any assets pledged or debts secured except as shown? Yes No
- Are you a defendant in any suit or legal action? Yes No
- Is your estate plan current? Yes No
- Will Yes No
- Trust Yes No

Name of personal representative _____

YOUR REPRESENTATION AND WARRANTIES

I/We represent and warrant to First Michigan Bank that all of the information provided in this financial statement, along with any attachments and including the designation of the ownership of all assets listed is true, complete, and correct. I/We understand that the Bank is relying on the accuracy and completeness of this information in deciding to grant or continue the financial accommodation requested and that false statements constitute a violation of Federal Law. You may retain and verify this statement and are authorized to conduct such investigation into my financial affairs as you deem necessary, including a consumer credit report.

I HAVE READ, UNDERSTAND AND AGREE TO MAKE THESE REPRESENTATIONS AND WARRANTIES

DATE APPLICANT SIGNATURE WITNESS

DATE CO-APPLICANT'S SIGNATURE (if you are requesting the financial accommodation jointly) WITNESS



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