



PERSONAL FINANCIAL STATEMENT AS OF (date) _____

Personal Information (Please Print)

Table with two columns: Applicant and Co-Applicant. Rows include: Name, Residence Address, City, State & Zip, Position or Occupation, Business Name, Business Address, City, State & Zip, Home Phone No., Business Phone No., Social Security No., Date of Birth, Name, Phone No. of your Accountant, Name, Phone No. of your Attorney, Name, Phone No. of your Investment Advisor/Broker, Name, Phone No. of your Insurance Advisor.

Statement of Financial Condition as of _____, 20____

Table with four columns: Assets, Amount (\$), Liabilities, Amount (\$). Rows include: Cash in this Bank, Cash in Other Financial Institutions, Readily Marketable Securities, Non-Readily Marketable Securities, Accounts and Notes Receivable, Net Cash Surrender Value of Life Insurance, Residential Real Estate, Real Estate Investments, Partnerships/ PC Interests, IRA, Keogh, Profit-Sharing & Other Vested Retirement Accts., Deferred Income, Personal Property, Other Assets, Notes Payable to This Bank, Notes Payable to Other Banks, Accounts Payable, Margin Accounts, Notes Due: Partnership, Taxes Payable, Mortgage Debt, Life Insurance Loans, Other Liabilities, Total Liabilities, Total Net Worth.

Table with three columns: Contingent Liabilities, Yes, No. Rows include: Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation or partnership? Do you have outstanding letters of credit or surety bonds? Are there any suits or legal actions pending against you? What would be your total estimated tax liability if you were to sell your major assets? If yes for any of the above, give detail: (Use additional sheets if necessary) Are you contingently liable on any lease or contract?

Table with four columns: Income Tax Returns filed through (d/m/yyyy), Are any tax obligations past due?, Have you ever drawn a will?, Have (either of) you or any firm in which you were a major owner of declared bankruptcy?, Do (either of) you have a line of credit or unused credit facility at any other institution?, Do (either of) you pay Alimony, Child Support and Maintenance?, Did you include federal and state tax returns?

Schedule A – All Securities (including non-money market mutual funds)

No. of Shares (stock) or face value (bonds)	Description	Owner(s)	Where Held	Cost	Current Market Value	Pledged	
						Yes	No
Readily Marketable Securities (Including U.S. Government & Municipals)*							
Non-Readily Marketable Securities (closely held, thinly traded, or restricted stock)							

*If not enough space attach a separate schedule or brokerage statement and enter totals only.

Schedule B – Insurance (Life Insurance) *use additional sheet if necessary

Insurance Company	Face Amount of Policy	Type of Policy	Beneficiary	Cash Surrender Value	Amount Borrowed	Ownership

Schedule C – Personal Residence & Real Estate Investments, Mortgage Debt (Majority ownership only)

Personal Residence	Legal owner	Purchase		Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
		Year	Price						
Investment Address	Legal owner	Purchase		Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
		Year	Price						

Schedule D – Partnerships (less than majority ownership or real estate partnership)*

Type of Investment	Date of Initial Investment	Cost	Percent Owned	Current Market Value	Balance Due on Partnership; Notes, Cash Call	Final Contribution Date
Business/Professional (Indicate Name)						
Investment (Including Tax Shelter)						

*Note: For Investments which represent a material portion of your total assets, please include the relevant financial statements or tax returns, or in the case of partnership investments or S-Corporations, schedule K-1's

Schedule E – Notes Payable (Loans owing banks, broker, financing companies and others (Visa, MasterCard, etc))

Due to	Type of Facility	Amount	Secured		Collateral	Interest Rate	Maturity	Unpaid Balance
			Yes	No				

Represents & Warranties

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee 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 you 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 (or their) obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declared the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer-reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you 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 you shall be your property.

Date

Your Signature

Date

Co-Applicant Signature (if you are requesting the financial accommodation jointly)