



PERSONAL INFORMATION							
Applicant (Name)				Co-Applicant (Name)			
Employer				Employer			
Address of Employer				Address of Employer			
Business Phone #	# of Years with Employer	Title/Position		Business Phone #	# of Years with Employer	Title/Position	
Name of previous employer & position (if with current employer less than 3 yrs.)			# of years	Name of previous employer & position (if with current employer less than 3 yrs.)			# of years
Home Address				Home Address			
Home Phone #	Date of Birth	Social Security #		Home Phone #	Date of Birth	Social Security #	
Name & Phone # of your Accountant				Name & Phone # of your Accountant			
Name & Phone # of your Attorney				Name & Phone # of your Attorney			
Name & Phone # of your Investment Advisor/Broker				Name & Phone # of your Investment Advisor/Broker			
Name & Phone # of your Insurance Advisor				Name & Phone # of your Insurance Advisor			

ANNUAL INCOME		AMOUNT	ANNUAL EXPENDITURES		AMOUNT
Salary (applicant)			Federal Income and Other Taxes		
Salary (co-applicant)			State Income and Other Taxes		
Bonuses & Commissions (applicant)			Rental Payments, Co-op or Condo Maintenance		
Bonuses & Commissions (co-applicant)			Mortgage Payments	Residential	
				Investment	
Rental Income			Property Taxes	Residential	
				Investment	
Interest Income			Interest & Principal Payments on Loans		
Dividend Income			Insurance		
Capital Gains			Investments (including Tax Shelters)		
Partnership Income			Alimony/Child Support		
Other Investment Income			Tuition		
Other Income (List) **			Other Living Expense		
	TOTAL INCOME			TOTAL EXPENSES	



Balance Sheet as of _____

ASSETS	AMOUNT	LIABILITIES	AMOUNT
Cash in this Bank (including money market accounts, CDs)		Notes Payable to this Bank	
		Secured	
Cash in Other Financial Institutions (List (including money market accounts, CDs)		Unsecured	
		Notes Payable to Others (Schedule E)	
		Secured	
		Unsecured	
		Accounts Payable (inc. credit cards)	
Readily marketable Securities (Schedule A)		Margin Accounts	
Non-Readily Marketable Securities (Schedule A)		Notes Due: Partnership (Schedule. D)	
Accounts and Notes Receivable		Taxes Payable	
Net Cash Surrender Value of Life Insurance (Schedule B)		Mortgage Debt (Schedule C)	
Residential Real Estate (Schedule C)		Life Insurance Loans (Schedule B)	
Investment Real Estate (Schedule C)		Other Liabilities (List)	
Partnerships/PC Interests (Schedule D)			
IRA, Keogh, Profit-Sharing & other Vested Retirement Accts			
Deferred Income (number of years deferred __)			
Personal Property (including automobiles)			
Other Assets (List):			
		TOTAL LIABILITIES	
		NET WORTH	
TOTAL ASSETS:		TOTAL LIABILITIES & NET WORTH	

CONTINGENT LIABILITIES	YES/NO	AMOUNT
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership?		
Do you have any outstanding letters of credit or surety bonds?		
Are there any suits or legal actions pending against you?		
Are you contingently liable on any lease or contract?		
Are any of your tax obligations past due?		
What would be your total estimated tax liability if you were to sell your major assets?		
If yes for any of the above, please provide details below:		

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. Governments and Municipals)							
TOTALS							
NON-READILY MARKETABLE SECURITIES (closely held, thinly traded, or restricted stock)							
TOTALS							

Note: 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
TOTALS						

Disability Insurance	Applicant	Co-Applicant
Monthly Distribution if Disabled		
Number of Years Covered		

Schedule C - Personal Residence & Real Estate Investments, Mortgage Debt (majority ownership only)									
PERSONAL RESIDENCE		Purchase		Market Value	Present Loan Balance	Rate	Loan Maturity Date	Monthly Payment	Lender
Property Address	Legal Owner	Year	Price						
INVESTMENT		Purchase		Market Value	Present Loan Balance	Rate	Loan Maturity Date	Monthly Payment	Lender
Property Address	Legal Owner	Year	Price						

Schedule D - Partnerships (less than majority ownership for real estate partnerships)*							
Type of Investment Business/Professional (indicate name):	Date of Initial Investment	Cost	Percent Owned	Current Market Value	Balance Due On Partnerships: Notes, Cash Call	Final Contribution Date	
Investments (including tax shelters):							
TOTALS							

* **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-1s.

Schedule E - Notes Payable								
Due To	Type of Facility	Amount of Lien	Secured		Collateral	Interest Rate	Maturity	Unpaid Balance
			Yes	No				
TOTALS								



Please Answer the Following Questions:

1. Income tax returns filed through (date): _____ Are any returns currently being audited or contested? Yes No
If yes, what year(s): _____
2. Have (either of) you or any firm in which you were a major owner ever declared bankruptcy? Yes No
If yes, please provide details: _____
3. Have you drawn a will? Yes No
If yes, please provide the name of the executor(s) and year will was drawn: _____
4. Number of dependents (excluding self) and relationship to applicant: _____
5. Have you ever had a financial plan prepared for you? Yes No
6. Did you include two years federal tax returns? Yes No
7. Do (either of) you have a line of credit or unused credit facility at any other institution(s)? Yes No
If so, please indicate where, how much, and name of banker:

8. Do you anticipate any substantial inheritances? Yes No
If yes, please explain:

Representations and 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 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 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 declare 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's Signature
(if you are requesting the financial accommodation jointly)