

Small Business Loan Personal Financial Statement as of _____

Applicant

Co-Applicant

Co-Applicant Definition: If two Owners / Guarantors own joint assets and share joint liabilities (i.e. you and your spouse), you need only fill out one Personal Financial Statement, utilizing both "Applicant" and "Co-Applicant" sections. Owners / Guarantors who share business interests only; please fill out a separate Personal Financial Statement.

PERSONAL INFORMATION

Name _____
 Address _____
 City St Zip _____
 Email Address _____
 Social Security Number _____ Date of Birth _____
 Home Phone _____ Mobile Phone _____

Name _____
 Address _____
 City St Zip _____
 Email Address _____
 Social Security Number _____ Date of Birth _____
 Home Phone _____ Mobile Phone _____

EMPLOYER

Employer Name _____
 Employer Address _____
 City St Zip _____
 Bus Phone _____ Years _____ Title _____

Employer Name _____
 Employer Address _____
 City St Zip _____
 Bus Phone _____ Years _____ Title _____

PREVIOUS EMPLOYER

Employer Name _____
 Years _____ Title _____

Employer Name _____
 Years _____ Title _____

Balance Sheet

Assets	Amount
Cash on Hand and at Banks	\$ _____
Listed and Government Securities (Schedule A)	\$ _____
Unlisted Securities (Schedule A)	\$ _____
Retirement Accts (IRA, 401k, Profit-Sharing & Other Vested Accts)	\$ _____
Primary Residence (Schedule B)	\$ _____
Real Estate Investments (Schedule B)	\$ _____
Business Interests	\$ _____
Net Cash Surrender Value of Life Insurance (Schedule C)	\$ _____
Personal Property (Including Automobiles)	\$ _____
Other Assets	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
Total Assets	\$ _____

Liabilities	Amount
Loans Outstanding to this Bank	\$ _____
Loans Outstanding to Other Banks/Financial Institutions	\$ _____
Accounts Payable (Including Credit Cards)	\$ _____
Real Estate Loans - Primary Residence (Schedule B)	\$ _____
Real Estate Loans - Investment Property (Schedule B)	\$ _____
Auto Loans / Leases	\$ _____
Education Loans	\$ _____
Life Insurance Loans (Schedule C)	\$ _____
Margin or Retirement Account Loans	\$ _____
Other Debt	\$ _____
_____	\$ _____
Total Liabilities	\$ _____
Net Worth (Total assets - Total Liabilities)	\$ _____
Total Liabilities + Net Worth	\$ _____

Income & Expense Statement

Annual Income*	Applicant	Co-Applicant
Salary	\$ _____	\$ _____
Bonuses & Commissions	\$ _____	\$ _____
Dividends	\$ _____	\$ _____
Real Estate Income	\$ _____	\$ _____
Other Income	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
Total Income	\$ _____	\$ _____

Annual Expenses** (If Applicable)	Applicant	Co-Applicant
Rental Payments	\$ _____	\$ _____
Co-Op or Condo Maintenance	\$ _____	\$ _____
Alimony, Child Support, Maintenance	\$ _____	\$ _____
Tuition	\$ _____	\$ _____
Other Expenses	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
Total Income	\$ _____	\$ _____

*You need not disclose alimony, child support or separate maintenance income unless you wish the Bank to consider them in a credit decision.

** Expenses are not representative of total annual expenses. They are for additional information only.

Applicant Name _____

Contingent Liabilities	Applicant		Co-Applicant	
Are you a guarantor, co-maker or endorser for any debt of an individual, corporation or partnership?	<input type="checkbox"/> Yes (explain below)	<input type="checkbox"/> No	<input type="checkbox"/> Yes (explain below)	<input type="checkbox"/> No
Is any of your personal debt being paid by the business?	<input type="checkbox"/> Yes (explain below)	<input type="checkbox"/> No	<input type="checkbox"/> Yes (explain below)	<input type="checkbox"/> No
Are you currently involved in litigation?	<input type="checkbox"/> Yes (explain below)	<input type="checkbox"/> No	<input type="checkbox"/> Yes (explain below)	<input type="checkbox"/> No
Have you ever filed for Bankruptcy?	<input type="checkbox"/> Yes (explain below)	<input type="checkbox"/> No	<input type="checkbox"/> Yes (explain below)	<input type="checkbox"/> No
Are you delinquent on any debt, including loans, credit cards, income tax or real estate tax obligations?	<input type="checkbox"/> Yes (explain below)	<input type="checkbox"/> No	<input type="checkbox"/> Yes (explain below)	<input type="checkbox"/> No
Are any tax returns being contested or audited?	<input type="checkbox"/> Yes (explain below)	<input type="checkbox"/> No	<input type="checkbox"/> Yes (explain below)	<input type="checkbox"/> No
Do you have any other contingent liabilities (leases, letters of credit, surety bonds, etc)?	<input type="checkbox"/> Yes (explain below)	<input type="checkbox"/> No	<input type="checkbox"/> Yes (explain below)	<input type="checkbox"/> No

If yes for any of the above, give details (Attach additional sheets if necessary):

Schedule A - All Securities (Including Non-Money Market Mutual Funds)

Description & Type	Legal Owners(s)	# of Shares (Stock) or Face Value	Current Market Value
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Schedule B - Primary Residence & Real Estate Investments

Property Address	Legal Owner(s)	Purchase		Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment
		Year	Price					
_____	_____	_____	_____	_____	_____	_____ %	_____	_____
_____	_____	_____	_____	_____	_____	_____ %	_____	_____
_____	_____	_____	_____	_____	_____	_____ %	_____	_____

Schedule C - Life Insurance

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

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 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 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 any financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform his/her (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 or the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person, consumer reporting agency or entity 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 the undersigned give you shall be your property.

Applicant Signature _____ Date _____

Co-Applicant Signature _____ Date _____

(If you are requesting the financial accommodation jointly)