



**Balance Sheet as of** \_\_\_\_\_

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

| CONTINGENT LIABILITIES  | AMOUNT   |
|---|----------|
| Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership? YES <input type="checkbox"/> NO <input type="checkbox"/> | \$ _____ |
| Do you have any outstanding letter of credit or surety bonds? YES <input type="checkbox"/> NO <input type="checkbox"/>  | _____    |
| Are there any suits or legal actions pending against you? YES <input type="checkbox"/> NO <input type="checkbox"/>  | _____    |
| Are you contingently liable on any lease or contracts? YES <input type="checkbox"/> NO <input type="checkbox"/>   | _____    |
| Are any of your tax obligations past due? YES <input type="checkbox"/> NO <input type="checkbox"/>  | _____    |
| What would be your total estimated tax liability if you were to sell your major assets?   | _____    |
| If yes for any of the above, give details:  |          |

| 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  |
| <b>READILY MARKETABLE SECURITIES (including U.S. Governments and Municipals)*</b>           |             |          |            |      |                      |  |
|   |             |          |            |      |                      | YES <input type="checkbox"/> NO <input type="checkbox"/> |
|   |             |          |            |      |                      | YES <input type="checkbox"/> NO <input type="checkbox"/> |
|   |             |          |            |      |                      | YES <input type="checkbox"/> NO <input type="checkbox"/> |
|   |             |          |            |      |                      | YES <input type="checkbox"/> NO <input type="checkbox"/> |
|   |             |          |            |      |                      | YES <input type="checkbox"/> NO <input type="checkbox"/> |
| <b>NON-READILY MARKETABLE SECURITIES (closely held, thinly traded, or restricted stock)</b> |             |          |            |      |                      |  |
|   |             |          |            |      |                      | YES <input type="checkbox"/> NO <input type="checkbox"/> |
|   |             |          |            |      |                      | YES <input type="checkbox"/> NO <input type="checkbox"/> |

\* 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 |
|   |                       |                |             |                      |                 |           |
|   |                       |                |             |                      |                 |           |
|   |                       |                |             |                      |                 |           |

| 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   |      | Legal Owner | Percent Owned | Purchase |  | Market Value | Present Loan Balance | Interest Rate | Loan Maturity Date | Monthly Payments | Lender |
| Property Address   | Year |             |               | Price    |  |              |                      |               |                    |                  |        |
|  |      |             |               |          |  |              |                      |               |                    |                  |        |
|  |      |             |               |          |  |              |                      |               |                    |                  |        |
|  |      |             |               |          |  |              |                      |               |                    |                  |        |
| Investment   |      | Legal Owner | Percent Owned | Purchase |  | Market Value | Present Loan Balance | Interest Rate | Loan Maturity Date | Monthly Payments | Lender |
| Property Address   | Year |             |               | Price    |  |              |                      |               |                    |                  |        |
|  |      |             |               |          |  |              |                      |               |                    |                  |        |
|  |      |             |               |          |  |              |                      |               |                    |                  |        |
|  |      |             |               |          |  |              |                      |               |                    |                  |        |

| Schedule D - Partnerships (less than majority ownership for real estate partnerships)* |                            |      |               |                      |   |                         |  |
|--|----------------------------|------|---------------|----------------------|---|-------------------------|--|
| Type of investment   | Date of Initial Investment | Cost | Percent Owned | Current Market Value | Balance Due on Partnerships: Notes, Cash Call | Final Contribution Date |  |
| Business/Professional (indicate names):  |                            |      |               |                      |   |                         |  |
|  |                            |      |               |                      |   |                         |  |
| Investments (Including Tax Shelters):  |                            |      |               |                      |   |                         |  |
|  |                            |      |               |                      |   |                         |  |
|  |                            |      |               |                      |   |                         |  |
|  |                            |      |               |                      |   |                         |  |
|  |                            |      |               |                      |   |                         |  |
|  |                            |      |               |                      |   |                         |  |
|  |                            |      |               |                      |   |                         |  |
|  |                            |      |               |                      |   |                         |  |
|  |                            |      |               |                      |   |                         |  |

\* 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 |                  |                |                              |                             |            |               |          |                |
|----------------------------|------------------|----------------|------------------------------|-----------------------------|------------|---------------|----------|----------------|
| Due to                     | Type of Facility | Amount of line | Secured                      |                             | Collateral | Interest Rate | Maturity | Unpaid Balance |
|                            |                  |                | YES <input type="checkbox"/> | NO <input type="checkbox"/> |            |               |          |                |
|                            |                  |                | YES <input type="checkbox"/> | NO <input type="checkbox"/> |            |               |          |                |
|                            |                  |                | YES <input type="checkbox"/> | NO <input type="checkbox"/> |            |               |          |                |
|                            |                  |                | YES <input type="checkbox"/> | NO <input type="checkbox"/> |            |               |          |                |

**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, provide details: \_\_\_\_\_
3. Have you drawn a will? YES  NO   
If yes, please furnish 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 and state 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: \_\_\_\_\_  
\_\_\_\_\_

**APPLICANT:**

9. Are you a US citizen? YES  NO  If No – Are you a Permanent Resident Alien? YES  NO

**CO-APPLICANT:**

10. Are you a US citizen? YES  NO  If No – Are you a Permanent Resident Alien? YES  NO

**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 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 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. The 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)