



Service, Stewardship and Security

**PERSONAL FINANCIAL STATEMENT**

Please read and check the appropriate box before completing the application:

- Individual Credit: I am applying for credit in my name only and I am not relying on or listing assets which are jointly owned as a basis for repaying the credit applied for.
 Joint Credit: We are applying for a joint account.

Please print information regarding applicant:

Form fields for applicant information including: APPLICANT NAME (FIRST, MI, LAST), SOCIAL SECURITY NUMBER, PRESENT STREET ADDRESS, HOME TELEPHONE NUMBER, CITY, STATE, ZIP, YEARS AT PRESENT ADDRESS, EMPLOYER, DATE OF BIRTH, TYPE OF BUSINESS, BUSINESS TELEPHONE NUMBER, POSITION, YEARS WITH PRESENT EMPLOYER, BUSINESS STREET ADDRESS, E-MAIL ADDRESS, CITY, STATE, ZIP, CELL PHONE NUMBER.

Please print information regarding co-applicant: (to be completed if applying for joint account)

Form fields for co-applicant information including: APPLICANT NAME (FIRST, MI, LAST), SOCIAL SECURITY NUMBER, PRESENT STREET ADDRESS, HOME TELEPHONE NUMBER, CITY, STATE, ZIP, YEARS AT PRESENT ADDRESS, EMPLOYER, DATE OF BIRTH, TYPE OF BUSINESS, BUSINESS TELEPHONE NUMBER, POSITION, YEARS WITH PRESENT EMPLOYER, BUSINESS STREET ADDRESS, E-MAIL ADDRESS, CITY, STATE, ZIP, CELL PHONE NUMBER.



STATEMENT OF FINANCIAL CONDITION OF APPLICANT(S)

The following reflects the financial condition of myself and any co-applicant as of \_\_\_\_\_ and is submitted for the purpose of procuring, establishing and maintaining credit with you for myself or a third party for whom I agree to execute a guaranty in your favor.

**PLEASE INCLUDE A COPY OF YOUR CURRENT TAX RETURN.**

Use nearest hundred for dollar figure or N/A (not applicable) to complete all information.

<b>ASSETS</b>		<b>LIABILITIES</b>	
FROM SCHEDULE A CASH AND CASH ACCOUNTS		FROM SCHEDULE F NOTES PAYABLE-BANKS SECURED	
FROM SCHEDULE C GOVERNMENT SECURITIES		FROM SCHEDULE F NOTES PAYABLE-BANKS UNSECURED	
FROM SCHEDULE C LISTED SECURITIES		FROM SCHEDULE F NOTES PAYABLE-OTHERS	
FROM SCHEDULE C UNLISTED SECURITIES		FROM SCHEDULE D LIFE INSURANCE LOANS	
FROM SCHEDULE B ACCOUNTS AND NOTES RECEIVABLE		MARGIN ACCOUNTS	
FROM SCHEDULE D CASH VALUE LIFE INSURANCE		ACCOUNTS PAYABLE	
FROM SCHEDULE E REAL ESTATE (PERSONAL RESIDENCE)		FROM SCHEDULES E & H REAL ESTATE MORTGAGES	
FROM SCHEDULE H REAL ESTATE OWNED (NON PERSONAL)		REAL ESTATE TAX	
IRA/KEOGH ACCOUNTS		DEFERRED/UNPAID INCOME TAXES	
AUTOMOBILES (S)		CREDIT CARDS	
OTHER PERSONAL PROPERTY		MERCHANTS	
PARTNERSHIP/PROPRIETORSHIP EQUITY		OTHER DEBTS (ITEMIZE)	
OTHER ASSETS (ITEMIZE)			
		TOTAL LIABILITIES	
TOTAL ASSETS		NET WORTH (TOTAL ASSETS MINUS TOTAL LIABILITIES)	

1. If any asset is owned other than by the undersigned individually, such as in trust, joint tenancy, or nominee name, indicate this in the appropriate schedule or on page 4.
2. If significant, attach a current balance sheet and profit and loss statement of the business.

**INCOME, EXPENDITURES, AND CONTINGENT LIABILITIES**

<b>Annual Income for the Year Ended:</b>	<b>Annual Fixed and Variable Expenses</b>	<b>Contingent Liabilities</b>
Salary (Gross)	Home MTG Payment (P & I):	As Guarantor/Co-Maker
Bonus and Commissions		On Legal Claims
Dividends	Loan Payments (Exclude Mortgages):	On Letters of Credit
Interest		Other (Detail)
Real Estate Income (Net)	Taxes (City, State, Federal):	
Alimony, Child Support, Maint.*		
Other Income (Describe)	Alimony, Child Support, Main:	
	Other (Itemize):	
		<input type="checkbox"/> Check Here if None
<b>TOTAL</b>	<b>TOTAL</b>	<b>TOTAL</b>

\*Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered as a basis for repaying your obligations to this bank.

**A - CASH, CHECKING ACCOUNTS, SAVINGS ACCOUNTS, AND CERTIFICATES OF DEPOSIT**

TYPE	FINANCIAL INSTITUTION	CITY,ST	AMOUNT	ACCOUNT HOLDER	ACCOUNT NO.	PLEGDED YES/NO

**B - NOTES AND ACCOUNTS RECEIVABLE**

NAME OF DEBTOR	COLLATERAL	MONTHLY PAYMENT	MATURITY DATE	INTEREST RATE	AMOUNT OUTSTANDING	PAYABLE TO WHOM	PLEGDED YES/NO

**C - SECURITIES OWNED: BONDS, STOCKS, GOVERNMENT SECURITIES**

NO. OF SHARES OR PAR VALUE OF BONDS	DESCRIPTION*	LISTED OR UNLISTED	IN NAME OF	COST	MARKET VALUE	PLEGDED YES/NO

\*Indicate if securities are restricted by contract or SEC regulation.

**D - LIFE INSURANCE OWNED, INCLUDING GROUP INSURANCE**

INSURED	COMPANY	POLICY OWNER	BENEFICIARY	AMOUNT	CASH VALUE	LOANS	PLEGDED YES/NO

**E - REAL ESTATE OWNED AS PERSONAL RESIDENCE (FOR NON-PERSONAL RESIDENCES(S), USE SCHEDULE H)**

ADDRESS, CITY, STATE	TITLE HOLDER	DATE ACQUIRED	PURCHASE PRICE	CURRENT MARKET VALUE	MORTGAGE AMOUNT	MORTGAGE MATURITY	AMT OF INSURANCE
Mortgage Holder #1:			Description #1:				
Mortgage Holder #2:			Description #2:				

**F - LOANS OUTSTANDING FROM BANKS, FINANCE COMPANIES, OR OTHER**

LENDER	AMOUNT BORROWED	DATE ISSUED	DATE DUE	INTEREST RATE	AMOUNT OUTSTANDING	COLLATERAL

**G – REFERENCES BANKS, FINANCE COMPANIES, OR OTHER SOURCES OF PREVIOUS CREDIT**

LENDER	BORROWER	DATE OBTAINED	HIGH CREDIT	SECURED YES/NO

**H – REAL ESTATE NOT USED AS A PERSONAL RESIDENCE \***

<b>PROPERTY # 1 – DESCRIPTION, LOCATION &amp; DATE ACQUIRED</b>		
TITLEHOLDER(S):	PERCENT OWNED:	COST OF ENTIRE PROPERTY:
ARE YOU OBLIGATED ON MORTGAGE OR OTHER DEBT INSTRUMENT:	MARKET VALUE OF YOUR OWNERSHIP INTEREST (\$):	APPRAISED MARKET VALUE OF ENTIRE PROPERTY:
YOUR SHARE OF ANNUAL GROSS INCOME (\$):	YOUR SHARE OF ANNUAL DEBT SERVICE (\$):	YOUR SHARE OF MORTGAGE BALANCE OR OTHER DEBT (\$):

<b>PROPERTY # 2 – DESCRIPTION, LOCATION AND DATE ACQUIRED</b>		
TITLEHOLDER(S):	PERCENT OWNED:	COST OF ENTIRE PROPERTY:
ARE YOU OBLIGATED ON MORTGAGE OR OTHER DEBT INSTRUMENT:	MARKET VALUE OF YOUR OWNERSHIP INTEREST (\$):	APPRAISED MARKET VALUE OF ENTIRE PROPERTY:
YOUR SHARE OF ANNUAL GROSS INCOME (\$):	YOUR SHARE OF ANNUAL DEBT SERVICE (\$):	YOUR SHARE OF MORTGAGE BALANCE OR OTHER DEBT (\$):

\* FOR ADDITIONAL PROPERTIES, PLEASE ATTACH SCHEDULE.

- YES  NO - ARE YOU A DEFENDANT IN ANY SUITS OR LEGAL ACTION?  
 YES  NO - HAVE YOU EVER DECLARED BANKRUPTCY? IF SO, DESCRIBE.

- YES  NO - ARE ANY ASSETS PLEDGED OR DEBTS SECURED EXCEPT AS SHOWN?  
 YES  NO - HAVE YOU MADE A WILL? IF SO, NAME OF EXECUTOR.

I understand that PROVIDENCE BANK & TRUST is relying on the information in this Financial Statement (including the designation of my property as individually or jointly held) in deciding whether to establish or continue to extend credit on the basis that I have requested it or have received it in the past, and any extension or renewal of such credit. I warrant that this Financial Statement is true and correct on the date that it is made and that you may consider this statement as continuing to be true and correct with respect to any future extensions of credit that you may make to me until you receive written notice from me of any change. I authorize you to obtain any information necessary to verify statements made in this Financial Statement including requesting a consumer report on myself and the Co-Applicant. I also authorize you to report your experience with me to those who may lawfully receive such information. On request I will provide you with updated information. These warranties also apply to Co-Applicant. You may retain this original application.

**I have read, understand and agree to make these representations and warranties.**

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

By checking this box, I authorize PROVIDENCE BANK & TRUST to debit my PROVIDENCE BANK & TRUST deposit account or money market deposit account for the amount of periodic payments as they become due from time to time under loan agreements with PROVIDENCE BANK & TRUST. This debit authorization shall remain in effect until I provide PROVIDENCE BANK & TRUST, written notice of cancellation.