

Personal Financial Statement



PERSONAL INFORMATION					
APPLICANT (NAME)			CO-APPLICANT (NAME)		
Employer			Employer		
Address of Employer			Address of Employer		
Business Phone Number	Title/ Position	Years with Employer	Business Phone Number	Title/ Position	Years with Employer
Home Address			Home Address		
City, State ZIP	Home Phone No.	Date of Birth	City, State ZIP	Home Phone No.	Date of Birth
Name, Phone No. of your Accountant					
Name, Phone No. of your Attorney					
Name, Phone No. of your Bank where other Accounts are held					
Name, Phone No. of your Insurance Advisor/ Agent					

BANK REFERENCES	
Bank Name:	Bank Name:
Name of Contact:	Name of Contact:
Amount of Credit Extended:	Amount of Credit Extended:
Bank Name:	Bank Name:
Name of Contact:	Name of Contact:
Amount of Credit Extended:	Amount of Credit Extended:

INCOME STATEMENT FOR YEAR ENDED 20_____		
Annual Income	Applicant (\$, omit Cents)	Co-Applicant (\$, omit Cents)
Salary		
Bonuses & Commissions		
Net Rental Income		
Interest Income		
Dividend Income		
Capital Gains		
Partnership Income		
Other Investment Income		
Other Income (Attach Additional Sheet if Necessary)**		
		TOTAL INCOME :

** Income from alimony, Child Support, or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying the obligation.

CONSOLIDATED BALANCE SHEET			
ASSETS	AMOUNT	LIABILITIES	AMOUNT
Cash in this Bank (inc. money market accounts, CDs)		Notes Payable to this Bank	
Cash in other Financial Inst. (List) (inc. Money Mkt Accts, CDs)		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	
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: <input type="text"/>			
Personal Property (including automobiles)			
Other Assets (list):			
		Total Liabilities	
		Net Worth	
TOTAL ASSETS		TOTAL LIABILITIES & NET WORTH	

Schedule A - All Securities (including non-money market mutual funds)						(mark with "X")	
Description	Owners	No. of shares (Stock) or Face Value (Bonds)	Where Held	Cost	Current Mkt. Value	Pledged	
						Yes	No
Readily Marketable Securities (including U.S. Governments and Municipals)*							
					TOTAL:		
Non-Readily Marketable Securities (closely held, thinly traded, or restricted stock)							
					TOTAL:		

Schedule B - Insurance						
Life Insurance (use additional sheet if necessary)						
Insurance Company	Face Amount	Type of Policy	Beneficiary	Surrender Value	Amount Borrowed	Ownership
TOTAL:						

Schedule C - Personal Residence & Real Estate Investments, Mortgage Debt (majority ownership only)*

Check One: Personal Residence Investment Property

Property Address	Legal Owner	Purchase Year	Purchase Price	Market Value	Loan Balance	Interest Rate
	Loan Mat. Date	Monthly Payment (including tax & insurance)		Lender		

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Property Address	Legal Owner	Purchase Year	Purchase Price	Market Value	Loan Balance	Interest Rate
	Loan Mat. Date	Monthly Payment (including tax & insurance)		Lender		

Check One: Personal Residence Investment Property

Property Address	Legal Owner	Purchase Year	Purchase Price	Market Value	Loan Balance	Interest Rate
	Loan Mat. Date	Monthly Payment (including tax & insurance)		Lender		

* If not enough space, please see attached addendum

Schedule D - Partnerships (less than majority ownership for real estate partnerships)

Type of Investment	Init Invest Date	Cost	Percentage Owned	Current Market Value	Balance Due on Partnerships: Notes, Cash Call	Final Contribution Date
Business/Professional (indicate name):						
TOTAL:						

Schedule E - Notes Payable

Secured						
Due to	Type of Facility	Amount of Line	Collateral	Interest Rate	Mat. Dt. (MMYY)	Unpaid Balance
TOTAL						

Unsecured						
Due to	Type of Facility	Amount of Line	Collateral	Interest Rate	Mat. Dt. (MMYY)	Unpaid Balance
TOTAL						

CONTINGENT LIABILITIES	YES	NO	AMOUNT
Are you a guarantor/co-maker/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?			
If yes for any of the above, give details below or attach additional sheet if necessary:			

Please answer the following questions

1 Income Tax Returns paid through (date).
 Are any returns currently being audited or contested (Yes/No)?

2 Have (either of) you or any firm in which you were a major owner ever declared bankruptcy (Yes/No)?

3 Have you drawn a will (Yes/No)?
 If yes, please furnish the name of the executor(s) and the year will was drawn:

4 Number of dependents (excluding self) and relationship to applicants:

5 Have you ever had a financial plan prepared for you (Yes/No)?
 If yes, please furnish the name(s) & contact info of the preparer:

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 institutions?
 If yes, please indicate where, how much, and name of banker:

8 Have you ever been convicted of a felony (Yes/No)?

9 Are you currently a citizen of the United States of America (Yes/No)?
 Applicant:
 Co-Applicant:

Representation and Warranties

The information contained in this statement is provided to induce Delaware Place Bank ("The Bank") to extend or to continue the extension of credit to the undersigned or to others upon guarantee of the undersigned. The undersigned acknowledge and understand that The Bank is relying on the information provided herein in the decision to grant or continue to accept a guarantee thereof. Each of the undersigned agrees to notify The Bank 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 The Bank. 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 The Bank as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, The Bank may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. The Bank is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorizes any person or consumer reporting agency to give any information it may have on the undersigned to The Bank. In the event that a balance 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 shall be property of Delaware Place Bank.

 Your Signature SSN Date

 Co-Applicant's Signature SSN Date
 (if you are requesting the financial accomodation jointly)

We intend to apply for joint credit:
 _____ _____
 Applicant's Initials Co-Applicant's Initials

Personal Financial Statement Addendum 1 - Additional Schedules

Schedule A(a) - All Securities (including non-money market mutual funds)						(mark with "X")	
Description	Owners	No. of shares (Stock) or Face Value (Bonds)	Where Held	Cost	Current Mkt. Value	Pledged	
						Yes	No
Readily Marketable Securities (including U.S. Governments and Municipals)							
TOTAL:							
Non-Readily Marketable Securities (closely held, thinly traded, or restricted stock)							
TOTAL:							

Schedule C(a) - Personal Residence & Real Estate Investments, Mortgage Debt (majority ownership only)							
Check One: <input type="radio"/> Personal Residence <input type="radio"/> Investment Property							
Property Address	Legal Owner	Purchase Year	Purchase Price	Market Value	Loan Balance	Interest Rate	
	Loan Maturity Date	Monthly Payment	Lender				
Check One: <input type="radio"/> Personal Residence <input type="radio"/> Investment Property							
Property Address	Legal Owner	Purchase Year	Purchase Price	Market Value	Loan Balance	Interest Rate	
	Loan Maturity Date	Monthly Payment	Lender				
Check One: <input type="radio"/> Personal Residence <input type="radio"/> Investment Property							
Property Address	Legal Owner	Purchase Year	Purchase Price	Market Value	Loan Balance	Interest Rate	
	Loan Maturity Date	Monthly Payment	Lender				
Check One: <input type="radio"/> Personal Residence <input type="radio"/> Investment Property							
Property Address	Legal Owner	Purchase Year	Purchase Price	Market Value	Loan Balance	Interest Rate	
	Loan Maturity Date	Monthly Payment	Lender				