

BankEast

PERSONAL FINANCIAL STATEMENT

As Of: _____

To: BankEast

Name: _____ Date of Birth: _____

Address: _____ Social Security Number: _____

City, State, Zip: _____ Residence Phone: _____

Position or Occupation: _____

Business Name: _____

Business Address: _____ Business Phone _____

City, State, Zip: _____

This is a Check Box: Individual Financial Statement Joint financial statement with spouse. If Joint, complete the following:

Spouse: _____ Date of Birth _____

Social Security Number _____

Position or Occupation: _____

Business Name: _____

Business Address: _____ Business Phone _____

City, State, Zip: _____

YOU MAY APPLY FOR CREDIT INDIVIDUALLY OR JOINTLY WITH ANOTHER PARTY

If you are applying for joint credit with another party (other than your spouse), the joint applicant must complete a separate financial statement. Reflect in this statement your personal financial condition as well as the financial condition of your spouse if:

1. You are applying for credit jointly with your spouse, or
2. You are relying on your spouse's income or assets in requesting credit, or
3. You are providing this statement to support previously extended joint credit with your spouse.

*List all amounts in dollars. Omit Cents

ASSETS	AMOUNT
Deposits in Banks & Other Financial Institutions (from Sch 1, pg 2)	
Cash Value of Life Insurance (from Sch 2, pg 2)	
Notes & Accounts Receivable	
Marketable Stocks & Bonds (Sch 3, pg 2)	
Stocks in Closely Held Corporations (Sch 4, pg 2)	
Assets of Proprietorships	
Assets in Partnerships & Joint Ventures	
Vehicles, Boats, Machinery & Equipment (Sch 5, pg 2)	
Wholly Owned Real Estate (Sch 6, pg 2)	
Partially Owned Real Estate (Sch 7, pg 3)	
Vested Interest in Pension/Retirement Accounts (Sch 8, pg 3)	
Personal Property, Furniture, Etc.	

LIABILITIES & NET WORTH	AMOUNT
Other Loans Payable (Sch 9, pg 3)	
Loans on Life Insurance (Sch 2, pg 3)	
Taxes Due - Income	
Credit Card or Accounts Payable	
Liabilities of Proprietorships	
Liabilities of Partnerships/Joint Ventures	
Loans on Vehicles, Boats, Machinery & Equipment (Sch 5, pg 2)	
Loans on Wholly Owned Real Estate (Sch 6, pg 3)	
TOTAL LIABILITIES	

Net Worth	
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TOTAL ASSETS	
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TOTAL LIABILITIES & NET WORTH	
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Please complete all appropriate schedules. If space is inadequate, attach an additional sheet.

Name: _____

Date: _____

Schedule 1 – DEPOSIT ACCOUNTS

NAME OF FINANCIAL INSTITUTION AND LOCATION	DEMAND DEPOSITS	TIME DEPOSITS

NAME OF FINANCIAL INSTITUTION AND LOCATION	DEMAND DEPOSITS	TIME DEPOSITS
TOTAL		

Schedule 2 – LIFE INSURANCE

NAME OF PERSON INSURED	BENEFICIARY	FACE AMOUNT	CASH VALUE	POLICY LOANS	POLICY ASSIGNED?	IF ASSIGNED, TO WHOM?
TOTALS						

Schedule 3 – MARKETABLE STOCKS/BONDS – NYSE, AMEX, NASDAQ

(If stocks or bonds are held in a brokerage account, just summarize account as one entry and attach statement)

SHARES/FACE VALUE	DESCRIPTION	REGISTERED IN NAME OF	IF PLEDGED, TO WHOM?	DATE ACQUIRED	COST	MARKET VALUE
TOTAL						

Schedule 4 – STOCK IN CLOSELY HELD CORPORATIONS (Please provide F/S if total value exceeds 10% of your net worth)

SHARES OWNED & % OF OWNERSHIP	CORPORATION NAME	STOCK HELD IN THE NAME OF	STOCKHOLDERS EQUITY	ANNUAL STATEMENT DATE	VALUE OF SHARES
TOTAL					

Schedule 5 – VEHICLES, BOATS, MACHINERY, AND EQUIPMENT

DESCRIPTION	YEAR ACQ	COST	MARKET VALUE	LOAN BALANCE, IF ANY	LOAN PAYABLE TO	PAYMENT AMOUNT	PAYMENT FREQUENCY	ORIGINAL TERM (IN MONTHS)
YEAR MAKE MODEL								
TOTAL								

Name: _____

Date: _____

SOURCE(S) OF INCOME	
FOR YEAR ENDED: _____	
(Attach a copy of your most recent Income Tax Return and K-1's)	
Salaries – Yours	
Salaries – Your spouse's, if applicable	
Bonuses & Commissions	
Dividends	
Interest	
Net Profits from:	
Rental Property	
Proprietorships	
Partnerships	
Joint Ventures	
Other Income: (Alimony, Child Support, etc. need not be revealed if you do not wish to have it considered as a basis for repaying this debt.)	
TOTAL INCOME	

CONTINGENT LIABILITIES	
Are you indirectly liable for obligations of others? _____ If yes, list and describe. If the obligation is for a business or if You need additional space, list and describe on an attachment.	
Name of Borrower:	_____
Total Amount Owed:	_____
Lender:	_____
Description:	_____
Name of Borrower:	_____
Total Amount Owed:	_____
Lender:	_____
Description:	_____
Total Amount as endorser, comaker, or guarantor: _____	
PERSONAL INFORMATION	
Number of Dependants:	Ages: _____
Are you obligated to pay alimony, child support, or separate maintenance payments? If so, provide details: _____	
Are you a defendant in any suits or legal actions? If so, describe: _____	
Have you ever declared bankruptcy or had any judgments recorded against you? If so, explain circumstances (Please include dates, location, amounts.): _____	
Do you have a will? _____ If so, who is the executor? _____	
Do you have disability insurance? _____ If so, what is the monthly amount(s) _____ What years are covered? _____	

REPRESENTATIONS AND WARRANTIES

The information contained in this statement is provided to induce BankEast to extend or to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. The undersigned acknowledge and understand that BankEast is relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty 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 BankEast 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 obligations to BankEast. In the absence of such notice or a new full written statement, this should be considered a continuing statement and substantially correct.

If the undersigned fail to notify BankEast as required above, or if any information herein should prove to be inaccurate or incomplete in any material respect, BankEast may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. BankEast is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give BankEast any information they may have on the undersigned. Each of the undersigned authorizes BankEast to answer questions about BankEast's credit experience with the undersigned. As long as any obligation or guaranty of the undersigned to BankEast 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 BankEast shall be BankEast's property.

THE UNDERSIGNED HAVE READ AND FULLY UNDERSTAND THE FOREGOING REPRESENTATIONS AND WARRANTIES

DATE

YOUR SIGNATURE

DATE

YOUR SIGNATURE

THIS STATEMENT RECEIVED BY: _____

DATE: _____

BRANCH: _____