HERITAGE BANK - PERSONAL FINANCIAL STATEMENT

DATE

Important: Read these Directions before completing this Personal Financial Statement.

Check Appropriate Box

RESET

- ☐ If you are applying for an individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit request, complete only the borrower sections.
- ☐ Co-Borrower section for both personal information and sources of income below.
  We intend to apply for joint credit (initial or sign) Applicant _____ Co-Applicant _____
- ☐ If you are applying for an individual account, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in Co-Borrower about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

Borrower		Co-Borrower	
Residence Address		Residence Address	
City, State & Zip		City, State & Zip	
Position / Title		Position / Title	
Employer Name		Employer Name	
Employer Address		Employer Address	
City, State & Zip		City, State & Zip	
Res. Phone	Bus. Phone	Res. Phone	Bus. Phone
S.S. No.	Birth Date	S.S. No.	Birth Date

ASSETS			LIABILITIES		
	Description	In Dollars		Payment	In Dollars
Bank Accounts (Heritage)			Notes payable to relatives		
Bank Accounts (Other)			Unpaid Taxes		
Stocks/ Bonds/ Mutual Funds (see Schedule A)		0	Real Estate: Residence (see Schedule B)	0	0
Real Estate: Residence (see Schedule B)		0	Real Estate: Other (see Schedule B)		0
Real Estate: Other (see Schedule B)		0	Other Debts/Collateral:		
Notes Receivable	Owed from Whom				
Furniture, Fixtures, Guns					
Automobiles	Yr, Make Model of All Vehicles				
Vested Retirement Fund					
Equity In Bus./ Part./ Corp.					
Cash Value - Life Ins. (see Schedule C)		0			
Other Assets - Itemize:					
Account Receivable					
HOUSEHOLD GOODS					
			TOTAL LIABILITIES		0
			NET WORTH		0
TOTAL ASSETS		0	**TOTAL LIABILITIES AND NET WORTH**		0

SCHEDULE A - STOCKS / BONDS / MUTUAL FUNDS / SECURITIES

Investment Description (# Shares, Face Values, etc.)	Market Value	Tax Sheltered?	
		Y	N
		Y	N
		Y	N
		Y	N
		Y	N

SCHEDULE B - REAL ESTATE OWNED

Address	Yr. Acq.	Cost	Mkt. Value	Mtg Amt	Mortgage Holder	Rate	Principal & Int	Taxes, Ins & Maint	
									Residence
	Second Mortgage							Gross Rent	Adj Gross Rent 65%
	Third Mortgage								
									0
									0
									0
									0
									0
									0
									0
									0
									0
									0
									0
									0
									0
									0
									0

SCHEDULE C - LIFE INSURANCE CARRIED, INCLUDING GROUP INSURANCE

Name of Insurance Company	Owner of Policy	Beneficiary	Face Amount	Cash Value	Policy Loans

SOURCES OF INCOME FOR YEAR ENDED		
Gross monthly income (Borrower)		
Gross monthly income (Co-Borrower)		
Investment income (mo.)		
Other income	Net Rental Income From Sched B	0
Other income		
TOTAL MONTHLY INCOME		0
Are you obligated to pay alimony, child support, &c.		Y N
If so, describe:		
Housing Rent (pmt)		0
Total other monthly payment (from above)		0
TOTAL MONTHLY PAYMENTS		0
PITI Ratio		0%
Debt Ratio		0%
Income tax settled through (date)		

PERSONAL INFORMATION		
Do you have any contingent liabilities, such as co-maker, guarantor, company debt, etc. ? If so, describe below.	Y	N
Do you have a will?	Y	N
If so, name of executor:		
Are you a partner or an officer in any venture? If so, describe:	Y	N
Are any assets pledged other than as descried on schedules?	Y	N
If so, describe:		
Are you a defendant in any suits or legal actions?	Y	N
If so, describe:		
Have you ever been declared bankrupt in the last 7 years?	Y	N
If so, describe:		
Name of Tax Prep:		
Name of Attorney:		

I/We, the undersigned, do hereby certify that the within financial report is a true and correct statement of my/our financial condition and that this report is submitted to the Heritage Bank for Credit Purposes. Last Revised 08-05-2013
Heritage Bank is authorized to make all inquiries necessary to verify the accuracy of the statements made herein and to determine my/our creditworthiness. The undersigned acknowledge(s) receipt of a copy of this instrument.

Signature _____ Date _____ Signature _____ Date _____