

# Personal Financial Statement

As of Date \_\_\_\_\_

Personal Information					
Individual/Guarantor			Co-Applicant Name		
Home Address			Home Address		
Home Phone No	Cell Phone No.	Social Security Number	Home Phone No	Cell Phone No.	Social Security Number
Date of Birth		Email Address		Date of Birth	
Employer			Employer		
Address of Employer			Address of Employer		
Business Phone No.			Business Phone No.		
Name/Position of Previous Employer (If with current employer less than 3 years)			Name/Position of Previous Employer (If with current employer less than 3 years)		
Name of Accountant		Phone No. of Accountant		Name of Accountant	
Name of Attorney		Phone No. of Attorney		Name of Attorney	
Name of Investment Advisor/Broker		Phone No. of Investment Advisor/Broker		Name of Investment Advisor/Broker	
Name of Insurance Advisor		Phone No. of Insurance Advisor		Name of Insurance Advisor	

## Cash Income & Expenditures Statement for Year Ended \_\_\_\_\_ (Omit Cents)

Annual Income	Amount(s)
Salary (Applicant)	\$
Salary (co-applicant)	
Bonuses & Commissions (applicant)	
Rental Income	
Interest Income	
Dividend Income	
Capital Gains	
Partnership Income	
Other Investment Income	
Other Investment Income	
Other Income (List)**	
<b>TOTAL INCOME</b>	<b>\$</b>

Annual Expenditures	Amount(s)
Federal Income and Other Taxes	\$
State Income and Other Taxes	
Rental Payments, Co-op, or Condo Maintenance	
Mortgage Payments Residential	
Mortgage Payments Investment	
Property Taxes Residential	
Property Taxes Investment	
Interest & Principal Payments on Loan	
Insurance	
Investments (Including Tax Shelters)	
Alimony/Child Support	
Tuition	
Other Living Expenses	
Medical Expenses	
Other Expenses (list)	
<b>TOTAL EXPENDITURES</b>	<b>\$</b>

Any significant changes expected in the next 12 months? Yes  No

\*\* Income from alimony, child support, or separate maintenance income needs not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.

# Personal Financial Statement

Assets	Amount(s)	Liabilities	Amount(s)
Cash In Unity Bank (Checking, Savings, CDs)	\$	Notes Payable to this Bank	\$
Cash in Other Financial Institutions (List) (Including Savings, Checking, CDs)		Secured	
		Unsecured	
		Notes Payable to Others (Schedule E)	
		Secured	
		Unsecured	
		Accounts Payable (Including Credit Cards)	
Readily Marketable Securities (Schedule A)		Margin Accounts	
Non-Readily Marketable Securities (Schedule A)		Notes Due: Partnership (Schedule D)	
Accounts and Notes Receivable		Taxes Payable	
Net Cash Surrender Value of Life Insurance (Schedule B)		Mortgage Debt (Schedule C)	
Residential Real Estate (Schedule C)		Life Insurance Loans (Schedule B)	
Real Estate Investments (Schedule C)		Other Liabilities (List):	
Partnerships/PC Interests (Schedule D)			
IRA, Keogh, Profit-Sharing & Other Vested Retirements Accts.			
Deferred Income (Number of years deferred ____ )			
Personal Property			
Other Assets (List):			
		<b>Total Liabilities (B)</b>	\$
		<b>Net Worth (A-B)</b>	\$
<b>Total Assets</b>	\$	<b>Total Liabilities + Net Worth</b>	\$

Contingent Liabilities	Amount
Are you a guarantor, or co-maker, or endorser for any debt of an individual, corporation, or partnership? <span style="float: right;">Yes <input type="checkbox"/> No <input type="checkbox"/></span>	\$
Do you have any outstanding letters of credit or surety bonds? <span style="float: right;">Yes <input type="checkbox"/> No <input type="checkbox"/></span>	
Are there any suits or legal actions pending against you? <span style="float: right;">Yes <input type="checkbox"/> No <input type="checkbox"/></span>	
Are you contingently liable on any lease or contract? <span style="float: right;">Yes <input type="checkbox"/> No <input type="checkbox"/></span>	
Are any of your tax obligations past due? <span style="float: right;">Yes <input type="checkbox"/> No <input type="checkbox"/></span>	
What would your total estimated tax liability if you were to sell your major assets? <span style="float: right;">Yes <input type="checkbox"/> No <input type="checkbox"/></span>	
If yes for any of the above, give details below:	

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	
						Yes	No
Readily Marketable Securities (including U.S. Governments and Municipals)*							
Non-Readily Marketable Securities (closely held, thinly traded or restricted stock)							

If not enough space, please attach schedule or brokerage statement and enter totals only.



# Personal Financial Statement

Please answer the following questions:

1. Income tax returns are filed through (date): \_\_\_\_\_ . Are there any returns 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 so, please provide details: \_\_\_\_\_
3. Have you drawn a will? Yes  No   
If so, please furnish the name of the executor(s) and the year the will was drawn: \_\_\_\_\_
4. Number of dependents (excluding self) and the 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 institutions(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: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
9. Are you a U.S. Citizen Yes  No   
If "No," are you a Lawful Permanent Resident Alien? Yes  No   
Alien Registration Number \_\_\_\_\_

## Representations and Warranties

The information contained in this statement is provided to induce Unity Bank to extend or continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that Unity Bank is 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 Unity 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 Unity 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 Unity Bank 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 case may be, immediately due and payable. Unity Bank is authorized to make all inquiries deemed 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 Unity Bank information it may have on the undersigned. Each of the undersigned authorizes Unity Bank to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to Unity Bank 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 has provided Unity Bank shall be the property of Unity Bank.

\_\_\_\_\_  
Your Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant's Signature (If you are requesting the financial accommodation jointly)

\_\_\_\_\_  
Date