



RELIANCE BANK
Personal Financial Statement

Date of Valuation: _____

Amount Requested or Guaranteed: _____ Purpose of Loan or Guaranty for: _____

We intend to apply for joint credit. (initials) Applicant _____ Co-Applicant _____

I may apply for a credit extension, loan or other financial accommodation alone or together with someone else ("Co-Applicant"). If I apply with a Co-Applicant and our combined assets and debts can meaningfully and fairly be presented together, the Co-Applicant and I may complete this required statement and any supporting schedules jointly, otherwise separate forms and schedules are required.

Applicant				Co-Applicant			
Full Name				Full Name			
Address		Years There		Address		Years There	
City/State/Zip				City/State/Zip			
County	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	\$ /Mo	County	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	\$ /Mo
Social Security #		Date of Birth		Social Security #		Date of Birth	
Phone		Work Phone		Phone		Work Phone	
Employer		Years There		Employer		Years There	
Address				Address			
Position/Title				Position/Title			
No. of Dependents (include self)		Ages		No. of Dependents (include self)		Ages	
Marital Status* <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated				Marital Status* <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated			
*DO NOT PROVIDE THIS INFORMATION IF YOUR APPLICATION IS FOR INDIVIDUAL, UNSECURED CREDIT.							

Schedule 1					CASH, SAVINGS, CERTIFICATES, AND MONEY MARKET ACCOUNTS		
Name of Bank, Financial Institution, or Brokerage Firm	Type of Account	In Whose Name?	Pledged (Y/N)	Account Balance (\$)			
Total							

Schedule 2								SECURITIES OWNED	
Number of Shares or Bond Amount	Description	In Whose Name(s) Registered?	Pledged (Y/N)	Cost (\$)	Present Market Value (\$)	Exchange Listed- L Unlisted-U	Controlled -C Restricted-R		
Total									

Schedule 3						LIFE INSURANCE
Insurance Company	Insured	Beneficiary	Face Value of Policy	Cash Value of Policy (\$)	Loans (\$)	
Total						

Schedule 4		RECEIVABLES, MORTGAGES, AND/OR CONTRACTS I OWN				
Name of Debtor	Description of Property	First Lien or Second Lien	Date of Maturity	Repayment Terms (payment \$/payment frequency)	Balance Due (\$)	
Total						

Schedule 5		REAL ESTATE OWNED								
Personal Residence Property Address	Legal Owner (Y/N)	Year Acquired & Purchase Price	Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Rental Income	Monthly Payment	Lender	
Total						Total				
Investment Partnerships Property Address	% Owned	Legal Owner (Y/N)	Year Acquired & Purchase Price	Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Rental Income	Monthly Payment	Lender
Total						Total				

Schedule 6		PROFIT SHARING, PENSION, AND IRA ACCOUNTS (INCLUDE 401K)			
Type of Institution or Plan	Type of Acct	Balance (\$)	Amt. Totally Vested (\$)	Loans (\$)	
Total					

Schedule 7		INVESTMENT IN CLOSELY HELD CO & PARTNERSHIPS					
Type of Investment	Value of Investment	% Owned	Value of Ownership	Related Debt	% Owned	% of Debt	Total
Total							

Schedule 8		AUTO, BOATS, RV						
Year	Make	Describe	Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
Total					Total			

Schedule 9	PERSONAL PROPERTY
Description	Value
Total	

Schedule 10	OTHER
Description	Value
Total	

Schedule 11		LOANS PAYABLE TO BANKS & OTHERS (INCLUDE CREDIT CARDS)				
To Whom Payable	Address	Interest Rate	Describe Collateral or indicate if Unsecured	Monthly Payment	Maturity Date	Unpaid Balance (\$)
Total					Total	

Schedule 12		CONTINGENT LIABILITIES – Complete if you are a co-maker, endorser, or a guarantor on any debts, leases, or other obligations.	
To Whom Payable	Repayment Terms (payment \$/payment frequency)	Applicant /Co Applicant	Maximum Liability (\$)
		<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant	
		<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant	
Total			

ANNUAL INCOME		ANNUAL EXPENDITURES	
Salary (Applicant)		Federal Income and Other Taxes	
Salary (Co-Applicant)		State Income and Other Taxes	
Bonuses & Commissions (Applicant)		Mortgage Payments Residential (Schedule 5)	
Bonuses & Commissions (Co-Applicant)		Mortgage Payments Investment (Schedule 5)	
Rental Income (Schedule 5)		Property Taxes Residential	
Interest Income		Property Taxes Investment	
Dividend Income		Interest & Principal Payments on Loans	
Capital Gains		Alimony/Child Support	
Partnership Income		**Income from alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.	
Other Investment Income			
Other Income (List)**			
Total Income		Total Expenditures	

ASSETS		LIABILITIES	
Cash (Schedule 1)		Insurance Loans (Schedule 3)	
Securities (Schedule 2)		Mortgages on My Home (Schedule 5)	
Life Insurance Cash Value (Schedule 3)		Mortgages on Other Real Estate (Schedule 5)	
Mortgages and Contracts I Own (Schedule 4)		Loans Against Retirement Account (401K, IRA) (Schedule 6)	
Homestead (Schedule 5)		Installment Loans (Schedule 8)	
Other Real Estate Owned (Schedule 5)		Loans Payable to Banks & Credit Cards (Schedule 11)	
Profit Sharing, Pension & IRA Accounts (Schedule 6)		Total Liabilities	
Investment in Closely Held Co (Schedule 7)		Contingent Liabilities (Schedule 12)	
Automobiles (Schedule 8)			
Personal Property (Schedule 9)			
Other Tangible Assets (Schedule 10)			
Total Assets		(Total Assets-Total Liabilities)	Net Worth

	Applicant	Co-Applicant
1. Have you or any firm in which you were a major owner ever declared bankruptcy or had a judgment against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Are any assets pledged or debts secured except as shown?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Have you drawn a will?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Have you ever had a financial plan prepared for you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Do you have outstanding Letters of Credit or Surety Bonds? If yes, Amount (\$)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
6. Are there any suits or legal actions pending against you? If yes, Amount (\$)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Are any of your tax obligations past due? If yes, Amount (\$)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
What would be your total estimated tax liability if you were to sell your major assets?		
If answered yes to questions 1-7, please provide details:		
Income tax returns filed through (date):	Are any returns currently being contested? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what year(s)	

Representation and Warranties

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

Date: _____ Applicant Signature: _____

Date: _____ Co-Applicant Signature, if applicable: _____

APPRAISAL WAIVER LETTER – APPLICABLE ONLY FOR LOAN APPLICATIONS SECURED BY A FIRST LIEN, ONE TO FOUR UNIT RESIDENTIAL PROPERTY.

I/We understand that I/we have a right to receive a copy of the appraisal or other written valuations developed in connection with my mortgage loan application at least three business days prior to loan consummation or account opening, whichever is earlier.

I/We waive my/our right and agree to receive the appraisal at or before loan consummation or account opening. If the transaction is not consummated or the account is not opened, the lender will provide the copy of appraisal no later than 30 days after the lender determines consummation will not occur or the account will not be opened.

Address of Property: _____

Date: _____ Applicant Signature: _____

Date: _____ Co-Applicant Signature, if applicable: _____