



**PERSONAL FINANCIAL STATEMENT**

APPLICANT OR GUARANTOR INFORMATION				
Name:			SSN#	
Mailing Address:				
Phone:		Alt Phone:		Email:
Occupation:		Employer:		Length of Employment:
Borrower/Guarantor is: <input type="radio"/> Married <input type="radio"/> Unmarried (includes single, divorced, widowed) <input type="radio"/> Separated				
This is a statement of <input type="radio"/> Individual financial condition <input type="radio"/> Joint financial condition, with co-applicant or guarantee of other person(s) or entity				
You may apply for an extension of credit individually or jointly with another applicant/guarantor. This statement and any applicable supporting schedules may be completed jointly by co-applicants/guarantors if their assets and liabilities can be meaningfully and fairly presented on a combined basis, otherwise separate statements and schedules must be provided.				
CO – APPLICANT/GUARANTOR INFORMATION				
Name:			SSN#	
Mailing Address:				
Phone:		Alt Phone:		Email:
Occupation:		Employer:		Length of Employment:
Co – Borrower/Guarantor is: <input type="radio"/> Married <input type="radio"/> Unmarried (includes single, divorced, widowed) <input type="radio"/> Separated				
GENERAL INFORMATION				
Does this statement include assets held in trust? <input type="radio"/> Yes <input type="radio"/> No				
If yes, please complete the following trust questions, provide a copy of the trust agreement, and indicate which assets are held in trust.				
Name of Trust:			Type of Trust: (Revocable, Irrevocable, etc)	
Trustee(s):			Beneficiary(ies):	
Borrower/Guarantor	Co-Borrower/Guarantor	Question		
<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	Do you receive any alimony, child support, or separation maintenance payment income? <i>Note: This information need not be disclosed if you do not wish to have it considered in repaying this obligation.</i>		
<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	Have you ever borrowed from this institution or an affiliate of Beneficial State Bank?		
<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	Have you ever declared bankruptcy or had a judgment against you?		
<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	Have you ever had any debt forgiven or returned any property in partial or full satisfaction of a loan?		
<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	Do you have any outstanding judgments or tax liens?		
<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	Are you a director, executive officer, or principal shareholder of any insured bank or financial institution, including its holding company or affiliates, which makes commercial loans and accepts deposits?		
<i>If "yes" to any questions above, please provide a description (attach a separate sheet if necessary)</i>				
ASSETS			LIABILITIES	
Assets & Liabilities listed as of:				
Cash (Sch A)		\$	Credit Cards	\$
Marketable Securities (Sch B)		\$	Loans Secured by Marketable Securities (Sch B)	\$
Cash Surrender/Annuity Value of Life Insurance (Sch C)		\$	Loans Secured by Life Insurance (Sch C)	\$
Notes, Contracts, & Accts Receivable (Sch D)		\$	Notes Payable to Banks and Others (Sch H)	\$
Retirement Assets (Sch E)		\$	Loans Secured by IRA/Pensions (Sch E)	\$
Personal Residence (Sch F)		\$	Mortgage(s) on Personal Residence (Sch F)	\$
Investment Real Estate (Sch F)		\$	Mortgage(s) on Investment Real Estate (Sch F)	\$
Vehicles (Sch G)		\$	Auto Loans (Sch G)	\$
Other Personal Assets (describe below)		\$	Unpaid taxes	\$
<b>TOTAL ASSETS</b>		\$	Other Liabilities (Sch H)	\$
<i>Please describe other assets and liabilities attach a separate sheet if necessary:</i>			<b>TOTAL LIABILITIES</b>	\$
			(Assets-Liabilities) <b>NET WORTH</b>	\$
			<b>TOTAL LIABILITIES &amp; NET WORTH</b>	\$



ANNUAL INCOME & EXPENSES			
SOURCE(S) OF INCOME - CURRENT		RECCURING EXPENSES - CURRENT	
Salary	\$	Rent	\$
Net Investment Income	\$	Personal Residence Mortgage Payment(s)	\$
Net Real Estate Income	\$	Auto Loan Payment(s)	\$
Other Income (describe below)	\$	Student Loan/Tuition Payments	\$
<b>TOTAL</b>	<b>\$</b>	Other Expenses (describe below)	\$
Description of other income:		<b>TOTAL</b>	<b>\$</b>
		Description of other expenses or debt:	

Schedules A – H: Use attachments if necessary. Each attachment must be identified as part of this statement and signed.  
 For each asset owned, please indicate your ownership % of the asset. Shaded totals must be reported on page 1.

SCHEDULE A: Cash, Savings, & Certificates of Deposit					
Financial Institution	Acct Pledged?	Type of Account	Ownership %	Balance	Pro Rata Balance (if not owned 100%)
				\$	\$
				\$	\$
				\$	\$
				\$	\$
<b>TOTALS</b>				<b>\$</b>	<b>\$</b>

SCHEDULE B: Marketable Securities					
Institution Where Account is Held	Date of Value	Ownership %	Total Value	Pro Rata Balance (if not owned 100%)	Amount Pledged/ Margined
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
<b>TOTALS</b>			<b>\$</b>	<b>\$</b>	<b>\$</b>

SCHEDULE C: Life Insurance						
Insured	Primary Beneficiary	Face Value	Cash/Annuity Value	Loan on Policy?	Loan Balance	Mo. Pmnt
		\$	\$		\$	\$
		\$	\$		\$	\$
<b>TOTALS</b>		<b>\$</b>	<b>\$</b>		<b>\$</b>	<b>\$</b>

SCHEDULE D: Notes, Contracts, & Accts Receivables						
Due From	Collateral	Maturity Date	Ownership %	Gross Monthly Payment	Balance	Pro Rata Balance (if not owned 100%)
				\$	\$	\$
				\$	\$	\$
<b>TOTALS</b>					<b>\$</b>	<b>\$</b>

SCHEDULE E: Retirement Accounts						
Name of Institution	Type of Acct.	Acct Holder(s)	Vested Amount	Loan on Acct? Y/N	Loan Balance	Mo. Pmnt
			\$		\$	\$
			\$		\$	\$
			\$		\$	\$
<b>TOTALS</b>			<b>\$</b>		<b>\$</b>	<b>\$</b>



**SCHEDULE F: Real Estate Owned**

Property Address	Property Type	Year Acquired	Ownership %	Purchase Price	Current Market Value	Mortgage Balance	Monthly Payment	Maturity Date	Name of Creditor
				\$	\$	\$	\$		
				\$	\$	\$	\$		
				\$	\$	\$	\$		
				\$	\$	\$	\$		
				\$	\$	\$	\$		
				\$	\$	\$	\$		
				\$	\$	\$	\$		
				\$	\$	\$	\$		
				\$	\$	\$	\$		
<b>TOTALS</b>				\$	\$	\$	\$		

**SCHEDULE G: Vehicles**

Vehicle Description	Creditor Name	Maturity Date	Market Value	Current Loan Balance	Payment Amount (Include pmnt frequency)
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
<b>TOTALS</b>			\$	\$	\$

**SCHEDULE H: Other Debt**

Creditor Name	How Secured (collateral type)	Maturity Date	Original Balance	Current Balance	Payment Amount (Include pmnt frequency)
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
<b>TOTALS</b>				\$	\$

**CONTINGENT LIABILITIES** *These may include, but are not limited to, personal guarantees for the debt of other persons or businesses, & potential legal claims & judgments.*

Creditor Name	Maturity Date	In Default? Y/N	Total Amount of Debt	Amount or % Guaranteed
			\$	\$
			\$	\$
			\$	\$
<b>TOTALS</b>			\$	\$

**PLEASE READ THE AGREEMENT AND SIGN THE APPLICATION**

I (We) certify that the information contained in this statement is true, complete, and correct. The bank is authorized to retain this personal financial statement whether or not credit is granted. This application does not obligate the bank to make any loan. Beneficial State Bank is authorized to make any investigation of my credit or employment status either directly or through any agency employed by Beneficial State Bank for that purpose. Beneficial State Bank is permitted to update its credit investigations periodically during the term of any loan made to me or my business. I (We) agree to give Beneficial State Bank prompt written notice of any matter which will cause any significant change in my (our) financial condition.

<b>Borrower/Guarantor Signature:</b>		<b>Co-Borrower/Guarantor Signature:</b>	
<b>Print Name:</b>	<b>Date:</b>	<b>Print Name:</b>	<b>Date:</b>