



# HEBRON SAVINGS BANK

## PERSONAL FINANCIAL STATEMENT

**IMPORTANT: Read these directions before completing this statement**

- If you are applying for **individual credit** in your own name complete only Sections 1 and 3.
- If you are applying for **joint credit** with another person, complete ALL sections providing information in Section 2 about the joint applicant.
- If you are applying for individual credit, but are **relying on income from alimony, child support, or separate maintenance or the income or assets of another person as a basis for repayment of the credit requested**, complete ALL sections, providing information in Section 2 about the person whose alimony, support or maintenance payments or income or assets you are relying on.
- If this statement relates to your **guaranty of the indebtedness of other person(s), firm(s), or corporation(s)**, complete Sections 1 and 3.

Section 1 - Individual Information (Type or Print)		Section 2 - Other Party Information (Type or Print)	
Name		Name	
Residence Address		Residence Address	
City, State & Zip		City, State & Zip	
Position or Occupation	No of Yrs.	Position or Occupation	No of Yrs.
Business Name		Business Name	
Business Address		Business Address	
Res. Phone	Business Phone	Res. Phone	Business Phone

Section 3 – Statement of Financial Condition as of _____			
ASSETS (Do not include Assets of doubtful value)	In Dollars (Omit Cents)	LIABILITIES	In Dollars (Omit Cents)
Cash, Checking, Savings & CD's – See Schedule A		Single payment loans – See Schedule G	
U.S Govt and Marketable Securities – See Schedule B		Installment loans and contracts – See Schedule H	
Non-Marketable Securities -		Due to brokers	
Securities held by broker in margin accounts		Accounts payable to others	
Cash value of life insurance – See Schedule C		Revolving credit lines – See Schedule I	
Account & Loans Receivable		Credit Cards and/or Charge accounts – See Schedule J	
Real Estate owned as personal residences – See Schedule D		Mortgages Payable Real estate owned for personal residences – See Schedule D	
Real Estate owned for investment purposes – See Schedule E		Mortgages Payable Real estate owned for investment purposes – See Schedule E	
Automobiles and other personal property		Unpaid income taxes	
Business Ventures – See Schedule F		Other unpaid taxes, interest, and assessments	
Other Assets – Itemize		Other Liabilities - Itemize	
		<b>TOTAL LIABILITIES</b>	
<b>TOTAL ASSETS</b>		<b>NET WORTH = ASSETS – LIABILITIES</b>	
		<b>TOTAL LIABILITIES &amp; NET WORTH</b>	



**Schedule F – Business Ventures**

Name of Business Venture	Your Position or Title	% of Ownership	Years in Business	Net Worth of Business

**Schedule G – Single Payment Loans**

Name of Lender	In Name(s) Of	Unsecured or Secured (list collateral)	Original Amount	Balance	Maturity

**Schedule H – Installment Loans and Contracts**

Name of Lender	In Name(s) Of	Unsecured or Secured (list collateral)	Original Amount	Balance	Monthly Payment

**Schedule I – Revolving Credit Lines**

Name of Lender	In Name(s) Of	Unsecured or Secured (list collateral)	Credit Limit	Balance	Monthly Payment

**Schedule J – Credit Cards And/Or Charge Accounts**

Name of Lender	In Name(s) Of	Account Number	Credit Limit	Balance	Monthly Payment

**Schedule M – Misc.**

CONTINGENT LIABILITIES	Personal Information
Do you have any contingent liabilities? _____ If so, describe	Do you have a Will? <input type="checkbox"/> No <input type="checkbox"/> Yes If Yes, name of Executor:
As endorser, co-maker or guarantor? \$	Are you a partner or officer in any other venture? _____ Is so describe
On leases or contracts? \$	
Legal Claims? \$	Are you obligated to pay alimony, child support, or separated maintenance payments? _____ If so, describe
Other Special Debt? \$	
Income Tax Liens? \$	Are any assets pledged other than as described on schedules? _____ If so, describe
Other Contingent Liabilities(itemize) \$	Income Tax settled through (date) _____
\$	Are you a defendant in any suits or legal actions? _____ If so explain
\$	
	Have you any outstanding judgements? _____ If so, explain
	Have you ever been declared bankrupt? _____ If so, explain

**Credit Denial Notice:** If your gross revenues were \$1,000,000 or less in your previous fiscal year, or you are requesting trade credit, a factoring agreement, or similar types of business credit in this Commercial Loan Application, and if your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact **Hebron Savings Bank, P.O Box 59, Hebron, MD 21830** within 60-days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30-days of receiving your request for the statement. The notice that follows describes additional protection to you.

**Equal Credit Opportunity Notice:** The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing the applicant(s) have the capacity to enter into a binding contract), because all or a part of the applicant's income derives from any public assistance program, or because the applicant(s) have in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: **Federal Deposit Insurance Corporation, Consumer Response Center, 1100 Walnut St., Box #11, Kansas City, MO 64106**

The information contained in this statement is provided to induce you 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 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. 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. I/We fully understand that the facts contained herein are subject to 18 U.S.C. Section 1014.

Signature (individual) \_\_\_\_\_

Date Signed \_\_\_\_\_

S.S. No. \_\_\_\_\_ Date of Birth \_\_\_\_\_

Signature (Other Party) \_\_\_\_\_

Date Signed \_\_\_\_\_

S.S. No. \_\_\_\_\_ Date of Birth \_\_\_\_\_