



Personal Financial Statement

CREDITOR:
Main Office
 P. O. Box 398
 Jeffersonville, New York 12748
 845-482-4000
 www.jeffbank.com

Individually **PLEASE CHECK ONE**** **Jointly**

***This statement and any supporting schedules may be completed jointly by both married or unmarried individuals if a majority of their assets and liabilities are jointly held so that the statement can be meaningfully and fairly presented on a combined basis; otherwise, separate statements and schedules are required.*

APPLICANT/GUARANTOR

Name: _____
 Address: _____

 Social Security #: _____
 Date of Birth: _____
 Telephone: _____
 E-mail: _____
 Employer: _____

JOINT APPLICANT/GUARANTOR (If Applicable)

Name: _____
 Address: _____

 Social Security #: _____
 Date of Birth: _____
 Telephone: _____
 E-mail: _____
 Employer: _____

Assets			Liabilities		
Cash on Hand and in Banks	Sched. A	\$ _____	Credit Card Balances		\$ _____
Marketable Securities	Sched. B	\$ _____	Unpaid Taxes		\$ _____
Cash Value of Life Insurance	Sched. C	\$ _____	Loans Secured by Bank Accounts	Sched. A	\$ _____
I. Total Liquid Assets: \$ _____			Loans Secured by Marketable Securities	Sched. B.	\$ _____
Retirement Funds	Sched. D	\$ _____	Loans on Life Insurance	Sched. C	\$ _____
Vehicles, Personal Property, Etc.	Sched. E	\$ _____	Vehicles, Personal Property, Etc.	Sched. E	\$ _____
Real Estate Owned	Sched. F	\$ _____	Mortgages	Sched. F	\$ _____
Other Assets: _____		\$ _____	Notes Payable to Banks/Others	Sched. G	\$ _____
II. Total Fixed Assets: \$ _____			IV. Total Liabilities: \$ _____		
III. Total Assets (I + II): \$ _____			V. Net Worth (III - IV): \$ _____		

Personal Information		Contingent Liabilities	
Are any assets pledged other than described below?	<input type="checkbox"/> Yes <input type="checkbox"/> No	As Co-Signor or Guarantor	<input type="checkbox"/> Yes <input type="checkbox"/> No \$ _____
Explain:	_____	Explain:	_____
Are You a Party to Any Lawsuits or Legal Actions?	<input type="checkbox"/> Yes <input type="checkbox"/> No	On Lease or Contract	<input type="checkbox"/> Yes <input type="checkbox"/> No \$ _____
Explain:	_____	Explain:	_____
Have you declared Bankruptcy in the last 10 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Provision for Income Tax	<input type="checkbox"/> Yes <input type="checkbox"/> No \$ _____
Explain:	_____	Explain:	_____
Are you a partner or officer in any other ventures?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Other	<input type="checkbox"/> Yes <input type="checkbox"/> No \$ _____
Explain:	_____	Explain:	_____

Schedule A - Cash on Hand and in Banks (Indicate your Ownership %)					
Name of Bank	Type of Account	Account Owner	%	Balance	Loan Amount
<input type="checkbox"/> Provide Signed Itemization for Additional Items				Sub-Totals	\$ _____

Schedule B - Marketable Securities (Indicate your Ownership %)					
Description (e.g. Name & # of Shares)	Owner	%	Cost	Market Value	Loan Amount
<input type="checkbox"/> Provide Signed Itemization for Additional Items				Sub-Totals	\$ _____

Schedule C - Life Insurance						
Company	Owner	Beneficiary	Face Amount	Cash Value	Policy Loan Amt.	If Assigned, To Whom
<input type="checkbox"/> Provide Signed Itemization for Additional Items				Sub-Totals	\$	\$

Schedule D - Retirement Funds (IRA's, 401(k)'s, Pensions & Annuities, etc.)		
Description (e.g. Name & Type)	Owner	Market Value
<input type="checkbox"/> Provide Signed Itemization for Additional Items		Sub-Total
		\$

Schedule E - Vehicles, Personal Property, Equipment, Etc. (Indicate Ownership %)					
Description of Property	Owner	%	Market Value	Loan Amount	If Pledged, Lender's Name
<input type="checkbox"/> Provide Signed Itemization for Additional Items			Sub-Totals	\$	\$

Schedule F - Real Estate Owned (Indicate Ownership %)			
	Property A	Property B	Property C
Type of Property.....			
Address.....			
Name of Owner / Ownership %.....			
Date Purchased.....			
Original Cost.....			
Present Market Value.....			
Name of Mortgage Holder.....			
Mortgage Balance.....			
Payment Amount Monthly/Yearly.....			
<input type="checkbox"/> Provide Signed Itemization for Additional Items			

Schedule G - Notes Payable to Banks / Others					
Name of Noteholder(s)	Original Balance	Payment Amount	Frequency (monthly, etc.)	Current Balance	Security for Loan
<input type="checkbox"/> Provide Signed Itemization for Additional Items				Sub-Total	\$

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this Statement will be relied on by Creditor in its decision to grant such credit. This statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is authorized to make all inquiries deemed necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. Applicant(s) explicitly authorize the Creditor to check their individual credit account and employment history and have a credit reporting agency prepare a credit report on them. Subsequent consumer reports may be requested or utilized by creditor in connection with an update, renewal or extension of the credit. Applicant(s) authorize and instruct any person or credit reporting agency to compile and furnish to the Creditor any information it may have or obtain, in response to such credit inquiries and agree that the same shall remain the Creditor's property whether or not credit is extended. Upon request, Creditor will inform Applicant(s) of the name and address of the consumer reporting agency that furnished the report. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law 18 U.S.C. sec. 1014 and may result in fine or imprisonment or both.

The undersigned declares that he/she has read and understands the statements above.

Signature: _____ Date: _____

Signature: _____ Date: _____