



Personal Financial Statement

IMPORTANT: Read these directions before completing this Statement.

- If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, or if this statement relates to your guaranty of the indebtedness of other person(s), corporation(s) or entity, complete all Sections excluding Section 2.
- If you are applying for joint credit with another person, complete all Sections including Section 2 and provide explanation relating to any assets owned jointly or by a trust. (Attach schedules as necessary).
We intend to apply for joint credit. INITIAL: Applicant: _____ Co-Applicant: _____
- If you are applying for individual credit but are relying on income from alimony, child support, or separate maintenance or on 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.
- Please contact your representative at the Bank if you have any questions regarding the completion of this form.

SECTION 1: APPLICANT

Name:		Social Sec. No:
Home Address:		
Drivers License No:		Date of Birth:
Employer:		Position:
Work Address:		
Home Phone:	Work Phone:	Mobile Phone:

SECTION 2: CO-APPLICANT

Name:		Social Sec. No:
Home Address:		
Drivers License No:		Date of Birth:
Employer:		Position:
Work Address:		
Home Phone:	Work Phone:	Mobile Phone:

SECTION 3: ANNUAL INCOME	AMOUNT	SECTION 4: ANNUAL EXPENSES	AMOUNT
Salary / Wages – Applicant		Taxes (Income, FICA, etc)	
Salary / Wages – Co-Applicant		Other Payroll Deductions	
Commissions / Bonus – Applicant		Living Expenses	
Commissions / Bonus – Co-Applicant		Real Estate Expense	
Dividends / Interest – Combined		Planned Investments	
Real Estate Income (net) – Combined		Higher Education Expense	
S Corp Distributions – Combined		Primary Housing Pymt (PITI)	
Partnership Distributions - Combined		Secondary Housing Pymt (PITI)	
Trust Income – Combined		Auto Payments	
*Alimony, Child Support, Separate Maintenance		Credit Card Payments	
Other:		Other:	
Other:		Other:	
Other:		Other:	
Other:		Other:	
Other:		Other:	
TOTAL:		TOTAL:	

*Alimony, child support or separate maintenance payments need not be disclosed unless relied upon as a basis for extension of credit. If disclosed, payments are received under court order written agreement oral understanding.

SCHEDULE 3a: MARKETABLE SECURITIES OWNED (please attach broker statements)				
# Shs / Bond Amt	Description	Owned By	Orig Cost	Market Value
		<input type="checkbox"/> Self <input type="checkbox"/> Joint <input type="checkbox"/> IRA <input type="checkbox"/> Trust		
		<input type="checkbox"/> Self <input type="checkbox"/> Joint <input type="checkbox"/> IRA <input type="checkbox"/> Trust		
		<input type="checkbox"/> Self <input type="checkbox"/> Joint <input type="checkbox"/> IRA <input type="checkbox"/> Trust		
		<input type="checkbox"/> Self <input type="checkbox"/> Joint <input type="checkbox"/> IRA <input type="checkbox"/> Trust		
TOTAL				

SCHEDULE 3b: PRIVATELY HELD BUSINESSES OWNED (please attach most recent FYE statements if 20% or more owner)				
Percent Owned	Description	Owned By	Orig Cost	Market Value
		<input type="checkbox"/> Self <input type="checkbox"/> Joint <input type="checkbox"/> IRA <input type="checkbox"/> Trust		
		<input type="checkbox"/> Self <input type="checkbox"/> Joint <input type="checkbox"/> IRA <input type="checkbox"/> Trust		
		<input type="checkbox"/> Self <input type="checkbox"/> Joint <input type="checkbox"/> IRA <input type="checkbox"/> Trust		
		<input type="checkbox"/> Self <input type="checkbox"/> Joint <input type="checkbox"/> IRA <input type="checkbox"/> Trust		
TOTAL				

SCHEDULE 4: LIFE INSURANCE OWNED				
Name Insured	Ins Company	Beneficiary	Face Value	Cash Value
TOTAL				

SCHEDULE 5a: RESIDENTIAL REAL ESTATE OWNED (please attach exhibit if additional properties)				
Property Address	Owned By:	Cost	Yr Acquired	Est. Market Value
	<input type="checkbox"/> Self <input type="checkbox"/> Joint <input type="checkbox"/> Trust			
	<input type="checkbox"/> Self <input type="checkbox"/> Joint <input type="checkbox"/> Trust			
	<input type="checkbox"/> Self <input type="checkbox"/> Joint <input type="checkbox"/> Trust			
	<input type="checkbox"/> Self <input type="checkbox"/> Joint <input type="checkbox"/> Trust			
TOTAL				

SCHEDULE 5b: COMMERCIAL REAL ESTATE OWNED (please attach exhibit if additional properties)				
Property Address	Owned By:	Cost	Yr Acquired	Est. Market Value*
TOTAL				

* Please attach Commercial Property Schedule



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SCHEDULE 5c: MORTGAGES ON RESIDENTIAL REAL ESTATE OWNED (please attach exhibit if additional properties)

Property Address	Lender	Payment Amount	Interest Rate	Unpaid Balance
TOTAL				

SCHEDULE 5d: MORTGAGES ON COMMERCIAL REAL ESTATE OWNED (please attach exhibit if additional properties)

Property Address	Lender	Payment Amount	Interest Rate	Unpaid Balance
TOTAL				

SCHEDULE 6: CREDIT CARDS / NOTES PAYABLE TO BANKS / CONTRACTS PAYABLE TO OTHERS

Name of Lender / Creditor	Collateral	Pymt Amount	Int Rate	Unpaid Balance
TOTAL				

SECTION 7: CONTINGENT LIABILITIES (AS GUARANTOR, ENDORSER, CO-SIGNER, JUDGMENT DEBTOR, ETC)

Name of Lender / Creditor	Borrower	Collateral	Payment Terms	Unpaid Balance
TOTAL				

SECTION 8: ADDITIONAL INFORMATION / COMMENTS



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SECTION 9: REPRESENTATIONS (explain any Yes answers on a separate sheet of paper) **Applicant** **Co Applicant**

- During the last 10 years, have you or any corporation, partnership or other business entity in which you are (were) a 20% or more owner, ever filed for or been subject to a bankruptcy; had property you or it owned foreclosed; or made a settlement with or an assignment for the benefit or creditors? Yes No Yes No
- Are you, or is any corporation, partnership or other business entity in which you are a 20% or more owner, a party to any suit or legal action? Yes No Yes No
- Do you, or does any corporation, partnership or other business entity in which you are a 20% or more owner, have any unsatisfied judgments? Yes No Yes No
- Are any assets listed above pledged or debts secured except as shown? Yes No Yes No
- Are you an owner, a partner or officer in any other venture? Yes No Yes No
- Are any of the assets listed above held under a trust agreement, in an estate, partnership or in any other name or capacity? Yes No Yes No
- Are any of the assets listed above located in community property states of Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington and/or Wisconsin? Yes No Yes No
- Are you obligated to pay alimony, child support or maintenance payments? Yes No Yes No
- Are any income tax returns, whether personal or those of any corporation, partnership or other entity in which you are (were) a 20% owner or a general partner, currently being audited or contested? Personal income tax returns have been filed through (year) _____ and settled through (year) _____ . Yes No Yes No
- Have you made a will? Yes No Yes No
- Number of dependents (If none, state "None") _____
- Marital Status (*Answer only if this financial statement is provided in connection with a request for secured credit or the Applicant is seeking a joint account with spouse.*) Married Married Unmarried Unmarried Separated Separated

Certification: The forgoing financial statement (which includes all schedules and other information that may accompany the statement), is submitted to Cambridge State Bank for the purpose of obtaining credit for the undersigned OR for another party that the undersigned will receive financial consideration, is true and correct in every material aspect and fairly represents the financial condition of the undersigned at the time indicated. The undersigned agree to give you prompt written notice of any subsequent material change in the financial condition of the undersigned occurring before discharge of my/our obligations to you. The undersigned understand that you will retain this financial statement whether or not you approve the credit in connection with which it is submitted. You are authorized to check the consumer credit report(s), employment history, and any other information contained herein of the undersigned and consider that information in your decision.

Notice to Wisconsin Married Applicants: No provision of any marital property agreement, unilateral statement under Section 766.59, Wisconsin Statutes or court decree under Section 766.70, Wisconsin Statutes, adversely affects the interest of the creditor; unless the creditor, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision

Patriot Act Notice: The USA Patriot Act requires all financial institutions to (a) verify and maintain information that identifies each person or entity that opens an account, including any deposit or loan account, or other financial services product, and (b) consult lists of known or suspected terrorists or terrorist organizations to determine if the person or entity seeking to open an account appears on any such lists. We will ask for the applicant's name, tax payer identification number, residential or business address, and other information that will allow us to reasonably identify the applicant. We will also ask, if applicant is an individual, to see the applicant's driver's license or other identifying documents, and if applicant is not an individual, to see applicant's legal organizational documents or other identifying documents.

Credit Reporting Notice: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

THE UNDERSIGNED CERTIFY THAT THE INFORMATION CONTAINED ON THIS FORM AND ON ALL EXHIBITS DELIVERED ALONG WITH THIS FORM HAS BEEN CAREFULLY REVIEWED AND THAT IT IS TRUE AND CORRECT IN ALL MATERIAL RESPECTS.

Date: _____ Applicant
Signature: _____

Date: _____ Co-Applicant
Signature: _____

NOTE: PLEASE DO NOT SEND A COMPLETED STATEMENT VIA UNENCRYPTED EMAIL. IF YOU DESIRE TO EMAIL A COMPLETED STATEMENT, PLEASE GO TO THE BANK'S WEBSITE (WWW.CAMBRIDGESTATEBANK.COM), CLICK ON "SEND SECURE EMAIL" AND FOLLOW THE DIRECTIONS.