TO _____ CITIZENS BANK

TYPE OF CREDIT – CHECK THE APPROPRIATE BOX (Name of Lender)

☐ Individual – If you check this box, provide Financial Information only about yourself.

☐ Joint, with _____ Relationship _____ If you check this box, provide Financial Information about yourself and the other person.

# PERSONAL FINANCIAL STATEMENT OF

NOTE: Any willful misrepresentation could result in a violation of Federal Law (Sec. 18 U.S.C. 1014)

Name _____ Birth Date _____ Statement Date _____

Address _____ City _____ State/Zip _____ Social Sec. No. _____

Home Phone _____ No. of Dependents _____ Bus. or Occupation _____ Bus. Phone _____

**NOTE: Complete all of Section II BEFORE Section I**

## SECTION I

| | ASSETS | | THOUSANDS | HUNDREDS | CENTS | | LIABILITIES | | THOUSANDS | HUNDREDS | CENTS |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Cash On Hand & in Banks | Sec. II-A | | | | 21 | Notes Due to Banks | Sec. II-A | | | |
| 2 | Cash Value of Life Insurance | Sec. II-B | | | | 22 | Notes Due to Relatives & Friends | Sec. II-H | | | |
| 3 | U.S. Gov. Securities | Sec. II-C | | | | 23 | Notes Due to Others | Sec. II-H | | | |
| 4 | Other Marketable Securities | Sec. II-C | | | | 24 | Accounts & Bills Payable | Sec. II-H | | | |
| 5 | Notes & Accounts Receivable - Good | Sec. II-D | | | | 25 | Unpaid Income Taxes Due - ☐ Federal ☐ State | | | | |
| 6 | Other Assets Readily Convertible to Cash - Itemize | | | | | 26 | Other Unpaid Taxes & Interest | | | | |
| 7 | | | | | | 27 | Loans on Life Insurance Policies | Sec. II-B | | | |
| 8 | | | | | | 28 | Contract Accounts Payable | Sec. II-H | | | |
| 9 | | | | | | 29 | Cash Rent Owed | | | | |
| 10 | TOTAL CURRENT ASSETS | | | | | 30 | Other Liabilities Due within 1 Year - Itemize | | | | |
| 11 | Real Estate Owned | Sec. II-E | | | | 31 | | | | | |
| 12 | Mortgages & Contracts Owned | Sec. II-F | | | | 32 | | | | | |
| 13 | Notes & Accounts Receivable - Doubtful | Sec. II-D | | | | 33 | TOTAL CURRENT LIABILITIES | | | | |
| 14 | Notes Due From Relatives & Friends | Sec. II-D | | | | 34 | Real Estate Mortgages Payable | Sec. II-E | | | |
| 15 | Other Securities - Not Readily Marketable | Sec. II-C | | | | 35 | Liens & Assessments Payable | | | | |
| 16 | Personal Property | Sec. II-G | | | | 36 | Other Debts - Itemize | | | | |
| 17 | Other Assets - Itemize | | | | | 37 | | | | | |
| 18 | | | | | | 38 | Total Liabilities | | | | |
| 19 | | | | | | 39 | Net Worth (Total Assets minus Total Liabilities) | | | | |
| 20 | TOTAL ASSETS | | | | | 40 | TOTAL LIABILITIES & NET WORTH | | | | |

| ANNUAL INCOME | | ESTIMATE OF ANNUAL EXPENSES | |
|---|---|---|---|
| Salary, Bonuses & Commissions | $ | Income Taxes | $ |
| Dividends & Interest | $ | Other Taxes | $ |
| Rental & Lease Income (Net) | $ | Insurance Premiums | $ |
| **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 Income–Itemize | $ | Mortgage Payments | $ |
| | | Rent Payable | $ |
| Provide the following information only if Joint Credit is checked above. | | Other Expenses | $ |
| Other Persons Salary, Bonuses & Commissions | $ | | $ |
| **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 Income of Other Person–Itemize | $ | | $ |
| | | | $ |
| TOTAL | $ | TOTAL | $ |

| GENERAL INFORMATION | CONTINGENT LIABILITIES | |
|---|---|---|
| Are any Assets Pledged? ☐ No ☐ Yes (See Section II) | As Endorser, Co-maker or Guarantor | $ |
| Are you a Defendant in any Suits or Legal Actions? ☐ No ☐ Yes | On Leases or Contracts | $ |
| (Explain): | Legal Claims | $ |
| Have you ever been declared Bankrupt in the last 10 years? ☐ No ☐ Yes | Federal - State Income Taxes | $ |
| (Explain): | Other - | $ |

## SECTION II

### A CASH IN BANKS AND NOTES DUE TO BANKS (List all Real Estate Loans in Section II-E)

| NAME OF BANK | Type of Account | Type of Ownership | On Deposit | Notes Due Banks | COLLATERAL (If Any) & Type of Ownership |
|---|---|---|---|---|---|
| | | | $ | $ | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | Cash on Hand | $ | | |
| | | TOTALS | $ | $ | |
| | | | (Enter Sec. 1 Line 1) | (Enter Sec. 1 Line 21) | |

(Complete Rest of Section II on Reverse Side)

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## SECTION II Continued

## B LIFE INSURANCE (List only those Policies that you own)

| COMPANY | Face of Policy | Cash Surrender Value | Policy Loan from Insurance Co. | Other Loans Policy as Collateral | BENEFICIARY |
|---|---|---|---|---|---|
| | $ | $ | $ | $ | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | TOTALS | $ (Enter Sec. 1 Line 2) | $ (Enter Sec. 1 Line 27) | |

## C SECURITIES OWNED (Including U.S. Gov't Bonds and all other Stocks and Bonds)

| Face Value -Bonds No. of Shares Stock | DESCRIPTION Indicate those Not Registered in Your Name | Type of Ownership | COST | Market Value U.S. Gov. Sec. | Market Value Marketable Sec. | MARKET VALUE Not Readily Marketable SECURITIES | Amount Pledged to Secured Loans |
|---|---|---|---|---|---|---|---|
| | | | | | | | $ |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | TOTALS | $ (Enter Sec. 1 Line 3) | $ (Enter Sec. 1 Line 4) | $ (Enter Sec. 1 Line 15) | |

## D NOTES AND ACCOUNTS RECEIVABLE (Money Payable or Owed to You Individually-Indicate by a ✓ if Others have an Ownership Interest)

| MAKER/DEBTOR | ✓ | When Due | Original Amount | Balance Due Good Accounts | Balance Due Doubtful Accounts | Bal. Due Notes Rel. & Friends | SECURITY (If Any) |
|---|---|---|---|---|---|---|---|
| | | | $ | $ | $ | $ | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | TOTALS | $ (Enter Sec. 1 Line 5) | $ (Enter Sec. 1 Line 13) | $ (Enter Sec. 1 Line 14) | |

## E REAL ESTATE OWNED (Indicate by a ✓ if Others have an Ownership Interest)

| TITLE IN NAME OF | ✓ | Description & Location | Date Acquired | Original Cost | Present Value of Real Estate | Amount of Ins. Carried | MORTGAGE OR CONTRACT PAYABLE Bal. Due | Payment | Maturity | To Whom Payable |
|---|---|---|---|---|---|---|---|---|---|---|
| Homestead- | | | | $ | $ | $ | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | TOTAL | $ (Enter Sec. 1 Line 11) | | TOTAL | $ (Enter Sec. 1 Line 34) | | |

## F MORTGAGES AND CONTRACTS OWNED (Indicate by a ✓ if Others have an Ownership Interest)

| Cont. | Mtge. | ✓ | MAKER Name | MAKER Address | PROPERTY COVERED | Starting Date | Payment | Maturity | Balance Due |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | $ | | $ |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | TOTALS | $ (Enter Sec. 1 Line 12) |

## G PERSONAL PROPERTY (Indicate by a ✓ if Others have an Ownership Interest)

| DESCRIPTION | ✓ | Date When New | Cost When New | Value Today | LOANS ON PROPERTY Balance Due | To Whom Payable |
|---|---|---|---|---|---|---|
| Automobiles- | | | $ | $ | $ | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | TOTAL | $ (Enter Sec. 1 Line 16) | | |

## H NOTES (Other than Bank, Mortgage and Insurance Company Loans), ACCOUNTS AND BILLS AND CONTRACTS PAYABLE

| PAYABLE TO | Other Obligors (If Any) | When Due | Notes Due To Rel. & Friends | Notes Due 'Others' (Not Banks) | Accounts & Bills Payable | Contracts Payable | COLLATERAL (If Any) |
|---|---|---|---|---|---|---|---|
| | | | $ | | | | |
| | | | | | | | |
| | | | | | | | |
| | | TOTALS | $ (Enter Sec. 1 Line 22) | (Enter Sec. 1 Line 23) | (Enter Sec. 1 Line 24) | (Enter Sec. 1 Line 28) | |

For the purpose of procuring credit from time to time, I/We furnish the foregoing as a true and accurate statement of my/our financial condition. Authorization is hereby given to the Lender to verify in any manner it deems appropriate any and all items indicated on this statement. In addition, each individual signing below authorizes the Lender to check their individual credit account and employment history and have a credit reporting agency prepare a consumer credit report on them. The undersigned also agrees to notify the Lender immediately in writing of any significant adverse change in such financial condition.

Date Signed _____ Signature _____ Signature _____

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(Other Person if Applicable)