



Personal Financial Statement

CREDITOR:
Bank of Greene
341 Main Street
Catskill, NY 12414
(518) 943-1424
www.bankofgreene.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: _____
Marital Status: ☐ Married ☐ Unmarried ☐ Separated

JOINT APPLICANT/GUARANTOR (If Applicable)

Name: _____
Address: _____

Social Security #: _____
Date of Birth: _____
Telephone: _____
E-mail: _____
Employer: _____
Marital Status: ☐ Married ☐ Unmarried ☐ Separated

Assets

Cash on Hand and in Banks Sched. A \$ _____
Marketable Securities Sched. B \$ _____
Cash Value of Life Insurance Sched. C \$ _____
I. Total Liquid Assets: \$ _____
Retirement Funds Sched. D \$ _____
Vehicles, Personal Property, Etc. Sched. E \$ _____
Real Estate Owned Sched. F \$ _____
Other Assets: _____ \$ _____
II. Total Fixed Assets: \$ _____
III. Total Assets (I+II): \$ _____

Liabilities

Credit Card Balances \$ _____
Unpaid Taxes \$ _____
Loans Secured by Bank Accounts Sched. A \$ _____
Loans Secured by Marketable Securities Sched. B \$ _____
Loans on Life Insurance Sched. C \$ _____
Vehicles, Personal Property, Etc. Sched. E \$ _____
Mortgages Sched. F \$ _____
Notes Payable to Banks/Others Sched. G \$ _____
IV. Total Liabilities: \$ _____
V. Net Worth (III - IV): \$ _____

Personal Information

Are any assets pledged other than described below? ☐ Yes ☐ No
Explain: _____
Are You a Party to Any Lawsuits or Legal Actions? ☐ Yes ☐ No
Explain: _____
Have you declared Bankruptcy in the last 10 years? ☐ Yes ☐ No
Explain: _____
Are you a partner or officer in any other ventures? ☐ Yes ☐ No
Explain: _____

Contingent Liabilities

As Co-Signor or Guarantor ☐ Yes ☐ No \$ _____
Explain: _____
On Lease or Contract ☐ Yes ☐ No \$ _____
Explain: _____
Provision for Income Tax ☐ Yes ☐ No \$ _____
Explain: _____
Other ☐ Yes ☐ No \$ _____
Explain: _____

Schedule A - Cash on Hand and in Banks (Indicate your Ownership %)

Name of Bank	Type of Account	Account Owner	%	Balance	Loan Amount
☐ 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
☐ 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

☐ 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

☐ 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

☐ 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.....			

☐ 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

☐ 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: _____

Schedule F - Real Estate Owned (Indicate Ownership %)	
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	Property D	Property E	Property F
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.....			
	Property G	Property H	Property I
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.....			
	Property J	Property K	Property L
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.....			
	Property M	Property N	Property O
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.....			