

Personal Financial Statement



Important: Read these directions before completing this Statement. Check appropriate box.

- If you are relying solely on your own income or assets, and not the income or assets of another person (including a spouse) as the basis for repayment of the credit requested, complete only Sections 1 and 3.
- If you are relying on the income or assets of another person (including a spouse), complete all Sections, providing applicable information below about the joint party.

Section 1 - Individual Information (Type or Print)			Section 2 - Joint Party Information (If applicable to this Statement.)		
Name		Date of Birth	Name		Date of Birth
Residence Address			Residence Address		
City, State, and ZIP Code		Years at Address	City, State, and ZIP Code		Years at Address
Position or Occupation		Soc. Security #	Position or Occupation		Soc. Security #
Business Name			Business Name		
Business Address			Business Address		
City, State, and ZIP Code			City, State, and ZIP Code		
Residence Phone () ()		Business Phone () ()	Residence Phone () ()		Business Phone () ()

Financial statement as of: _____ Asset Ownership: J = Joint* I = Individual Only

Section 3 - Statement of Financial Condition					
Assets (Do not include Assets of doubtful value)	In Dollars (Omit Cents)	J/I	Liabilities	In Dollars (Omit Cents)	J/I
Cash on hand and in this bank			Notes payable to banks - see Schedule D		
Cash in other banks					
Marketable securities - see Schedule A			Due to brokers - see Schedule D		
Non-marketable securities - see Schedule B					
			Amounts payable to others - see Schedule D		
Partial interest in real estate investments - see Schedule B			Loans on life insurance policy(s) - see Schedule E		
Real estate owned - see Schedule C			Real estate mortgages payable - see Schedules B and C		
Loans receivable					
			Other debts - itemize:		
Cash value life insurance - see Schedule E					
Net worth of business owned - (attach Financial Statement)					
IRA's, pensions, Keogh, profit sharing					
Other assets - itemize:					
			Total Liabilities		
			Net Worth (Total Assets Minus Total Liabilities)		
Total Assets			Total Liabilities and Net Worth		

* Please provide name(s) if jointly owned:

Cash Income and Monthly Housing Expense			
Cash Income for the Year Ended:	Individual	Joint Party	Total
Salary, bonuses and commissions			
Other income: (Income from alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.)			
Total Income			

Monthly Housing Expense	Individual	Joint Party	Total
(Mortgage payments, taxes, and insurance, or rent)			

Any significant changes expected in the next 12 months? Yes No (If yes, attach explanation)

Schedule A - Investments & Marketable Securities

Number of Shares or Face Value (Bonds)	Description	In Name of	Are these Pledged?	Market Value

Schedule B - Investments in Real Estate, Unregistered (i.e., Non-Marketable) Securities, Etc.

Location / Description of Investment / %Owned	Investment Year	Investment Cost	Owned By	Current Value or Net R/E Equity	Mortgages

Schedule C - Real Estate Owned

Address	Titled in Name(s) of	Date Bought	Cost	Market Value	Mortgages		
					Owing Now	Maturity Date	Held By

Schedule D - Notes Owing Banks, Brokers, Finance Companies and Others

Owing To	Balance Due	Repayment Terms	Date of Final Payment	Secured By

Schedule E - Life Insurance

Name of Insurance Company	Owner of Policy	Beneficiary	Type*	Face Amount	Policy Loans	Cash Surrender Value

*W - Whole Life T - Term E - Endowment A - Annuity G - Group O - Other

Schedule F - Banks or Finance Companies Where Credit has been Obtained

Name & Address of Lender	Credit in the Name of	Secured or Unsecured	Original Date	High Credit	Year Paid

Contingent Liabilities

Are you a guarantor, co-maker or endorser for any debt not shown above? Yes No Are you a party to any claim or lawsuit? Yes No
 Are you contingently liable for any lease or contract? Yes No Are any of your taxes past due? Yes No
 Please provide details if you answered yes to any of the questions above, _____

Please answer the following questions:

- Income tax returns filed through (date) _____
- Have you or any firm in which you were a major owner ever declared bankruptcy? Yes No
 If yes, please provide details _____

Representations and Warranties

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to me or to others upon my guarantee. I acknowledge and understand that you are relying on the information provided in this statement in deciding to grant or to continue credit. I represent, warrant and certify that the information provided is true, correct and complete, and agree to promptly notify you of any material changes to this information. If I fail to notify you as required above, or if any of the information should prove to be materially inaccurate or incomplete, you may declare my debt or that debt which I guarantee immediately payable. You are authorized to make all inquiries you deem necessary to verify accuracy and determine my creditworthiness, and to share any information provided to you with any of your affiliates and with any third party that performs services for you in connection with any extension of credit to me or others upon my guarantee or to whom any such extension(s) of credit may be transferred. I shall continue to supply you or any such transferee annually with an updated financial statement. Any statement or financial information that I give to you shall be your property. I understand that in order to offer a full range of financial services, you may share personal information such as applications, financial statements and credit reports. I authorize any person or consumer reporting agency to give you or any such third party any information it may have on me and authorize you or any such third party to make inquiries of my accountant directly and obtain any information deemed necessary in processing any application for which this personal financial statement is provided. I authorize you and any transferee of this personal financial statement or extension of credit to answer any questions about its credit experience with me.

If I and/or others do not qualify for the extension of credit for which this statement is being submitted, I agree that you are authorized to consider this statement under the terms and conditions of any applicable alternative financing program. Such financing may be sold to any of your affiliates or any other credit provider with whom the Bank has a relationship. I authorize you to forward this statement and other documentation to any of your affiliates or any other credit provider with whom you have an arrangement for alternative financing. I understand that the terms and conditions of such alternative financing program may differ from those for which I or others are currently applying.

If I do not wish you to share personal, non-transaction information with your affiliates or such third parties, I understand that I may advise you of my wishes by writing to PNC Bank, P.O. Box 96066, Pittsburgh, Pennsylvania 15226 and including my name, address, account number(s) or social security number.

Date	Signature (Individual)	Signature (Joint Party)
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