

PERSONAL FINANCIAL STATEMENT

FINANCIAL CONDITION AS OF _____, 20____
PLEASE FILL IN ALL BLANKS, WRITING "NO" OR "NONE" WHERE NECESSARY TO COMPLETE INFORMATION
AND SIGN IN INK ON THE REVERSE SIDE.

LOAN INFORMATION									
Amount Desired			Purpose of Loan						
Terms Desired			Source of Funds for Repayment						
Section 1 - BORROWER/GUARANTOR (please print)									
Last Name		First	Initial	Date of Birth	Social Security Number				
Present Street Address			City	State	Zip				
How Long at Present Address?	Email Address		Cell Number	Home Number					
Business Name/Employer			Position	Length of Employment					
Business Address			City	State	Zip				
Previous Employer			Position	Length of Employment					
Name of nearest relative (not living with you)			Relationship	Phone of nearest relative					
Address of nearest relative			City	State	Zip				
Section 2 - CO-BORROWER/GUARANTOR (please print)									
Last Name		First	Initial	Date of Birth	Social Security Number				
Present Street Address			City	State	Zip				
How Long at Present Address?	Email Address		Cell Number	Home Number					
Business Name/Employer			Position	Length of Employment					
Business Address			City	State	Zip				
Previous Employer			Position	Length of Employment					
Name of nearest relative (not living with you)			Relationship	Phone of nearest relative					
Address of nearest relative			City	State	Zip				
ASSETS		In Dollars	LIABILITIES		Original Balance	Current Balance	Monthly Payments		
Cash in Financial Institutions - Complete Schedule F - reverse side			Notes Payable						
Accounts, Loans, & Notes Receivable			To Banks						
Stocks, Bonds, Mutual Funds - Complete Schedule A			To Others						
Real Estate - Complete Schedule B			Installments Payable						
Other Personal Property - Furniture, Art, Valuables			Automobile						
Life Insurance - Face Value: \$		Cash Value:	Automobile						
Year		Make	Other (Medical, Chg Accts, etc)						
Automobile:			Other (Medical, Chg Accts, etc)						
Automobile:			Obligations on Real Estate -Schedule B						
Retirement Accounts - Complete Schedule G			Other Liabilities (Itemize)						
Other Assets (Itemize)									
			TOTAL LIABILITIES						
TOTAL ASSETS			NET WORTH (ASSETS - LIABILITIES)						
SOURCE OF INCOME			PERSONAL INFORMATION						
Income from alimony, child support or maintenance payments need not be revealed. However, only the income listed on this credit statement will be considered in determining your credit worthiness. If alimony, child support or maintenance income is disclosed here, credit information concerning the payor may be required to determine the extent that such payments are likely to be consistently made.			Monthly Amount		Contingent liabilities? Co-maker or guarantor? Involved in pending legal action? Other special debt/circumstances? Contested income tax liens? Are any assets pledged? Are you obligated to pay alimony, child support, or maintenance?		YES	NO	Estimated Amounts
			Borrower	Co-Borrower					
Type of Income: <input type="checkbox"/> Base Salary <input type="checkbox"/> Bonus and commissions <input type="checkbox"/> Dividends and interest income <input type="checkbox"/> Real Estate income (Net) <input type="checkbox"/> Other income - itemize							Total Contingent Liabilities		
Type of Income: <input type="checkbox"/> Alimony <input type="checkbox"/> Child Support or Maintenance									
Name of Payor: _____									
Total Income									

PLEASE CONTINUE ON REVERSE SIDE, PAGE 2.

INITIAL HERE: _____

Schedule A - Stocks, Bonds, Mutual Funds					
Number of Shares	Description	In Name of	Are These Registered or Pledged to Others? If so, who?	Market Value	Source of Value
Total					

Schedule B - Residences and Other Real Estate, Including Equities (Partially or Wholly Owned)									
Location	Property Type	Date Acquired	% Ownership	Your Percentage Only					Annual Net Income
				Value	Debt	Equity	Annual Income	Expenses (including debt)	
Totals									

Schedule C - Life Insurance					
Name of Insurance Company	Owner of Policy	Beneficiary and Relationship	Face Amount	Policy Loans	Cash Value
Totals					

Schedule D - Bank and Other Institutional Borrowings					
Name of Lender	Original Amount	Maturity Date	Unsecured or Secured (List Collateral)	Amount Owed	Payment Amount
Total					

Schedule E - Business Ventures/Partnerships/LLCs, etc.						
Name of Business	Title	Your % Ownership	Net Worth of Business	Type of Business	Years in Business	

Schedule F - Cash in Banks, Credit Unions, etc.		
Name of Financial Institution	Type of Account	Present Balance
Total		

Schedule G - Retirement Accounts			
Name of Financial Institution	Type of Account	% Vested	Amount
Total			

RIGHT TO RECEIVE A COPY OF APPRAISALS. We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

The above statement, including the reverse side hereof, and any other financial statements, including profit and loss statements as to ownership, which are given to the Bank by the undersigned have been carefully read by the undersigned and the information therein contained is complete, true and correct.

The undersigned will immediately and without delay notify Brighton Bank if any change occurs that materially reduces the means or ability of the undersigned to pay all debts, claims or demands against the undersigned. In the absence of such notice or until another statement is submitted to the Bank by the undersigned, the Bank may continue to rely on the accuracy of this statement in continuing existing credit or extending additional credit to the same extent as if this statement were originally submitted to the Bank at the time credit was continued or extended.

The undersigned agree(s) that if any of the foregoing representations are untrue or if the undersigned fail(s) to give notice of any material change in any of the matters above specified, Brighton Bank may at its option declare all of the obligations of the undersigned (or any of them) to the Bank immediately due and payable without demand or notice.

In connection with this application for credit the applicant authorizes and requests all persons listed above and all Consumer Reporting Agencies to furnish Brighton Bank Consumer Reports and/or Investigative Consumer Reports on this Applicant.

I am applying for individual credit.

We are applying for joint credit. FOR JOINT CREDIT, INITIAL HERE: Borrower _____ Co-Borrower _____

Primary Applicant's Signature Date Additional Signature, if joint application Date

BANK USE ONLY:	D/I:	FICO:	Date Received:
----------------	------	-------	----------------