



# BELMONT BANK & TRUST

## PERSONAL FINANCIAL STATEMENT

<b>APPLICANT</b> (To be filled out by applicant and each co-applicant not related by marriage to the other applicant)				<b>CO-APPLICANT</b> (To be filled out only if assets held jointly or co-applicant)			
Name				Name			
Social Security No.	Date of Birth	Home Phone		Social Security No.	Date of Birth	Home Phone	
Present Address			No. of Years	Present Address			No. of Years
City	State	Zip Code		City	State	Zip Code	
E-mail				E-Mail			
Previous Address (if at present address less than one year)			No. of Years	Previous Address (if at present address less than one year)			No. of Years
City	State	Zip Code		City	State	Zip Code	
Employer			No. of Years	Employer			No. of Years
Business Street Address			Business Phone	Business Street Address			Business Phone
City	State	Zip Code		City	State	Zip Code	
Position / Title		Type of Business		Position / Title		Type of Business	
Employer Identification Number (if applicable)				Employer Identification Number (if applicable)			
Date of Will				Date of Will			
Name of Executor				Name of Executor			
No. of Dependents	Age(s) of dependent(s)			No. of Dependents	Age(s) of dependent(s)		
Name & Address of Nearest Relative				Name & Address of Nearest Relative			

To: **Belmont Bank & Trust**

*Statement must be signed below by the Applicant(s)*

I/We authorize Belmont Bank & Trust (hereinafter "Bank") or any of its affiliates to make whatever credit inquiries that it deems necessary in connection with this credit application or in the course of review or collection of any credit extended in reliance on this application. I/We authorize and instruct any person or consumer reporting agency to compile and furnish to the Bank or any of its affiliates any information that it may have or obtain in response to such credit inquiries and agree that such information, along with this application, shall remain the Bank's or any of its affiliates' property whether or not credit is extended. I/We authorize the Bank or any of its affiliates to answer questions about the Bank's or any of its affiliates' credit experience with me/us.

The information contained herein is submitted for the purpose of procuring, establishing and maintaining credit with the Bank in behalf of the undersigned or persons, firms or corporations in whose behalf the undersigned may either severally or jointly with others execute a guaranty in the Bank's favor. The undersigned warrants that this personal financial statement has been carefully read and is true, correct, and complete and that you may consider this statement as continuing to be true, correct, and complete until a written notice of a change is given to the Bank by the undersigned.

<b>Applicant:</b>	I hereby intend to apply for joint credit.	<b>Co-Applicant:</b>	I hereby intend to apply for joint credit.
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Signature \_\_\_\_\_

Date Signed \_\_\_\_\_

Signature \_\_\_\_\_

Date Signed \_\_\_\_\_

Co-Applicant, if assets jointly held

# BALANCE SHEET AS OF \_\_\_\_\_

(Attach and Sign Additional Schedules or Utilize Space as Needed)

Assets	Applicant	Co-Applicant	Joint Ownership	Total
Cash and Short-Term Investments (Schedule A)				
Marketable Securities (Schedule B)				
Other Liquid Assets				
Total Liquid/Marketable Assets				
Life Insurance - Cash Surrender Value (Schedule C)				
Real Estate Owned—Personal Residence(s) (Market Value) (Schedule D)				
IRA/KEOGH Accounts				
Unlisted Securities Owned (Schedule E)				
Equity Interest in Business				
Real Estate Investments (Market Value) (Schedule F)				
General and/or Limited Partnership Interests (Other than Real Estate)				
Notes Receivable				
Personal Property				
Other Assets (Itemize)				
Total Assets				
Liabilities	Applicant	Co-Applicant	Joint Ownership	Total
Notes Payable — Banks Secured				
Notes Payable — Banks Unsecured				
Notes Payable — Others				
Credit Card Balances				
Accounts Payable				
Unpaid Income Taxes				
Margin Accounts				
Mortgages – Residence (Current Mortgage Amount) (Schedule D)				
Mortgages – Investments (Amount of Mortgage) (Schedule F)				
Other Liabilities (Itemize)				
Total Liabilities				
Net Worth (Total Assets Minus Total Liabilities)				

- Are there any bad and doubtful assets excluded from this statement?
- Are any of your assets pledged, loaned or hypothecated?
- Are you a partner or officer in any other venture?
- Have you ever been bankrupt?
- Are any of your assets held in, or owned by, a Living Trust?

	Yes		No
	Yes		No
	Yes		No
	Yes		No
	Yes		No

If yes to any question, give details \_\_\_\_\_

## STATEMENT OF INCOME AND OTHER OBLIGATIONS

- NOTES:** 1. Include information on spouse only if spouse is joint applicant.  
 2. Income from alimony, child support or separate maintenance payments need not be revealed if you do not choose to have it considered as a basis for repaying your obligations to this bank.

### CURRENT ANNUAL INCOME AND TAXES

For the year ended \_\_\_\_\_, \_\_\_\_\_

Salary ..... \$ \_\_\_\_\_  
 Bonus ..... \_\_\_\_\_  
 Commissions ..... \_\_\_\_\_  
 Income from assets:  
     Dividends and Interest ..... \_\_\_\_\_  
     Real Estate ..... \_\_\_\_\_  
     Other ..... \_\_\_\_\_  
 Co-Applicant's Income - See Note 1:  
     Describe Briefly \_\_\_\_\_  
     \_\_\_\_\_ \_\_\_\_\_  
 Other Income - See Note 2: ..... \_\_\_\_\_  
 TOTAL..... \$ \_\_\_\_\_

Estimated Federal and  
 State Income Taxes ..... \$ \_\_\_\_\_

### OTHER OBLIGATIONS

Do you have any contingent liabilities?.....  Yes  No  
 If yes, give details:  
     As endorser, co-maker or guarantor ..... \$ \_\_\_\_\_  
 On leases or contracts ..... \$ \_\_\_\_\_  
 Alimony, child support, separate maintenance, etc. .... \$ \_\_\_\_\_  
 Legal Claims ..... \$ \_\_\_\_\_  
 Other special debt ..... \$ \_\_\_\_\_  
 Amount of contested income tax liabilities ..... \$ \_\_\_\_\_

**Schedule A:** Cash, Checking and Savings Accounts, Certificates of Deposit, Money Market Funds, Etc.

Name of Financial Institution	Type of Account	In Name of	Account Number	If pledged, to whom	Total
Please enter total on Balance Sheet					<b>Total Cash and Short-Term Investments</b>

**Schedule B:** Marketable Securities (Stocks, Bonds, U.S. Government, Mutual Funds, Brokerage Accounts)

Name of Security	No. of Shares or Par Value of Bonds, Notes & Bills	Which Exchange	In Name of	Cost Basis	Market Value	If pledged, to whom?
Please enter total on Balance Sheet				<b>Total Marketable Securities</b>		

**Schedule C: Life Insurance**

Insurance Company	In Name of	Beneficiary	Face Amount	Cash Surrender Value
<b>Total Accounts Life Insurance</b>				

**Schedule D: Real Estate Used as Personal Residence (List each mortgage on a property separately)**

Property Description & Location	Titleholder	Date Acquired	Cost	Market Value	Mortgage		
					Mortgagor	Maturity	Curr. Amount
<b>Total Market Value</b>					<b>Total Current Mortgage Amount</b>		

\*If title is in the name of a land trust:

- Is beneficial interest assigned? Yes  No  If yes, to whom? \_\_\_\_\_
- Are you directly or indirectly obligated on this debt? Yes  No  If yes, to whom? \_\_\_\_\_

**Schedule E: Unlisted Securities Owned**

Description of Securities	Owner (Applicant Co-Applicant/ Joint)	No. of Shared Owned	% Ownership	Pledged (P)	Book Value	
					As of Date	Amount
Please enter total on Balance Sheet					<b>Total Unlisted Securities Owned</b>	

**Schedule F: Real Estate Owned for Investment Purposes**

A. Owner* B. Purchase Date C. Cost	Address of Property <small>(Indicate C if Under Contract, UC if Under Construction, or R if Rental)</small>	Type of Property	Present Market Value	Amount of Mortgage & Liens	Gross Rental Income	Mort. Payments	Taxes, Ins., Maint., Misc.	Net Rental Income	% Owned
A.									
B.									
C.	Lender								
A.									
B.									
C.	Lender								
Please enter total on Balance Sheet									

\*If title is in the name of a land trust:

- Is beneficial interest assigned? Yes  No  If yes, to whom? \_\_\_\_\_
- Are you directly or indirectly obligated on this debt? Yes  No  If yes, to whom? \_\_\_\_\_