



1<sup>st</sup> Bank of Sea Isle City  
 Loan Center  
 137 J.F. Kennedy Blvd.  
 Sea Isle City, NJ 08243  
 Ph: 609.263.7823 FAX: 609.263.9179  
 www.1stbankseaisle.com

# Personal Financial Statement

## PERSONAL FINANCIAL STATEMENT AS OF:

DATE: \_\_\_\_\_

**IMPORTANT: Read these directions before completing this application.**  
 If this is an application for joint credit with another person, complete all sections, providing information about the joint applicant. We intend to apply for joint credit.

\_\_\_\_\_  
 Applicant Signature

\_\_\_\_\_  
 Co-Applicant Signature

### Personal Information

Applicant Name			Joint-Applicant Name		
Street Address		# of Years	Street Address		# of Years
City	State	Zip	City	State	Zip
Home Phone	SS#	Date of Birth	Home Phone	SS#	Date of Birth
Mobile Number	Email Address		Mobile Number	Email Address	
Previous Address (If at current less than 3 years)		# of Years	Previous Address (If at current less than 3 years)		# of Years
Employer			Employer		
Employer Address		# of Years	Employer Address		# of Years
Business Phone Number	Title/Position		Business Phone Number	Title/Position	
Previous Employer (If with current less than 3 years)		# of Years	Previous Employer (If with current less than 3 years)		# of Years
Accountant Name	Phone		Accountant Name	Phone	
Accountant Address			Accountant Address		
Attorney Name	Phone		Attorney Name	Phone	
Attorney Address			Attorney Address		

### Annual Income

Please attach U.S. Individual Tax Returns for Applicant & Joint-Applicant as follows:

- Most recent tax year (If updating and existing 1<sup>st</sup> Bank of Sea Isle City Personal Financial Statement)
- Past 2 Tax years (If this is a new application for credit)

Do you expect any significant changes in your income(s) in the next 12 months? \_\_\_\_\_ No \_\_\_\_\_ Yes (If yes, please explain below)




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Balance sheet as of:			
Assets	Amount (\$)	Liabilities	Amount (\$)
Cash in 1 <sup>st</sup> Bank of Sea Isle City		Loans payable to 1 <sup>st</sup> Bank of Sea Isle City	
Cash in other Financial Institutions (List):		Accounts payable	
		Margin Accounts	
		Federal & State Income Taxes payable	
		Residential Real Estate Mortgage Debt (Sched. D)	
		Investment Real Estate Mortgage Debt (Sched. E)	
Marketable securities (Schedule A)		Life Insurance Loans (Schedule F)	
Non-Marketable securities (Schedule B)		Loans payable to others (Schedule H)	
Accounts, Loans & Notes receivable (Schedule C)		Credit Card Debt	
Residential real estate (Schedule D)		Other Debts/Liabilities (List):	
Investment Real Estate (Schedule E)			
Cash Value Life Insurance (Schedule F)			
Partnerships, LLC's & Closely held CO. (Sched. G)			
Retirement Accts. (IRA, 401K, Keogh, etc.)			
Personal property (Including automobiles)			
Other assets (list):			
		<b>Total Liabilities</b>	\$
<b>Total Assets</b>	\$	<b>Net Worth</b>	\$

**Schedule A - Readily Marketable Securities (Stocks, Bonds, Brokerage Accounts)**

# of Shares or Account #	Description of Security or Brokerage Name	Owner(s)	Current Value	Pledged?

(If not enough space, attach schedule or Brokerage Statement and enter totals only)

**Schedule B - Non-Marketable Securities (Thinly traded or Restricted Stocks)**

# of Shares	Description	Owner(s)	Where held	Current Value	Pledged?

**Schedule C - Accounts, Loans & Notes Receivable**

Name & Address of Debtor	Loan Date	Description of Collateral	Monthly Payment	Balance (\$)



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**Schedule D - Residential Real Estate (Primary Residence & Vacation Homes)**

Deeded Owner & Property Address	Purchase		Market Value	Loan Balance	Monthly Payment	Interest Rate	Lender
	Year	Price					
			\$	\$	\$	%	
			\$	\$	\$	%	
			\$	\$	\$	%	
			\$	\$	\$	%	
			\$	\$	\$	%	

**Schedule E - Investment Real Estate (Residential & Commercial)**

Deeded Owner & Property Address	Purchase		Market Value	Loan Balance	Monthly Payment	Interest Rate	Lender
	Year	Price					
			\$	\$	\$	%	
			\$	\$	\$	%	
			\$	\$	\$	%	
			\$	\$	\$	%	
			\$	\$	\$	%	

**Schedule F- Life Insurance**

Insurance Company	Face Value	Beneficiary	Cash Value	Amount Borrowed

**Schedule G - Partnerships, Limited Liability Companies & Closely held Corporations\***

Name of Company	Type (LLC, Partnership, Corp.)	Percent Owned	Nature of Business	Value

(\*Note: If any Company represents a material portion of your total assets, please attach the company(s) Financial Statements or Tax Returns)



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### Schedule H - Loans Payable (Banks & Others)

Lender	Type of Loan	Collateral	Loan Balance	Monthly Payment	Interest Rate
			\$	\$	%
			\$	\$	%
			\$	\$	%
			\$	\$	%
			\$	\$	%

Please answer the following questions:	Yes	No	Amount
Are you a Guarantor or Co-Maker for any debt or lease of an individual, Corporation or Partnership?			\$
Are there any suits or legal actions pending against you or your companies?			\$
Are there any of you or your Company's tax obligations past due?			\$
Are you obligated to pay alimony, child support or separate maintenance?			\$
Are any of you or your Company's Federal or State Tax returns currently being audited or contested?			\$
Have you or your Company(s) ever declared bankruptcy?			\$
Are any of your or your company's tax obligations past due?			\$

**If yes for any of the above, please give details:**

### Representations and Warranties

The information contained in this statement is provided to induce 1<sup>st</sup> Bank of Sea Isle City to extend or continue the extension of credit to the or to the others upon the guarantee of the undersigned. The undersigned acknowledges and understands that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty thereof. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete.

Each of the undersigned agrees to notify you immediately in writing of any change in name, address or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence of such notice or a new and full written statement, considered as a continuing statement and substantially correct. If the undersigned fail to notify you as required above, or if any information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable, even after credit has been given to the undersigned.

You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorizes any person or consumer credit reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply an updated personal financial statement. The personal financial statement and any other financial information that the undersigned gives you shall be the property of 1<sup>st</sup> Bank of Sea Isle City.

Applicants Signature:	Date:
Joint-Applicants Signature: (If requesting a Joint financial accommodation)	Date: