

# Personal Financial Statement



**THE  
PEOPLES  
BANK**

**A complete and signed Personal Financial Statement (PFS) is required from each individual guarantor. Co-guarantors with joint assets and liabilities can be included on one joint PFS. However, if any assets or liabilities are not joint, a separate PFS is required from each individual even if the co-guarantor is a spouse/domestic partner. Please complete each relevant supporting schedule.**

Guarantor/Applicant Name (First MI Last): \_\_\_\_\_

Co-Guarantor/Co-Applicant Name (guaranteeing spouses/domestic partners only): \_\_\_\_\_

Business Name (if applicable): \_\_\_\_\_

## Financial Statement Schedules

### Schedule 1: Cash in Bank Accounts

Account Description/Account Owner	Name of Bank	Current Balance
		\$
		\$
		\$
		\$
<b>Total</b>		<b>\$</b>

### Schedule 2: Publicly Traded Investments – stocks, bonds, mutual funds, 401k, IRAs

Account Description	Name Registered In	Shares/Amount	Retirement	Current Value
			<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
			<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
			<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
			<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
<b>Total</b>				<b>\$</b>

### Schedule 3: Other Assets – vehicles, boats, partnerships, proprietorships, cash-value life insurance

Property Description	Name Registered In	Current Value
		\$
		\$
		\$
		\$
<b>Total</b>		<b>\$</b>

### Schedule A: Total Revolving Credit – credit cards, credit lines

To Whom Payable	Description	Commitment Amount	Monthly Payment	Current Balance
				\$
				\$
				\$
				\$
<b>Total</b>				<b>\$</b>

### Schedule B: Total Installment Loans – boats, cars, furniture

To Whom Payable	Description	Monthly Payment	Current Balance
			\$
			\$
			\$
			\$
<b>Total</b>			<b>\$</b>

### Schedule C: Other Liabilities – contract debts, maintenance payments, lawsuits, tax penalties

To Whom Payable	Description	Monthly Payment	Current Balance
			\$
			\$
			\$
<b>Total</b>			<b>\$</b>

**Schedule D: Contingent Liabilities – partnerships, guarantees**

To Whom Payable	Description	Monthly Payment	Current Balance
			\$
			\$
			\$
<b>Total</b>			\$

**Guarantor/Applicant Real Estate Schedule**

**Property Type: SF = Single Family, MF = Multiple Family, C = Commercial/Industrial, L = Land/Acreage**

Property Use	Primary Residence	<input type="checkbox"/> Vacation <input type="checkbox"/> Rental <input type="checkbox"/> Business	<input type="checkbox"/> Vacation <input type="checkbox"/> Rental <input type="checkbox"/> Business
Property Type	<input type="checkbox"/> SF <input type="checkbox"/> MF	<input type="checkbox"/> SF <input type="checkbox"/> MF <input type="checkbox"/> C <input type="checkbox"/> L	<input type="checkbox"/> SF <input type="checkbox"/> MF <input type="checkbox"/> C <input type="checkbox"/> L
Name(s) Registered In			
Ownership % (use whole numbers only)	_____ %	_____ %	_____ %
Co-Owned with Spouse	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Property Address			
City, State, ZIP Code			
Date Purchased			
Purchase Price			
Estimated Market Value			
1st Mortgage Balance			
Lender			
Interest Rate	_____ %	_____ %	_____ %
Maturity Date			
1st Mortgage Payment			
All Other Mortgage/Liens (include loans or equity lines)			
Lender(s)			
Payments – other Mortgage			
Annual Property Tax			
Annual Property Insurance			
Taxes and Insurance Escrowed by Lender	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Gross Monthly Rent			

**Property Type: SF = Single Family, MF = Multiple Family, C = Commercial/Industrial, L = Land/Acreage**

Property Use	Primary Residence	<input type="checkbox"/> Vacation <input type="checkbox"/> Rental <input type="checkbox"/> Business	<input type="checkbox"/> Vacation <input type="checkbox"/> Rental <input type="checkbox"/> Business
Property Type	<input type="checkbox"/> SF <input type="checkbox"/> MF	<input type="checkbox"/> SF <input type="checkbox"/> MF <input type="checkbox"/> C <input type="checkbox"/> L	<input type="checkbox"/> SF <input type="checkbox"/> MF <input type="checkbox"/> C <input type="checkbox"/> L
Name(s) Registered In			
Ownership % (use whole numbers only)	_____ %	_____ %	_____ %
Co-Owned with Spouse	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Property Address			
City, State, ZIP Code			
Date Purchased			
Purchase Price			
Estimated Market Value			
1st Mortgage Balance			
Lender			
Interest Rate	_____ %	_____ %	_____ %
Maturity Date			
1st Mortgage Payment			
All Other Mortgage/Liens (include loans or equity lines)			
Lender(s)			
Payments – other Mortgage			
Annual Property Tax			
Annual Property Insurance			
Taxes and Insurance Escrowed by Lender	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Gross Monthly Rent			



## Other Real Estate Totals (factors in Ownership %)

Real Estate Holdings Attachment – Totals	
Total Market Value	\$
Total Mortgage(s) Balance	\$

## Guarantor/Applicant Financial Statement

Assets of Borrower	Amount
Cash in Bank Accounts (Schedule 1)	\$
Publicly Traded Investments (Schedule 2)	\$
Other Assets (Schedule 3)	\$
Primary Market Value (RE Schedule)	\$
Other Real Estate Market Value (RE Schedule)	\$
<b>Total Assets</b>	<b>\$</b>

Liabilities of Borrower	Amount
Total Revolving Credit (Schedule A)	\$
Total Installment Loans (Schedule B)	\$
Other Liabilities (Schedule C)	\$
Mortgage on Primary (RE Schedule)	\$
Mortgage(s) on Other Real Estate (RE Schedule)	\$
<b>Total Liabilities</b>	<b>\$</b>
<b>Net Worth</b>	<b>\$</b>

## Guarantor Income

Annual	Amount
Salary	\$
Commissions	\$
Cash Distributions from Individual/Business:	\$
Dividends/Interest	\$
Rental Income	\$
Alimony/Child Support* (disclosure not required):	\$
Other Sources	\$
<b>Total Annual Income</b>	<b>\$</b>

## Co-Guarantor/Co-Applicant Income

Annual	Amount
Salary	\$
Commissions	\$
Cash Distributions from Individual/Business:	\$
Dividends/Interest	\$
Rental Income	\$
Alimony/Child Support* (disclosure not required):	\$
Other Sources	\$
<b>Total Annual Income</b>	<b>\$</b>

\*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

## General Information

	Guarantor/Applicant		Co-Applicant	
1. Have you ever filed bankruptcy or have you been a principal or guarantor of a business entity that filed bankruptcy, or was the debtor in an involuntary bankruptcy case? (If "Yes," explain below)	Yes	No	Yes	No
2. Have you ever been convicted of a felony? (If "Yes," explain below)	Yes	No	Yes	No
3. Are you a co-signer or guarantor of any other debt? (If "Yes," explain below)	Yes	No	Yes	No

Explanations (If applicable):

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with you on behalf of the undersigned, or persons, firms, or corporations in whose behalf the undersigned may either separately or jointly with others, execute a guaranty in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our creditworthiness. You are authorized to answer questions about credit experience with me/us. **Note: The obtaining of money or credit by false statement is a Federal and State offense, punishable by fine or imprisonment, or both.**

Guarantor/Applicant Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Guarantor/Applicant Date of Birth: \_\_\_\_\_

SSN: \_\_\_\_\_

Co-Guarantor/Co-Applicant Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Co-Guarantor/Co-Applicant Date of Birth: \_\_\_\_\_

SSN: \_\_\_\_\_