

County EDC: _____

PERSONAL FINANCIAL STATEMENT

Name(s)	Business Phone
Residence Address	Residence Phone
City, State, & Zip	

- Individual Credit** - If relying on your own income and assets and not the income and assets of a spouse or another person as a basis for extension or repayment of credit, complete the Financial Statement below only as it applies to you, individually. Do not provide any jointly-held information (income, assets or liabilities) about a spouse or another person. Sign the Financial Statement.
- Joint Credit** - If applying for joint credit or for individual credit relying on income or assets of a spouse or another person for extension and repayment of credit requested, complete the Financial Statement below. Include information about income, assets and liabilities of the spouse or other person. Both Applicant and Spouse or Co-Applicant must sign this Statement.

Statement of Financial Condition As Of ____/____/____

ASSETS	AMOUNT (\$)	LIABILITIES & NET WORTH	AMOUNT (\$)
Cash In Financial Institutions		Notes Payable to Banks (Schedule F)	
		Secured	
		Unsecured	
Readily Marketable Securities (Schedule A)		Credit Cards & Accounts Payable	
Non-Readily Marketable Securities (Schedule A)		Margin Accounts	
Ownership in Privately Owned Businesses (Schedule B)		Notes Due to Privately Owned Businesses	
Notes Receivable from Business		Taxes Payable	
Notes Receivable from Others		Personal Residential Mortgages (Schedule D)	
Cash Surrender Value of Life Insurance (Schedule C)		Investment Real Estate Debt (Schedule E)	
Real Estate for Personal Use (Schedule D)		Life Insurance Loans (Schedule C)	
Real Estate Investments (Schedule E)		Other Liabilities (Itemize):	
Retirement Accounts (IRA, Keogh, Profit Sharing & Other)			
Automobiles			
Other Assets (Itemize):		Total Liabilities	
		Net Worth (Total Assets minus Total Liabilities)	
Total Assets		Total Liabilities & Net Worth	

SOURCES OF INCOME	
Salary	
Bonus and Commissions	
Interest & Dividends	
Real Estate Income	
You need not disclose alimony, child support or separate maintenance income unless you wish CREDC to consider them in a credit decision.	
Other Income (itemize)	
Total Income	

CONTINGENT LIABILITIES	
As Guarantor, Endorser, or Co-maker	
On Leases or Contracts	
Legal Claims	
Provisions for Federal Income Taxes	
Other Special Debt	
Total Contingent Liabilities	

SCHEDULE F - NOTES PAYABLE

TYPE	ORIGINAL AMOUNT	PRESENT LOAN BALANCE	SECURED		COLLATERAL	INTEREST RATE	MATURITY DATE	MONTHLY PAYMENT	LENDER
			YES	NO					

REPRESENTATIONS AND WARRANTIES

The information contained in this statement is provided to induce the Greater Berks to extend credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that Greater Berks is relying on the information provided herein in deciding to grant or to continue to grant credit or to accept a guarantee 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 Greater Berks immediately and 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 or (3) in the ability of any of the undersigned to perform their obligations to Greater Berks. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. Greater Berks is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. This personal financial statement and any other financial or other information that the undersigned gives Greater Berks shall become the property of Greater Berks.

I/we also hereby certify that no payment requirements listed herein are delinquent or in default except as follows; if "NONE" please state.

I/we fully understand that it is a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, pursuant to 18 U.S.C. Section 1014.

The undersigned authorize any person or consumer-reporting agency to give Greater Berks a copy of the undersigned's credit report and any other financial information it may have on the undersigned.		
Signature:	Date:	Social Security Number:
Signature:	Date:	Social Security Number: