



IMPORTANT: Read these directions before completing this statement.
 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

Joint-Applicant Signature

PERSONAL FINANCIAL STATEMENT AS OF: _____ (Date)

Personal Information

APPLICANT (NAME)			JOINT-APPLICANT (NAME)		
Home Address (Street, City, State & Zip)		Number of Years	Home Address (Street, City, State & Zip)		Number of Years
Home Phone Number	Social Security Number	Date of Birth	Home Phone Number	Social Security Number	Date of Birth
Cell Phone Number	Email Address		Cell Phone Number	Email Address	
Previous Address (If At Current Less Than Three Years)		Number of Years	Previous Address (If At Current Less Than Three Years)		Number of Years
Employer			Employer		
Employer Address		Number of Years	Employer Address		Number of Years
Business Phone Number	Title/Position		Business Phone Number	Title/Position	
Previous Employer (If With Current Less Than Three Years)		Number of Years	Previous Employer (If With Current Less Than Three Years)		Number of Years
Name of Your Accountant		Phone Number	Name of Your Accountant		Phone Number
Address of Your Accountant			Address of Your Accountant		
Name of Your Attorney		Phone Number	Name of Your Attorney		Phone Number
Address of Your Attorney			Address of Your Attorney		

Annual Income

Please Attach U.S. Individual Tax Returns For Applicant & Joint-Applicant as Follows:

- Most Recent Tax Year (If Updating an Existing Crest Savings Bank Personal Financial Statement)
 - Past Two Tax Years (If This is a New Application For Credit)

Do you expect any significant changes in your income(s) in the next twelve months? No Yes (If Yes, Please Explain Below)

Balance Sheet As Of _____

Assets		Amount (\$)	Liabilities		Amount (\$)
Cash in Crest Savings Bank			Loans Payable to Crest Savings Bank		
Cash in Other Financial Institutions (List):			Accounts Payable		
			Margin Accounts		
			Federal & State Income Taxes Payable		
			Residential Real Estate Mortgage Debt (Schedule D)		
			Investment Real Estate Mortgage Debt (Schedule 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. (Schedule G)					
Retirement Accounts (IRA, 401k, Keogh, etc.)					
Personal Property (Including Automobiles)					
Other Assets (List):					
			Total Liabilities		\$
Total Assets		\$	Net Worth		\$

Schedule A – Readily Marketable Securities (Stocks, Bonds, or 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 (\$)

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

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

Schedule E – Investment Real Estate (Residential & Commercial)

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

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)

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?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Are there any suits or legal actions pending against you or your companies?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Are any of your or your company's tax obligations past due?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Are you obligated to pay alimony, child support or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Are any of your or your company's federal or state tax returns currently being audited or contested?	<input type="checkbox"/>	<input type="checkbox"/>	
Have you or any of your companies ever declared bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>	
Are any of your or any of your company's tax obligations past due?	<input type="checkbox"/>	<input type="checkbox"/>	
Are you or any of your companies now or previously involved in a foreclosure action?	<input type="checkbox"/>	<input type="checkbox"/>	

If Yes For Any of The Above, Please Give Details:

Representations and Warranties

The information contained in this statement is provided to induce Crest Savings Bank to extend or continue the extension of credit to the undersigned or to 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 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 its (or their) obligations to you. In the absence of such notice or a new and full written statement, this should be 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 inquires 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. This personal financial statement and any other financial information that the undersigned gives you shall be the property of Crest Savings Bank.

_____ Date

_____ Your Signature

_____ Date

_____ Joint-Applicant's Signature (If Requesting a Joint Financial Accommodation)