



AMERICAN HERITAGE BANK

PERSONAL FINANCIAL STATEMENT ADDENDUM

	<u>APPLICANT</u>	<u>CO-APPLICANT</u>
Have you ever gone through bankruptcy or had a judgment against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any claims or lawsuits pending against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any assets pledged or debts secured except as shown?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a guarantor, co-maker or endorser for any debt of any individual or business entity?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you made a will?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Number of Dependents:		
Marital Status: (answer only if this financial statement is provided in connection with a request for secured credit or applicant is seeking a joint account with spouse.)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried

If you answered "yes" to any question, please describe each in detail below:

The Undersigned (I/we) hereby attest that the above and attached personal financial statement submitted to American Heritage National Bank for the purpose of obtaining credit is true and correct in every detail and accurately represents my/our financial condition at the time indicated below. I/we will give you prompt written notice of any substantial change in such financial condition occurring before full payment of my/our obligations to you. I/we understand that you will retain this personal financial statement whether or not you approve the credit for which it is submitted. You are authorized to check my/our credit and employment history or any other information contained herein. As a participant in the consumer reporting system, we understand you may report information about our account to credit bureaus and that late payments, missed payments and other defaults on our account may be reflected in our credit report.

Right to Copy of Appraisal (ECOA) notice pursuant to 12 CFR § 1002.14(a). You may order an appraisal to determine the property value and charge me/us for this appraisal. I/We wish to waive the timing requirements and agree to receive any copy at or before the time I/we become contractually obligated on the transaction (for closed-end credit) or account opening (for open-end credit).

THE UNDERSIGNED CERTIFY THAT THE INFORMATION CONTAINED ON THIS FORM HAS BEEN CAREFULLY REVIEWED AND THAT IT IS TRUE AND CORRECT IN ALL RESPECTS.

Date

Your Signature

Date

Co-Applicant Signature (if requesting accommodations jointly)