



AMERICAN HERITAGE BANK

PERSONAL FINANCIAL STATEMENT

You may apply for a credit extension or financial accommodation individually or jointly with a co-applicant. This statement and any supporting schedules may be completed jointly by both married and unmarried co-applicants, but only if their assets and liabilities are sufficiently joined so that the statement can be accurately and fairly presented on a combined basis. If not, you must complete separate statements and schedules. Please contact your bank representative if you have any questions completing of this statement.

APPLICANT:			
NAME		SOCIAL SECURITY#	
ADDRESS			
HOME PHONE#		DATE OF BIRTH	
PRESENT EMPLOYER		POSITION	
ADDRESS			
WORK PHONE#		FAX#	
EMAIL ADDRESS		<input type="checkbox"/> PERSONAL <input type="checkbox"/> BUSINESS	MAY WE CONTACT YOU VIA EMAIL? <input type="checkbox"/> YES <input type="checkbox"/> NO
DRIVERS LICENSE #		STATE	
CO-APPLICANT:			
NAME		SOCIAL SECURITY#	
ADDRESS			
HOME PHONE#		DATE OF BIRTH	
PRESENT EMPLOYER		POSITION	
ADDRESS			
WORK PHONE#		FAX#	
EMAIL ADDRESS		<input type="checkbox"/> PERSONAL <input type="checkbox"/> BUSINESS	MAY WE CONTACT YOU VIA EMAIL? <input type="checkbox"/> YES <input type="checkbox"/> NO
DRIVERS LICENSE #		STATE	

DATE OF VALUATION _____

•Round all amounts to the nearest \$100

ASSETS	AMOUNT	LIABILITIES	AMOUNT
Cash in American Heritage Bank		Notes Payable to American Heritage Bank (Schd 7)	
Cash in Other Banks (Detail)		Notes Payable to Others (Schd 7)	
		Installment Contracts Payable (Schd 7)	
		Due to Credit Cards & Others	
Due from Friends, Relatives & Others (Schd.1)		Income Taxes Payable	
Mortgage & Contract for Deed Owned (Schd 2)		Other Taxes Payable	
Securities Owned (Schd 3)			
Cash Surrender Value of Life Insur. (Schd 4)		Loans on Life Insurance (Schd 4)	
Homestead (Schd 5)			
Other Real Estate Owned (Schd 5)		Mortgage on Homestead (Schd 6)	
Automobiles		Mortgage or Liens on Other Real Estate Owned (Schd 6)	
Personal Property		Other Liabilities (Detail)	
Other Assets (Detail)			
		TOTAL LIABILITIES	
		Net Worth (Total Assets Less Total Liabilities)	
	TOTAL		TOTAL

ANNUAL INCOME	APPLICANT	CO-APPLICANT	CONTINGENT LIABILITIES	
Salary			As Endorser	
Commissions			As Guarantor	
Dividends			Lawsuits	
Interest			For Taxes	
Rentals			Other (Detail)	
Alimony, child support or maintenance (need not show unless you wish us to consider it.)				
Other			<input type="checkbox"/> Check here if "None"	
TOTAL INCOME			TOTAL CONTINGENT LIABILITIES	

SCHEDULE 1 DUE FROM FRIENDS, RELATIVES & OTHERS

Name of Debtor	Owed To	Collateral	How Payable	Maturity Date	Unpaid Balance
			\$ per		
			\$ per		
			\$ per		
TOTAL					

SCHEDULE 2 MORTGAGE AND CONTRACTS FOR DEED OWNED

Name of Debtor	Type of Property	1 st or 2 nd Lien	Owed To	How Payable	Unpaid Balance
				\$ per	
				\$ per	
TOTAL					

SCHEDULE 3 SECURITIES OWNED

No. Shares of Bond Amount	Description	In Whose Name(s) Registered	Cost	Present Market Value	L-listed U-unlisted
TOTAL					

SCHEDULE 4 LIFE INSURANCE

Insured	Insurance Company	Beneficiary	Face Value of Policy	Cash Value	Loans
TOTAL					

SCHEDULE 5 REAL ESTATE

Address and Type of Property	Title in Name(s) of	Monthly Income	Cost Year Acquired	Present Market Value	Amount of Insurance
Homestead			\$		
			Year		
			\$		
			Year		
			\$		
			Year		
			\$		
			Year		
			\$		
			Year		

SCHEDULE 6 MORTGAGES OR LIENS ON REAL ESTATE

To Whom Payable	How Payable	Interest Rate	Maturity Date	Unpaid Balance
Homestead	\$ per			
	\$ per			
	\$ per			
	\$ per			
	\$ per			

SCHEDULE 7 NOTES PAYABLE BANKS & OTHERS AND INSTALLMENT CONTRACTS PAYABLE

To Whom Payable	Address	Collateral or Unsecured	How Payable	Unpaid Balance
American Heritage Bank			\$ per	
			\$ per	
			\$ per	
			\$ per	
			\$ per	
			\$ per	
			\$ per	

	<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 foregoing personal financial statement submitted to American Heritage National Bank for the purpose of obtaining credit is true and correct in every detail and fairly shows 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)