



INDIVIDUAL FINANCIAL STATEMENT

SUMMITBANK

Applicant Name:	SSN/TIN:
Address:	

The purpose of loan request is: **Business** **Consumer**

Applicant is applying for this loan: **Individually** **Jointly**

Check
Appropriate Box If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete all applicable sections.

If this is an application for joint credit with another person, complete applicant and co-applicant sections and indicate or provide explanation relating to any assets owned jointly or by a trust or liabilities owed with others. (Attach schedules and explanatory notes if necessary.)

We intend to apply for joint credit.

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Applicant Co-Applicant

If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information in the applicant section about the person on whose alimony, support, or maintenance payments or income or assets you are relying. (Attach schedules and explanatory notes if necessary.)

NOTE: Figures below should flow through directly from details input in Schedules A-L

STATEMENT OF FINANCIAL CONDITION OF: _____ **DATE:** _____

Type or print name(s) legibly

ASSETS		AMOUNT	LIABILITIES		AMOUNT	
Cash	SCHEDULE A		Credit Cards	SCHEDULE H		
	Summit Bank	-				
	Other Institutions					
Tax Refund	No Schedule, Add Here →		Taxes Due	No Schedule, Add Here →		
Marketable Securities & Retirement Accts	SCHEDULE B		Bank Loans & Private Notes Other than Real Estate	SCHEDULE I		
	Marketable Securities	-		Bank Loans		
	Retirement Accounts			Private Party Loans		
Insurance	SCHEDULE C		Insurance Loans	SCHEDULE C		
	Cash Value	-				
Accounts & Notes Receivable	SCHEDULE D		Vehicle Loans	SCHEDULE J		
		-				
Closely Held Businesses	SCHEDULE E		Student Loans	SCHEDULE K		
		-				
Real Estate	SCHEDULE F		Real Estate Notes & Contracts Payable	SCHEDULE L		
	Residence	-		Residence		
	Vacation/2nd Home			Vacation / 2nd Home		
	Unimproved Land			Unimproved Land		
	Investment Property(ies)			Investment Property(ies)		
Other		Other				
Other Personal Assets	SCHEDULE G		Other Liabilities (No Sched, Add Here →)	DESCRIBE BELOW		
		-				
TOTAL ASSETS				TOTAL LIABILITIES	-	

RECAP OF INCOME AND EXPENSES	Net Worth (DIFFERENCE BETWEEN TOTAL ASSETS & TOTAL LIABILITIES)	\$0
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* See notice below before completing Other Income.

ANNUAL INCOME FOR YEAR:		EXPENSES		CONTINGENT LIABILITIES	
Salary or Wages		Property Tax & Assesments		As Co-Borrower on Notes/Contracts	
Dividends or Interest		Fed. & State Income Tax		As Guarantor on Notes/Contract	
Rentals (Gross Income)		Real Estate Loan Payments		For Taxes	
Business (Net Income)		Payments on Contract/Note		Other (Describe)	
Other Income (Describe) *		Estimated Living Expenses			
		Other:			
TOTAL INCOME		TOTAL EXPENSES		TOTAL	

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

SCHEDULE A			CASH LOCATION AND STATUS OF BANK ACCOUNTS								
CKNG	CD	SVNG	Bank	Institution Name (if not Summit Bank)	Balance	Interest Rate Paid to You?	Date CD Matures	Is This Account Pledged for a Loan?	Balance of Loan	Maturity Date of Loan	
Total					-						-

SCHEDULE B								MARKETABLE SECURITIES (STOCKS & BONDS) & RETIREMENT ACCOUNTS		
Type	No. Shares	Description	Registered in Name of	Date	Price Per Share	Total Value	Purchased on Margin or Pledged?			
Total							-			

SCHEDULE C								LIFE INSURANCE		
Insured	Primary Beneficiary	Face Amount	Actual Cash Value	Loans on Policy	Name of Company	Location of Office				
Total			-	-	-					

SCHEDULE D								ACCOUNTS & NOTES RECEIVABLE		
Owner(s)	Due From	Address	Collateral	Maturity Date	How Payable	(Per)	Balance Due			
Total							-	-		

SCHEDULE E								CLOSELY HELD BUSINESSES		
Business/Entity Name	Owner(s)	Ownership %	Date of Investment	Price Paid	Current Value Of Ownership Interest					
Total						-				

SCHEDULE F							REAL ESTATE (Show Mortgage Information in Schedule L)*			
Type	Description	Property Address	Owner(s)	Date Acquired	Present Value					
1.										
2.										
3.										
4.										
5.										
6.										

*For additional properties, use RE Cont. Schedule

SCHEDULE G		OTHER ASSETS & PERSONAL PROPERTY							
Automobiles		Value	Rec. Vehicles and Boats			Value	Personal Property	Value	
Yr:	Make:		Yr:	Make:	Ft.:		Furn.		
Yr:	Make:		Yr:	Make:	Ft.:		Jewels		
Yr:	Make:		Yr:	Make:	Ft.:		Equip.		
Yr:	Make:		Yr:	Make:	Ft.:		Other:		
			Other:						
Subtotal Automobiles		-	Subtotal Rec Vehicles & Boats			-	Subtotal Personal Prop.		-
							Total - All Other Assets		-

SCHEDULE H		CREDIT CARDS				
Card Carrier (Visa, Etc)	Issuing Bank	Address	Person(s) Liable	How Payable	(Per)	Balance Due
Totals					-	-

SCHEDULE I		BANK LOANS & PRIVATE PARTY LOANS					
Type	Payable To	Collateral	Person(s) Liable	Maturity Date	How Payable	(Per)	Balance Due
Totals					-	-	

SCHEDULE J		VEHICLE LOANS					
Type	Description	Payable To	Person(s) Liable	Maturity Date	How Payable	(Per)	Balance Due
Totals					-	-	

SCHEDULE K		STUDENT LOANS				
Description	Payable To	Person(s) Liable	Maturity Date	How Payable	(Per)	Balance Due
Totals					-	-

SCHEDULE L		REAL ESTATE NOTES & CONTRACTS PAYABLE				
Property from Sched. F	Mortgage or Lienholder	Annual Taxes	Monthly Income	Monthly Pmt	Balance Due	Present Value
1.						
2.						
3.						
4.						
5.						
6.						
Total		-		-	-	-

*For additional properties, use RE Cont. Schedule

Please fill out all fields and check all appropriate boxes below

If applicant resides in a community property state, please complete the following concerning marital status:

Applicant is: Married Separated Unmarried (Includes single, divorced, and widowed)

APPLICANT INFORMATION

Social Security No.	Driver's License No.	State	Expiration Date	Home Phone	Business Phone	Cell Phone
Date of Birth	Email Address	Employer	Occupation	No. Yrs	Salary	(per)
Amount of alimony, child support and separate maintenance payment income.						
NOTE: Alimony, child support or separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.						
Name and address of payor of any alimony, child support or separate maintenance payment income disclosed above as a source of repayment.						
Alimony child support, separate maintenance received under <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral						
Income (salary, pension, social security, dividends, interest, etc.)						
Source:				per month		
Number of Dependents:		Ages: _____				
Have you established a trust?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable	Name(s) of trustee(s) _____		
Have you made a will?		<input type="checkbox"/> Yes <input type="checkbox"/> No	Name of personal representative _____			
Have you guaranteed or endorsed the notes of any other person?		<input type="checkbox"/> Yes <input type="checkbox"/> No	Do you have any contingent liab.? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Are there any outstanding judgments against you?		<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you been declared bankrupt within the last 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Names of References				Addresses		

Please fill out all fields and check all appropriate boxes below

If co-applicant resides in a community property state, please complete the following concerning marital status:

Co-Applicant is: Married Separated Unmarried (Includes single, divorced, and widowed)

CO-APPLICANT INFORMATION

Social Security No.	Driver's License No.	State	Expiration Date	Home Phone	Business Phone	Cell Phone
Date of Birth	Email Address	Employer	Occupation	No. Yrs	Salary	(per)
Amount of alimony, child support and separate maintenance payment income.						
NOTE: Alimony, child support or separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.						
Name and address of payor of any alimony, child support or separate maintenance payment income disclosed above as a source of repayment.						
Alimony child support, separate maintenance received under <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral						
Income (salary, pension, social security, dividends, interest, etc.)						
Source:				per month		
Number of Dependents:		Ages: _____				
Have you established a trust?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable	Name(s) of trustee(s) _____		
Have you made a will?		<input type="checkbox"/> Yes <input type="checkbox"/> No	Name of personal representative _____			
Have you guaranteed or endorsed the notes of any other person?		<input type="checkbox"/> Yes <input type="checkbox"/> No	Do you have any contingent liab.? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Are there any outstanding judgments against you?		<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you been declared bankrupt within the last 7 years? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Names of References				Addresses		

APPLICANT/CO-APPLICANT SIGNATURES

I (we) hereby affirm that the foregoing information contained in this financial statement is presented for the purpose of obtaining credit as of the date indicated and is true, complete and correct. I understand Lender is relying on this statement of my financial condition in making loan(s) to me. Lender is authorized to make any investigation of my credit or employment status either directly or through any agency employed by Lender for that purpose. I agree to inform Lender immediately of any matter which will cause any significant change in my/our financial condition. I understand that Lender will retain this financial statement whether or not credit is granted.

Applicant's Signature _____ Date _____ Co-Applicant's Signature _____ Date _____

CONSENT. The lender may be relying on: 1) income from an individual who is not an applicant for the consumer loan, or 2) an individual coborrower, owner, partner, officer or guarantor, for the business loan. Because of your relationship to the loan applicant or your role in the accommodation for the loan, your personal creditworthiness is a factor in the evaluation of the application or accommodation for the loan. By signing above I authorize the financial institution to obtain a consumer credit report on me for that purpose to evaluate the loan application.

SIGNATURES

SUMMIT BANK

NOTE: ONLY INCLUDE OUTSIDE BUSINESS INTERESTS AND CONTINGENT LIABILITIES. DO NOT INCLUDE REAL ESTATE OWNED DETAILED IN SCHEDULES F AND L.

SCHEDULE OF REAL ESTATE & CONTINGENT LIABILITIES

THIS SCHEDULE OF REAL ESTATE & CONTINGENT LIABILITIES IS TO BE ATTACHED TO AND MADE A PART OF MY LOAN APPLICATION AND FINANCIAL STATEMENT DATED _____
 APPLICANT NAME(S) _____

PROPERTY ADDRESS OR ENTITY NAME	TYPE*	PERCENT OF OWNERSHIP	# OF SHARES	DATE ACQUIRED	PURCHASE PRICE	MARKET VALUE	NAME & ADDRESS OF LENDER	LOAN NUMBER	CURRENT BALANCE	MONTHLY PAYMENT	MONTHLY INCOME	TAXES & INSURANCE	MAINTENANCE & VACANCY	NET INCOME
							1st							
							2nd							
							1st							
							2nd							
							1st							
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							1st							
							2nd							
							1st							
							2nd							

TOTALS														
Net Value														

*--IF PROPERTY, INDICATE "PR" IF PRIMARY RESIDENCE, "R" IF RENTAL PROPERTY, "S" IF SOLD, "PS" IF PENDING SALE, OR "O" FOR OTHER
 *--IF ENTITY, INDICATE "S" IF S-CORP, "C" IF C-CORP, "P" IF PARTNERSHIP, "PC" IF PROFESSIONAL CORPORATION, OR "O" FOR OTHER

APPLICANT SIGNATURE(S): _____
 DATE: _____