

PERSONAL FINANCIAL STATEMENT AS OF: _____

Date

SUBMITTED TO:

PERSONAL INFORMATION

APPLICANT (NAME)			CO-APPLICANT (NAME) or *SPOUSE FOR SBA LOANS		
Employer			Employer		
Address of Employer			Address of Employer		
Business Phone No.	No. of Years with Employer	Title / Position	Business Phone No.	No. of Years with Employer	Title / Position
Name of previous employer & position (if with current employer less than 3 yrs.)		No. of Yrs.	Name of previous employer & position (if with current employer less than 3 yrs.)		No. of Yrs.
Home Address			Home Address		
Home Phone No.	Social Security Number	Date of Birth	Home Phone No.	Social Security Number	Date of Birth
Name, Phone No. of your Accountant			Name, Phone No. of your Accountant		
Name, Phone No. of your Attorney			Name, Phone No. of your Attorney		
Name, Phone No. of your Investment Advisor / Broker			Name, Phone No. of your Investment Advisor / Broker		
Name, Phone No. of your Insurance Advisor			Name, Phone No. of your Insurance Advisor		

*FOR COMPLIANCE WITH SBA RULES, THE SPOUSE MUST COMPLETE EVEN IF NOT A CO-BORROWER OR A CO-GUARANTOR

Cash Income & Expenditures Statement For Year Ended _____ **(Omit Cents)**

ANNUAL INCOME**	AMOUNT (\$)	ANNUAL INCOME (CONT.)	AMOUNT (\$)
Salary (applicant)		Capital Gains	
Salary (co-applicant)		Partnership Income	
Bonuses & Commissions (applicant)		Other Investment Income	
Bonuses & Commissions (co-applicant)		Other Income (List)	
Rental Income			
Interest Income			
Dividend Income			\$0
TOTAL INCOME			\$0

Any significant changes expected in the next 12 months? No Yes (If yes, attach information)

**Income from alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.

CONTINGENT LIABILITIES	YES	NO	AMOUNT
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Do you have any outstanding letter of credit or surety bonds?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Are there any suits or legal actions pending against you?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Are you contingently liable on any lease or contract?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Are any of your tax obligations past due?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
If yes for any of the above, give details (Also identify if involving only the Applicant, Co-Applicant, or if Joint)			

Balance Sheet as of _____

In Whose Name Is Ownership Held? _____

ASSETS	APPLICANT	CO-APPLICANT / SPOUSE	JOINT
Cash in this Bank (including money market accounts, CD's)			
Cash in Other Financial Institutions (List) (including money market accounts, CD's)			
Readily Marketable Securities (Schedule A)			
Non-Readily Marketable Securities (Schedule A)			
Accounts and Notes Receivable			
Net Cash Surrender Value of Life Insurance (Schedule B)			
Residential Real Estate (Schedule C)			
Real Estate Investments (Schedule C)			
Partnerships / PC Interests (Schedule D)			
IRA, Keough, Profit-Sharing & Other Vested Retirement Accounts			
Deferred Income (number of years Deferred ____)			
Personal Property (Including Automobiles)			
Other Assets (List) :			
See Separate Page - "Other Assets"			
TOTAL ASSETS			
LIABILITIES			
Notes Payable to this Bank			
Secured			
Unsecured			
Notes Payable to Others (Schedule E)			
Secured			
Unsecured			
Accounts Payable (including credit cards)			
Margin Accounts			
Notes Due: Partnership (Schedule D)			
Taxes Payable			
Mortgage Debt (Schedule C)			
Life Insurance Loans (Schedule B)			
Other Liabilities (List):			
TOTAL LIABILITIES	\$ -	\$ -	\$ -
NET WORTH (assets minus liabilities)			
TOTAL LIABILITIES & NET WORTH (this total should match total assets above)	\$ -	\$ -	\$ -

If completed only by applicant, are all assets (other than partnerships or business investments) reported owned exclusively by you?

Yes

No

If no, please list joint asset owner. _____

Please Answer The Following Questions:

1. Income tax returns filed through (date): _____ Are any returns currently being audited or contested? Yes No
 If yes, what year(s)? _____
2. Have (either of) you, or any firm in which you were a major owner, ever declared bankruptcy? Yes No
 If yes, please provide details: _____
3. Do you have a will? Yes No
 If yes, please furnish the name of the executor(s) and year will was drawn: _____
4. Number of dependents (excluding self) and relationship to applicant: _____
5. Do you pay Alimony / Child Support? Yes No
 If yes, how much annually? _____
6. Did you include two years federal and state tax returns? Yes No
7. Do you have a line of credit or unused credit facility at any other institution(s)? Yes No
 If yes, please indicate where, how much, and name of banker: _____

8. Do you have a trust? Yes No Is it funded / does it own assets today? Yes No
 If yes, in whose name? _____
9. Do you have any other business interest(s)? Yes No
 If yes, please explain: _____

Representations and Warranties

This personal financial statement and any other financial statements, reports, or other information provided to you by the undersigned, or that may be attached hereto, whether or not so indicated by the undersigned, and whether or not initially prepared for Republic Bank, are fully incorporated into one another by reference and are provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue 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 you immediately and in writing of any change in a 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 of the 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. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply annually an updated financial statement. All information that the undersigned gives you shall be your property,

A) Agreement with these Representations and Warranties, and, attesting to the accuracy of information provided on this form and all attachment:

 Date Applicant's Signature

 Date Co-Applicant's Signature

B) We intend to apply for joint credit or to act as a joint guarantor

 Date Applicant's Signature

 Date Co-Applicant's Signature

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APPLICANT: _____

Schedule C - Personal Residence & Real Estate Investments, Mortgage Debt - CONTINUED

Investment Property Address	Legal Owner	Percent Owned	Purchase Year	Price	Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
					\$ -	\$ -			\$ -	
					\$ -	\$ -			\$ -	
					\$ -	\$ -			\$ -	
					\$ -	\$ -			\$ -	
					\$ -	\$ -			\$ -	
					\$ -	\$ -			\$ -	
					\$ -	\$ -			\$ -	
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					\$ -	\$ -			\$ -	
					\$ -	\$ -			\$ -	
					\$ -	\$ -			\$ -	
					\$ -	\$ -			\$ -	
					\$ -	\$ -			\$ -	
TOTALS - Including previous page					\$ -	\$ -			\$ -	

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ANNUAL INCOME - CONTINUED		APPLICANT	CO-APPLICANT / SPOUSE	JOINT
ANNUAL INCOME**	AMOUNT (\$)	ANNUAL INCOME (CONT.)		AMOUNT (\$)
Salary (applicant)		Capital Gains		
Salary (co-applicant)		Partnership Income		
Bonuses & Commissions (applicant)		Other Income (List)		
Bonuses & Commissions (co-applicant)		Other Income (List)		
Rental Income		Other Income (List)		
Interest Income		Other Income (List)		
Dividend Income		Other Income (List)		
TOTAL INCOME				