

PERSONAL FINANCIAL STATEMENT
RIVERSIDE BANK
 11 GARDEN STREET, POUGHKEEPSIE, NY 12601

Date: _____

This is: An individual statement. A joint statement. All assets and liabilities listed in this statement are joint unless otherwise indicated.

Section 1 – Individual Information	Section 2 – Other Party Information
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Name _____	Name _____
Address _____	Address _____
City, State & Zip _____	City, State & Zip _____
Social Security # _____	Social Security # _____
Date of Birth _____	Date of Birth _____
Position/Occupation _____	Position/Occupation _____
Business Name _____	Business Name _____
Business Address _____	Business Address _____
City, State, Zip _____	City, State, Zip _____
Length at present address _____	Length at present address _____
Length of employment _____	Length of employment _____
Res. Phone _____ Bus. Phone _____	Res. Phone _____ Bus. Phone _____

Have (either of) you or any firm in which you were a major owner ever declared bankruptcy, or settled any debt for less than the amounts owed? If yes, please provide details on a separate sheet.	<u>CIRCLE ONE</u> Yes No
Are (either of) you a defendant in any suit or legal action?	Yes No
Are (either of) you presently subject to any unsatisfied judgments to tax liens?	Yes No
When, if ever, have (either of) you been audited by IRS? _____	

Section 3 – Statement of Financial Condition as of _____

ASSETS	In Dollars	LIABILITIES	In Dollars
Cash includes checking, savings, CD's) See Schedule A		Notes Payable to banks & others See Schedule H	
Marketable Securities See Schedule B		Due to brokers	
Non-Marketable Securities See Schedule C		Accounts Payable	
Real Estate See Schedule D		Unpaid income tax	
Accounts, loans, notes receivable		Real estate mortgages payable See Schedule D & H	
Vehicles		All other liabilities (itemize if necessary)	
Cash Surrender Value-Life Ins. See Schedule E			
Vested Interest in Retirement a/c's See Schedule F			
Business Ventures See Schedule G			
All Other Assets (itemize if necessary)			
		Total Liabilities	
		Net Worth	
Total Assets		Total Liabilities & Net Worth	

Section 4 - This Section *MUST* be Completed:

	YES	NO	AMOUNT
Do you have any Contingent Liabilities (as endorser, co-maker or guarantor)?			
Do you have any Contingent Liabilities (on leases or contracts)?			
Are you involved in any pending legal actions?			
Any contested income tax liens?			
Any estimated capital gains tax on the unrealized asset appreciation?			
Any other special debt or circumstances?			
If "YES" to any question(s), please describe:			
TOTAL CONTINGENT LIABILITIES			

Schedule A – Cash, Checking and Savings Accounts, CD's Money Market Funds, etc.

Name of Financial Institution	Type of A/C	Owner	(J)	If Pledged, to Whom?	Balance

Schedule B – U.S. Government & Marketable Securities

# Shares or Face Value of Bonds	Description	In Name of	Registered, Pledged, or Held by Others?	Market Value	Exchange Where Traded

Schedule C – Non-Marketable Securities

# Shares or Face Value of Bonds	Description	In Name of	Registered, Pledged, or Held by Others?	Market Value	Exchange Where Traded

Schedule D – Investments in Real Estate

Description/Location of Real Estate	(J)	Date of Orig. Investment/ Amount	% Owned By You	Market Value of Your % of Investment	Present Balance	Monthly Payment	Mortgage Maturity Date	Mortgage Owed To

Schedule E – Life Insurance Carried, Including Group Insurance

Name of Company	Owner of Policy	Beneficiary & Relationship	Face Amount	Policy Loans	Cash Surrender Value

Schedule F – Vested Interest in Deferred Compensation/Profit Sharing Plans

<i>% Vested</i>	<i>Company Name</i>	<i>Account Number</i>	<i>Manner of Payout (Annuity, Lump Sum, etc.)</i>	<i>Distribution Date</i>	<i>Beneficiary</i>	<i>Amount</i>

Schedule G – Business Ventures

<i>Name & Address of Any Business Venture In Which You Are a Principal or Partner</i>	<i>Position/Title</i>	<i>Years in Business</i>	<i>Total Assets of Business</i>	<i>Your % of Ownership</i>	<i>Net Worth of Business</i>	<i>Present Net Value of Your Business</i>

Schedule H – Loans Owning Banks, Brokers, Finance Companies, And Others (MasterCard, VISA, Etc.)

<i>Owing To</i>	<i>(J)</i>	<i>Date of Original Borrowing</i>	<i>Present Balance</i>	<i>Due</i>	<i>Monthly Payment</i>	<i>Date of Final Pay't</i>	<i>Secured By</i>

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guaranty 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 (1) the information provided herein is true, correct and complete and gives a correct and complete showing of the financial condition of the undersigned, (2) the undersigned has no liabilities direct, indirect or contingent except as set forth in this statement, and (3) legal and equitable title to all assets listed herein is in the undersigned's sole name, except as may be herein otherwise noted. 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. 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 and the undersigned hereby authorizes all persons of whom you make such inquiries to respond thereto in full. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned.

Date Signed _____ Signature (individual) _____

Date Signed _____ Signature (individual) _____

Please provide us with the name, address & phone number of your accountant:

Please provide your E-Mail address _____

You may be asked to provide one or more of the following:

- Most Recent Three Years Business Tax Returns
- Most Recent Three Years Business Financials
- Most Recent Three Years Personal Tax Return for each Guarantor
- Personal Financial Statement for each Guarantor
- Business Loan Application
- Purchase Agreement
- Accounts Receivable/Accounts Payable Aging
- Interim Financial Statement (most recent)
- Detailed Debt Schedule
- Business History/Business Plan

Reviewed by _____

Date: _____