

PERSONAL FINANCIAL STATEMENT

Name _____ To PROGRESSIVE BANK
Branch _____
Address _____ Phone _____
Telephone _____ SSN _____

Business or Occupation _____

Partner or Officer in any other venture _____

Are any assets pledged? _____

Have you ever made a composition settlement or taken bankruptcy? Explain: _____

Date of Financial Statement _____, 20 _____

ASSETS		LIABILITIES AND NET WORTH	
Cash on Hand and in Banks (Schedule 1)	\$0	Notes Payable to Banks (Schedule 2)	\$0
U.S. Government Securities		Notes Payable to Relatives	\$0
Accounts, Loans and Notes Receivable (Schedule 3)	\$0	Accounts and Notes Payable to Others	\$0
Cash Surrender Value Life Insurance (Schedule 4)	\$0	Rents and Interest Due	\$0
Other Stocks and Bonds (Schedule 5)	\$0	Taxes Due (Schedule 6)	\$0
Real Estate (Schedule 6)	\$0	Liens on Real Estate (Schedule 6)	\$0
Automobiles - Number ()		Other Liabilities (Itemize)	\$0
Other Assets (Itemize)			
		TOTAL LIABILITIES	\$0
		NET WORTH	\$0
TOTAL ASSETS	\$0	TOTAL LIABILITIES AND NETWORTH	\$0

SOURCE OF INCOME		CONTINGENT LIABILITIES	
Salary		As Endorser or Co-Maker	
Bonus and Commissions		On Leases or Contracts	
Dividends and Interest		Legal Claims	
Real Estate Income		Provision for Federal Income Tax	
		Other Special Debt	
TOTAL INCOME	\$0	TOTAL CONTINGENT LIABILITIES	\$0

INSURANCE COVERAGE		COMPARISION OF MONTHLY INCOME AND EXPENSES	
Fire Insurance - Buildings		Net Monthly Income	
Household Effects and Autos		Rent or Home Payment	
Liability Insurance - Automobiles		Food and Utilities	
Personal		Incidentals	
General Public		Avg. Amt. Paid on Open Accts.	
Other Insurance		TOTAL EXPENSES	\$0
TOTAL INSURANCE COVERAGE	\$0	DIFFERENCE BETWEEN INCOME AND EXPENSES	\$0

SCHEDULES

No. 1 Banking Relations. (A list of all my bank checking and savings accounts.)

Name and Location of Institution	Type of Account (Checking or Savings)	Account Balance	Is Account Pledged? (YES or NO)

No. 2 Accounts, Loans and Notes Payable. (A list of my loan accounts)

Name and Location of Bank / Individual	Amount Owed	Age of Debt	Description or Nature of Debt (Term, line of credit, etc.)	Description of Security Held	Payment Frequency (Mthly, Qtrly, Ann, Etc.)

No. 3 Accounts, Loans and Notes Receivable. (A list of the largest amounts owing to me.)

Name and Address of Debtor	Amount Owed	Age of Debt	Description or Nature of Debt	Description of Security Held	Date Payment Expected

No. 4 Life Insurance.

Name of Person Insured	Name of Beneficiary	Name of Insurance Co.	Type of Policy	Face Amount of Policy	Total Cash Surrender Value	Total Loans Against Policy	Is Policy Assigned

No. 5 Other Stocks and Bonds.

Face Value Bonds No. Stock Shares	Description of Security	Registered in Name of	Cost	Present Market Value	Income Received Last Year	If Pledged State to Whom

No. 6 Real Estate. The legal and equitable title to all the real estate listed in this statement is solely in the name of the undersigned, except as follows:

Description or Street No.	Dimensions or Acres	Improvements Consist of	Mortgages or Liens	Due Dates & Amounts of Payments	Assessed Value	Present Market Value	Unpaid Taxes Year / Amount	

Each of the undersigned Applicant(s) certify that all information contained in this Financial Statement (the "Statement") is true and correct in every detail and represents the financial condition of the Applicant(s) on the date shown below. I/We hereby authorize the Bank to make any inquiries it deems necessary to verify the accuracy of the information contained in the Statement and to determine the Applicant(s)' credit worthiness. I/We will promptly notify the Bank of any subsequent changes that may affect the accuracy of the information provided on the enclosed Statement. I/We are aware that any knowing or willing false statements regarding property values listed in the Statement for purposes of influencing the Bank's actions can be a violation of federal law (18 U.S.C. § 1014) and may result in a fine or imprisonment or both. In addition, each Applicant signing below authorizes the Bank to check his/her individual credit and employment history and have a credit reporting agency prepare a credit report on each for credit or to guarantee credit that the Bank has extended to others.

Date _____

Signed _____

Date _____

Signed _____