

**Borrower Name:** \_\_\_\_\_

**Tax Identification Number (TIN):** \_\_\_\_\_

Section 1: Applicant/Owner/Guarantor Information		
Name		
Date of Birth	Social Security Number	
Residence Address		
City	State	Zip
Position/Occupation		Number of Years
Employer Name		
Residential Telephone	Business Telephone	

Section 2: Co-Applicant/Co-Owner/Guarantor Information		
Name		
Date of Birth	Social Security Number	
Residence Address		
City	State	Zip
Position/Occupation		Number of Years
Employer Name		
Residential Telephone	Business Telephone	

Section 3: Statement of Financial Condition as of _____					
Indicate iA (Applicant) iC (Co-Applicant) or iJ (Jointly Held With Others) in column next to assets and liabilities listed to indicate to whom item applies					
ASSETS	A, C or J	Dollar Amount	LIABILITIES	A, C or J	Dollar Amount
Cash at CFG Bank (Schedule A)			Secured Notes Payable to Banks (Schedule E)		
Cash at other Financial Institutions (Schedule A)			Unsecured Notes Payable to Banks (Schedule E)		
Mutual Funds and Marketable Securities (Schedule B)			Secured Notes Payable to Others (Schedule E)		
Trusts			Unsecured Notes Payable to Others (Schedule E)		
Accounts/Loans Receivable			Due to Brokers/Margin Loans (Schedule E)		
Cash Value of Life Insurance (Schedule C)			Accounts Payable and Credit Cards (Schedule E)		
Real Estate Owned (Schedule D)			Taxes Payable – Federal		
IRAs, 401(k), and Other Retirement Accounts			Taxes Payable – State		
Value of Closely Held Businesses			Taxes Payable – Other		
Vehicles and Other Personal Property			Real Estate Mortgages (Schedule D)		
Other Assets (List Below):			Life Insurance Policy Loans (Schedule C)		
			Other Liabilities (List Below):		
			TOTAL LIABILITIES		
			NET WORTH		
TOTAL ASSETS:			TOTAL: LIABILITIES AND NET WORTH		

INCOME FOR YEAR ENDED:	Applicant	Co-Applicant
Salary		
Bonuses and Commissions		
Interest Dividends		
Rental Income		
Other Income*		
<b>TOTAL INCOME</b>		
<b>EXPENSES</b>		
Mortgage/Rent (Payment)		
Alimony		
Child Support		
Tuition		
Other Expenses		
<b>TOTAL EXPENSES</b>		

CONTINGENT LIABILITIES		
Do you have contingent liabilities: If Yes, describe:	Applicant	Co-Applicant
As endorser, co-maker or guarantor?		
On leases or contracts?		
Legal claims		
Other special debt		
Amount of contested income tax liens		

\*Attach additional information as needed.

\*(Alimony/child support need not be revealed if you do not wish to have it considered as a basis for repaying this obligation)

**COMPLETE THE SCHEDULES ON THE NEXT PAGE AND PROVIDE SIGNATURE**

## Add Additional Schedules as Needed

Schedule A: Cash and Savings				
Account Type	Bank/Broker Name	In Name Of	Pledged?	Current Balance
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>TOTAL</b>				

Schedule B: Mutual Funds and Marketable Securities					
Number of Shares	Description	In Name Of	Pledged?	Date of Value	Value
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
<b>TOTAL</b>					

Schedule C: Life Insurance Carried (including Whole Life and Group Insurance)					
Insurance Company Name	Policy Owner	Beneficiary	Face Amount	Policy Loans	Cash Surrender Value
<b>TOTAL</b>					

Schedule D: Real Estate Owned (Note: If applicable, list additional real estate on an attachment and enter sub-totals below)						
(1) Property Address	(2) Property Description Type: Commercial (C), Residential (R), Agricultural (A) Use: Home, Lot, Office, Rental, Warehouse Size: Square Footage			(3) Cost	(4) Date Acquired	(5) Current Market Value
	Type	Use	Size			
1						
2						
3						
4						
5						
6						
<b>TOTAL</b>						

(6) Lender Name	(7) Name on Title	(8) Mortgage Balance	(9) Monthly Payment	(10) Monthly Rental Income	(11) Ownership Percentage
1					%
2					%
3					%
4					%
5					%
6					%
<b>TOTALS</b>					

Schedule E: Banks/Finance Companies Where Credit Has Been Obtained						
Lender Name	Collateral Description	Type (Line of Credit, Term Loan)	Maximum Line Amount	Monthly Payment	Current Balance	Maturity
TOTALS:						

I (we) understand that the following questions are addressed to me (us) and I (we) understand them as appropriate. I (we) have attached explanations of all "yes" answers.

<input type="checkbox"/> Yes <input type="checkbox"/> No	Are any of the assets listed herein held under a trust agreement, in estate, or in any other name or capacity?
<input type="checkbox"/> Yes <input type="checkbox"/> No	Are any of your real estate properties used by you in your business?
<input type="checkbox"/> Yes <input type="checkbox"/> No	Do any of your assets secure any debts which have not been reported above?
<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you ever filed for personal bankruptcy, had property subject to foreclosure, or settled or made assignment for the benefit of the creditors?
<input type="checkbox"/> Yes <input type="checkbox"/> No	Has any corporation or partnership in which you were (are) a principal owner or general partner ever filed for bankruptcy, had property subject to foreclosure, or settled or made assignment for the benefit of creditors?
<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you or any corporation or partnership in which you are a principal owner or general partner, a party to any suit or legal action, or are there any unsatisfied judgements against you?
<input type="checkbox"/> Yes <input type="checkbox"/> No	Personal tax returns have been filed through (year) _____. Are any income tax returns, whether personal or that of any business in which you are a principal owner or general partner currently being audited or contested?
<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you named as beneficiary of a trust, will, or estate?
<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you an officer, director, or principal shareholder of a banking institution?

**Please select one of the following:**

Applicant/Owner/Guarantor is applying for individual credit       Applicants/Co-Owners/Guarantors are applying for joint credit

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with CFG Community Bank. CFG Community Bank, the creditor indicated on page one hereof, on behalf of the undersigned, or persons, firms or corporations in whose behalf the undersigned may either separate or jointly with others, execute a guaranty in your favor. Each of the undersigned understands that CFG Community Bank is relying on information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is accurate and complete and that CFG Community Bank may consider this statement as continuing to be accurate and correct until written notice of a change is given to CFG Community Bank by the undersigned. CFG Community Bank is authorized to make inquiries and order credit reports necessary to verify the accuracy of the statements made herein, and to determine my/our credit-worthiness. CFG Community Bank is authorized to answer questions about the Bank's credit experience with me/us.

\_\_\_\_\_  
Applicant Signature (required)

\_\_\_\_\_  
Co-Applicant Signature (required if Section 2 is completed)

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date Signed

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date Signed