



MutualOne Bank Personal Financial Statement

(Electronic Copy Only, Hard Copy Available Upon Request)

Date:

CONTACT & GENERAL INFORMATION			
APPLICANT		CO-APPLICANT	
Name:		Name:	
Street Address:		Street Address:	
City, State & Zip Code:		City, State & Zip Code:	
Home Phone #:		Home Phone #:	
Employer:		Employer:	
Employer's Address:		Employer's Address:	
Business Phone #:		Business Phone #:	
Title/Position		Title/Position	
Number of Years with Employer:		Number of Years with Employer:	
Accountant: (Name & Phone #)		Accountant: (Name & Phone #)	
Attorney: (Name & Phone #)		Attorney: (Name & Phone #)	
Investment Advisor/Broker: (Name & Phone #)		Investment Advisor/Broker: (Name & Phone #)	
Insurance Advisor: (Name & Phone #)		Insurance Advisor: (Name & Phone #)	
Any significant changes expected in the next 12 months? (If yes, please attach information)		Any significant changes expected in the next 12 months? (If yes, please attach information)	

BALANCE SHEET		
(If form is completed electronically, there is no need to fill in the Balance Sheet as totals will be entered from schedules)		
ASSETS		
	Total	% of Total
Cash and Deposit Accounts <i>{Schedule A}</i>		
Readily Marketable Securities <i>{Schedule B Part I - Current Market Value}</i>		
Non-Readily marketable Securities <i>{Schedule B Part II - Current Market Value}</i>		
Accounts & Notes Receivable <i>{Schedule C - Unpaid Balance}</i>		
Personal Real Estate (Market value) <i>{Schedule D Part I - Current Market Value}</i>		
Investment Real Estate (Market Value) <i>{Schedule D Part II- Current Market Value}</i>		
Business Interests (Market Value) <i>{Schedule E - % Owned Current Market Value}</i>		
Cash Surrender Value of Life Insurance <i>{Schedule F - Cash Surrender Value}</i>		
Other Assets (Including personal Property & Automobiles- Market Value) <i>{Schedule G - Current Market Value}</i>		
Retirement Accounts (401k, IRA- Market Value) <i>{Schedule H- Current Market Value}</i>		
Total		

LIABILITIES		
	Total	% of Total
Accounts Payable (Including Credit Cards) <i>{Schedule I & G - Current Balance Owning}</i>		
Personal Real Estate (Loans/Mortgages Payable) <i>{Schedule D Part I - Current Balance Owning}</i>		
Investment Real Estate (Loans/Mortgages Payable) <i>{Schedule D Part II - Current Balance Owning}</i>		
Business Interest Notes Payable <i>{Schedule E - % Owned Current Balance Owning}</i>		
Other Liabilities or Debts Payable <i>{Schedule F & H - Amount Borrowed AND Schedule J Part I & II - Current Balance Owning}</i>		
Total		
Net Worth		

SCHEDULES

Schedule A: Cash and Deposit Accounts

Description	Institution	Current Balance
Cash in this Bank (including money market accounts, CDs)	MutualOne Bank	
Cash in other Financial Institutions (including money market accounts, CDs) PLEASE LIST		
Total		

Schedule B: Securities

Part I. Readily Marketable Securities (Including U.S. Governments and Municipals)

Description	Owner(s)	# of Shares	Acquisition Date	Where Held	Cost	Current Market Value	Pledged Y or N
Part I Total							

Part II. Non-Readily Marketable Securities (Closely held, thinly traded, or restricted stock)

Description	Owner(s)	# of Shares	Acquisition Date	Where Held	Cost	Current Market Value	Pledged Y or N
Part II Total							

Schedule C: Accounts and Notes Receivable

Due From	Description	Collateral	Maturity Date	Interest Rate	Monthly Payments	Unpaid Balance
				%		
				%		
				%		
				%		
				%		
Total						

Schedule D: Real Estate

Part I. Personal Real Estate

Property Address & Owner	Name of Lender	Purchase		Interest Rate	Maturity Date	Current Market Value	Current Balance Owning	Monthly Payment Amount
		Price	Year					
				%				
				%				
				%				
				%				
				%				
Part I Total								

Part II. Investment Real Estate

Property Address & Owner	Name of Lender	Purchase		Interest Rate	Maturity Date	Current Market Value	Current Balance Owning	Monthly Payment Amount
		Price	Year					
				%				
				%				
				%				
				%				
				%				
Part II Total								

SCHEDULES

Schedule E: Business Interests (Market Value)						
Business Name or Investment & Owner	Shares or % Ownership	Date of Initial Investment	Cost	% Owned Current Market Value	% Owned Current Balance Owing	Final Contribution Date
Total						

Schedule F: Cash Surrender Value of Life Insurance						
Insurance Company	Ownership	Beneficiary	Type	Face Amount of Policy	Cash Surrender Value	Amount Borrowed
Total						

Schedule G: Other Assets (Including Personal Property & Automobiles- Market Value)								
Description	Loan Payable To	Interest Rate	Maturity Date	Acquisition Date	Original Cost	Current Market Value	Monthly Payment	Current Balance Owing
		%						
		%						
		%						
		%						
Total								

Schedule H: IRA, Keogh, Profit-Sharing & Other Vested Retirement Accounts			
Type and Name of Fund	Owner of Account	Current Market Value	Amount Borrowed
Total			

Schedule I: Accounts Payable (Including Credit Cards)							
Name of Lender	Type	Maturity Date	Interest Rate	Secured Y or N	Amount of Line	Monthly Payment	Current Balance Owing
			%				
			%				
			%				
			%				
Total							

Schedule J: Other Liabilities or Debts Payable					
Part I. Other (Unsecured Loans)					
Description	Name of Individual or Creditor	Interest Rate	Monthly Payment	Original Balance	Current Balance Owing
		%			
		%			
		%			
		%			
		%			
Part I Total					

Part II. Unpaid Taxes or Liens Payable					
To Whom Payable	Type of Tax or lien	Description	Against What Property?	Date Due	Current Balance Owing
Part II Total					

SOURCES OF INCOME		ANNUAL EXPENDITURES	
AMOUNT (\$)		AMOUNT (\$)	
Salary		Federal Income or Other Taxes	
Commissions & Bonus		State Income or Other Taxes	
Interest & Dividends		Rental Payments, Co-op, or Condo Maintenance	
Real Estate Income		Mortgage	Personal (Schedule D Part I payment)
Capital Gains		Payments	Investment (Schedule D Part II payment)
Partnership Income		Property	Personal
Other Investment Income		Taxes	Investment
Other Income (Itemize Below)		Interest & Principal Payments (Schedule G, I, & J payment)	
		Insurance	
		Investments (including tax shelters)	
		Alimony; Child Support	
		Tuition	
		Medical Expenses	
		Other Expenses	
Total Income		Total Expenditures	

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

PLEASE ANSWER THE FOLLOWING QUESTIONS:

	APPLICANT	CO-APPLICANT
Income Tax Returns filed through date:		
Are any returns currently being audited or contested? Yes No If yes, what year(s)?		
Have you or any firm in which you were a part of ever filed for bankruptcy or settled debts less than the amounts owed? If yes, please provide details on a separate sheet.		
Have you drawn a will? If yes, please furnish the name of the executor(s) and the year the will was drawn.		
Number of dependents (excluding yourself) and relationship to applicant:		
Have you ever had a financial plan prepared for you?		
Did you include at least two years federal tax returns?		
Do you have a line of credit or unused credit facility at any other institution? If yes, please indicate where, how much and name of banker:		
Do you anticipate any substantial inheritances? If yes, please explain:		
When if ever have you been audited by the IRS?		

CONTINGENT LIABILITIES

	Y or N	AMOUNT
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership?		
Do you have any outstanding letters of credit or surety bonds?		
Are there any suits or legal actions pending against you or any entity in which you have ownership?		
Are you contingently liable on any lease or contract?		
Are any of your tax obligations past due?		
What would be your total estimated tax liability if you were to sell your major assets?		

If "yes" for any of the above, please provide details below (attach sheet if needed):

REPRESENTATIONS AND WARRANTIES

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 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 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. Each of the undersigned authorizes you to answer questions about your credit experience with 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. This personal financial statement and any other financial or other information that the undersigned give you shall be your property.

Applicant's Signature	Date Signed	Social Security Number	Date of Birth

Co Applicant's Signature	Date Signed	Social Security Number	Date of Birth