



PERSONAL FINANCIAL STATEMENT AS OF (date) \_\_\_\_\_ SUBMITTED TO: \_\_\_\_\_

This application was completed ☐ Individually ☐ Jointly

If this is an application for joint credit, Applicant and Co-applicant each agree that we intend to apply for joint credit (sign below):

Applicant \_\_\_\_\_

Co-Applicant \_\_\_\_\_

PERSONAL INFORMATION							
<b>APPLICANT (NAME)</b>				<b>CO-APPLICANT (NAME)</b>			
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 No.	Date of Birth		Home Phone No.	Social Security No.	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			

**Cash Income & Expenditures Statement For Year Ending \_\_\_\_\_ (Omit cents)**

Salary (applicant)	\$
Salary (Co-applicant)	
Bonuses & Commission (applicant)	
Bonuses & Commission (co-applicant)	
Rental Income	
Interest Income	
Dividend Income	
Capital Gains	
Partnership Income	
Other Investment Income	
Other Income (List) **	
<b>TOTAL INCOME</b>	<b>\$</b>

Federal Income and Other Taxes	\$
State Income and Other Taxes	
Rental Payments, Co-op or Condo Maintenance	
Mortgage Payments Residential	
Investment	
Property Taxes Residential	
Investment	
Interest & Principal Payments on Loans	
Insurance	
Investments (including tax shelters)	
Alimony/Child Support	
Tuition	
Other Living Expenses	
Medical Expenses	
Other Expense (List)	
<b>TOTAL EXPENSES</b>	<b>\$</b>

Any significant changes in the next 12 months? ☐ Yes ☐ No (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. (These forms are intended for use for Private Banking transactions. Where any other use is contemplated, it is suggested that a careful review be made to ensure compliance with applicable laws and regulations).

**Balance Sheet as of \_\_\_\_\_**

ASSETS		AMOUNT(S)	LIABILITIES	AMOUNT(S)
Cash in this Bank (including money market accounts, CD's)			Notes Payable to this Bank	
			Secured	\$
Cash in Other Financial Institutions (List) (including money market accounts, CD's)			Unsecured	
			Notes Payable to Others (Schedule E)	
			Secured	
			Unsecured	
			Accounts Payable (including credit cards)	
			Margin Accounts	
Readily Marketable Securities (Schedule A)			Notes Due: Partnership (Schedule D)	
Non-Readily Marketable Securities (Schedule A)			Taxes Payable	
Accounts and Notes Receivable			Mortgage Debt (Schedule C)	
Net Cash Surrender Value of Life Insurance (Schedule B)			Life Insurance Loans (Schedule B)	
Residential Real Estate (Schedule C)			Other Liabilities (List):	
Real Estate Investments (Schedule C)				
Partnership / PC interests (Schedule D)				
IRA, Keogh, Profit-Sharing & Other Vested Retirement Accts.				
Deferred income (number of years deferred _____)				
Personal Property (including automobiles)				
Other Assets (List):				
			<b>TOTAL LIABILITIES</b>	
			<b>NET WORTH</b>	
		\$		\$

CONTINGENT LIABILITIES	YES	NO	AMOUNT
Are you a guarantor, co-marker, or endorser for any debt of an individual, corporation or partnership?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Do you have any outstanding letters 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"/>	_____
What would be your total estimated tax liability if you were to sell your major assets?			_____
If yes for any of the above, give details:			

Schedule A – All Securities (Including non-money market mutual funds)							
No. of Shares (Stock or Face Value (Bonds))	DESCRIPTION	OWNER(S)	WHERE HELD	COST	CURRENT MARKET VALUE	PLEDGE	
						YES	NO
READILY MARETABLE SECURITIES (Including U. S. Governments and Municipals)*							
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
NON-READILY MARKETABLE SECURITIES (closely held, traded, or restricted stock)							
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>

\*If not enough space, attach a separate schedule or brokerage statement and enter totals only.

Schedule B – Insurance - Life Insurance (use additional sheets)						
Insurance Company	Face Amount of Policy	Type of Policy	Beneficiary	Cash Surrender Value	Amount Borrowed	Ownership

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Disability Insurance	Applicant	Co-Applicant
Monthly Distribution of Disabled		
Number of Years Covered		

Schedule C – Personal Residence & Real Estate Investments, Mortgage Debt (majority ownership only)									
Personal Residence Property Address	Legal Owner	Purchase		Market Value	Present Loan Balance	Inter- est Rate	Loan Maturity Date	Monthly Payment	Lender
		Year	Price						
Investment Property Address	Legal Owner	Purchase		Market Value	Present Loan Balance	Inter- est Rate	Loan Maturity Date	Monthly Payment	Lender
		Year	Price						

Schedule D – Partnerships (less than majority ownership for real partnerships)*						
Type of Investment	Date of Initial Investment	Cost	Percent Owned	Current Market Value	Balance Due on Partnership: Holes, Cash, Call	Final Contribution Date
Business/Professional (indicate name):						
Investments (including Tax Shelters):						

**\*Note:** For investments which represent a material portion of your total assets, please include the relevant financial statements or tax returns, or in the case of partnership investments of S-corporations, schedule K-1s.

Schedule E – Notes Payable								
Due to	Type of Facility	Amount of Line	Secured		Collateral	Interest Rate	Maturity	Unpaid Balance
			Yes	No				
			<input type="checkbox"/>	<input type="checkbox"/>				
			<input type="checkbox"/>	<input type="checkbox"/>				
			<input type="checkbox"/>	<input type="checkbox"/>				

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 years (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. Have you drawn 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. Have you ever had a financial plan prepared for you? ☐ Yes ☐ No

6. Did you include two years federal and state tax returns? ☐ Yes ☐ No

7. Do (either of) you have a line of credit or unused credit facility at any other institution(s)? ☐ Yes ☐ No

If so, please indicate where, how much, and name of banker: \_\_\_\_\_

8. Do you anticipate any substantial inheritances? ☐ Yes ☐ No

If yes, please explain: \_\_\_\_\_

### Representatives and Warranties

The information contained in this statement is provided to induce TD Bank N.A. 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 TD Bank N.A. is 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 TD Bank N.A. immediately and in writing of any change in name, address, or employment 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 TD Bank N.A.. 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. TD Bank N.A. is authorized to make all inquiries TD Bank N.A. deems 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 TD Bank N.A. a copy of the undersigned's credit report and any other financial information it may have on the undersigned. Each of the undersigned authorizes TD Bank N.A. to answer questions about TD Bank N.A.'s credit experience with the undersigned. Each of the undersigned authorizes TD Bank N.A. to answer questions about TD Bank N.A.'s credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to TD Bank N.A. 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 gives TD Bank N.A. shall be your property.

I authorize Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my credit worthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution by the U. S. Attorney General (Reference 18 U.S.C. 1001)

Signature:

Date:

Social Security Number:

Signature:

Date:

Social Security Number:

\_\_\_\_\_  
Date

\_\_\_\_\_  
Your Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant's Signature

**\*\*This document may be utilized for new applications as well as for reporting purposes.**