

# Burke & Herbert Bank

At Your Service Since 1852®

## Personal Financial Statement

As of \_\_\_\_\_

This Personal Financial Statement contains information to be used in making credit decisions for business loan requests. Each Applicant/Guarantor must provide a Personal Financial Statement and up to three preceding years of tax returns.

### ■ Applicant

Last Name	First Name	Middle Name	Suffix	Social Security #	Date of Birth
Street Address		City	State	Zip Code	
Previous address if less than two years at current address:					
Street Address		City	State	Zip Code	
Contact Information					
Personal Phone	Cell:	Home:			
Business Phone	Cell:	Office:			
Email Addresses	Personal:	Business:			
<b>Marital Status</b> - Do not complete this section if you are applying individually and your loan request is unsecured.					
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, widowed)					
<b>Residency Status</b>					
<input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Non-Resident Alien <input type="checkbox"/> Resident Alien					
<b>Dependents</b>					
Number of Dependents:		Ages of Dependents:			
Employed By		Position	# Years	# Years in Profession	
Employer's Street Address		City	State	Zip Code	

### ■ Co-Applicant    ■ Guarantor

Last Name	First Name	Middle Name	Suffix	Social Security #	Date of Birth
Street Address		City	State	Zip Code	
Contact Information					
Personal Phone	Cell:	Home:			
Business Phone	Cell:	Office:			
Email Addresses	Personal:	Business:			
<b>Residency Status</b>					
<input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Non-Resident Alien <input type="checkbox"/> Resident Alien					
<b>Dependents</b>					
Number of Dependents:		Ages of Dependents:			
Employed By		Position	# Years	# Years in Profession	
Employer's Street Address		City	State	Zip Code	

<b>Declarations</b>				
<i>For any "yes" response, please provide an explanation.</i>	<b>Applicant</b>		<b>Co-Applicant/ Guarantor</b>	
Are you party to any claim or lawsuit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you have any outstanding letters of credit or surety bonds?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you have a line of credit or unused credit facility at any other financial institution?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are any of your tax obligations past due?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you or any entity of which you were/are an owner, declared bankruptcy or had any judgments, repossessions, garnishments or other legal proceeding filed against you in the last seven years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you ever been convicted of a felony?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you liable for any debts not shown on the Personal Financial Statement, including any contingent liabilities such as leases, endorsements, etc. and/or are you a guarantor, co-maker, or endorser on any loan or contract?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you ever obtained credit under another name?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This includes such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee.)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you ever been delinquent in payments and/or defaulted on a loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Explanation for any "Yes" answers above:				

<b>Annual Income and Expenditures</b>			
Salary (Gross)	\$	Federal Income Taxes	\$
Bonuses & Commissions		State Income Taxes	
Rental Income		Other Taxes	
Interest & Dividends		Rental Payment or Condo Fees	
Investment Income/Capital Gains		Mortgage Payments	
Partnership Income		Property Taxes	
Retirement Income		Loan Payments	
Trust Income		Insurance	
Other Income (List): <sup>1</sup>		Alimony/Child Support/Sep. Maintenance	
		Tuition	
		Investment/Retirement	
		Medical Expenses	
		Other Living Expenses	
		Other Expenses (List):	
<b>Total Annual Income</b>		<b>Total Annual Expenses</b>	

Are there any significant changes to your income or expenses expected in the next 12 months and before this credit request is expected to be paid off?? No Yes If Yes, explain:

<sup>1</sup>Other income from alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying the obligation. Alimony, child support, separate maintenance received under:

Court Order      Written Agreement      Oral Understanding

### Statement of Financial Condition

Cash on Hand & In Banks (Schedule A)		Margin Loans (Schedule B)	
Marketable Securities (Schedule B)		Other Stock Loans (Schedule B)	
Non-Marketable Securities (Schedule B)		Residential Mortgage Debt (Schedule C)	
Retirement Accounts - IRA's, Keogh, Profit-Sharing Accts, 401(k) (Schedule B)		Investment Mortgages (Schedule C)	
Residential Real Estate (Schedule C)		Partnership Obligations (Schedule D)	
Real Estate Investments (Schedule C)		Life Insurance Loans (Schedule E)	
Partnership Interests (Schedule D)		Secured Notes Payable (Schedule F)	
Cash Value of Life Insurance (Schedule E)		Unsecured Notes Payable (Schedule F)	
Personal Property		Notes Payable to Others (Schedule F)	
		Charge Accts & Bills Payable (Schedule G)	
		Taxes Payable:	
		Other Liabilities (List):	
Automobiles & Other Assets (List):			
		Total Liabilities	
		Net Worth (Assets minus Liabilities)	
<b>Total Assets</b>		<b>Total Liabilities &amp; Net Worth</b>	

### Schedules

#### Schedule A – Cash On Hand And In Banks

Name of Bank	Name(s) on Account	Type of Account	Account Number	Balance	Pledged
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>

#### Schedule B – Securities/Brokerage/Retirement Accounts

Security Description	# Shares if Stock Face Value if Bonds	Source of Value or Exchange	Current Value	Amount of Margin Loans or Other Loans

#### Schedule C – Real Estate (Residential/Investment)

Property Type	Property Address			Mortgage Type	Legal Owner(s)	

  

Property Type	Property Address			Mortgage Type	Legal Owner(s)	

<b>Property Type</b>				<b>Mortgage Type</b>		
<b>Property Address</b>				<b>Legal Owner(s)</b>		
<b>Lender</b>	<b>Date Acquired</b>	<b>Cost</b>	<b>Loan Balance</b>	<b>Market Value</b>	<b>Monthly Payment</b>	

<b>Property Type</b>				<b>Mortgage Type</b>		
<b>Property Address</b>				<b>Legal Owner(s)</b>		
<b>Lender</b>	<b>Date Acquired</b>	<b>Cost</b>	<b>Loan Balance</b>	<b>Market Value</b>	<b>Monthly Payment</b>	

<b>Property Type</b>				<b>Mortgage Type</b>		
<b>Property Address</b>				<b>Legal Owner(s)</b>		
<b>Lender</b>	<b>Date Acquired</b>	<b>Cost</b>	<b>Loan Balance</b>	<b>Market Value</b>	<b>Monthly Payment</b>	

Please complete our Personal Financial Statement Real Estate Addendum for additional properties, if needed.

**Schedule D – Partnership Interests<sup>2</sup>**

Type of Investment	Type of Ownership	% Owned	Value of Interest	Amount of Contingent Liabilities	To Whom
		%			
		%			
		%			

<sup>2</sup> For Investments which represent a material portion of total assets, include the relevant financial statements, tax returns, or Schedule K-1's, for partnership investments of S corporations.

**Schedule E – Insurance**

Insurance Company	Policy Owner	Beneficiary	Face Amount	Cash Surrender Value	Loan on Policy
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>
					<input type="checkbox"/>

**Schedule F – Notes Payable (Other Than Mortgages, Credit Cards, And Loans)**

Name of Bank	Purpose	Original Amount	Balance Owed	Secured/Unsecured	Monthly Payment

**Schedule G – Charge Accounts (Credit Cards) and Bills Payable**

Company	Purpose	Amount Owed	Terms of Repayment

## Acknowledgement and Agreement

The information contained in this Personal Financial Statement is provided for the purpose of obtaining or maintaining credit with Burke & Herbert Bank ("Bank") on behalf of the undersigned, or persons, firms or corporations on whose behalf the undersigned may either individually or jointly with others, execute a guaranty in the Bank's favor. I understand that the Bank is relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. I represent and warrant that the information provided is true, accurate and complete and that the Bank may consider the statements made herein as continuing to be true, accurate and complete until a written notice of a change is given to the Bank by the undersigned. The Bank is authorized to make, now and in the future, all inquiries deemed necessary to verify and re-verify the accuracy of the statements made herein, and to determine my creditworthiness, including employment inquiries and/or obtaining consumer credit reports on me; and I acknowledge that I have a right to ask if a consumer credit report was requested, and if a report was requested, and if I ask, I will be informed of the name and address of the consumer reporting agency that furnished such report. I acknowledge and agree that (a) the scope of this notice and authorization is not limited to the present request for an extension of credit, and until revoked by me in writing, will continue and will allow the Bank to conduct further inquiries or obtain new reports in the course of reviewing (including renewals thereof) or collecting any credit extended to me in reliance on the information provided herein and/or extending new credit requested by me, and (b) documentation and communications can be sent electronically.

\_\_\_\_\_  
Applicant Name

Date \_\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Co-Applicant/Guarantor Name

Date \_\_\_\_\_

\_\_\_\_\_  
Signature