



**1st Bank of Sea Isle City**  
**137 J.F. Kennedy Blvd.**  
**Sea Isle City, NJ 08243**  
**Phone: 609-263-7823**  
**Fax: 609-263-9179**  
**www.1stbankseaisle.com**

**PERSONAL FINANCIAL STATEMENT AS OF:**

\_\_\_\_\_ (Date)

**IMPORTANT: Read these directions before completing this statement.**  
 If this is an application for joint credit with another person, complete all sections, providing information about the joint applicant. We intend to apply for joint credit.

\_\_\_\_\_  
 Applicant Signature

\_\_\_\_\_  
 Joint-Applicant Signature

**Personal Information**

APPLICANT (NAME)			JOINT-APPLICANT (NAME)		
Home Address (Street, City, State & Zip)		Number of Years	Home Address (Street, City, State & Zip)		Number of Years
Home Phone Number	Social Security Number	Date of Birth	Home Phone Number	Social Security Number	Date of Birth
Cell Phone Number	Email Address		Cell Phone Number	Email Address	
Previous Address (If At Current Less Than Three Years)		Number of Years	Previous Address (If At Current Less Than Three Years)		Number of Years
Employer			Employer		
Employer Address		Number of Years	Employer Address		Number of Years
Business Phone Number	Title/Position		Business Phone Number	Title/Position	
Previous Employer (If With Current Less Than Three Years)		Number of Years	Previous Employer (If With Current Less Than Three Years)		Number of Years
Name of Your Accountant		Phone Number	Name of Your Accountant		Phone Number
Address of Your Accountant			Address of Your Accountant		
Name of Your Attorney		Phone Number	Name of Your Attorney		Phone Number
Address of Your Attorney			Address of Your Attorney		

**Annual Income**

**Please Attach U.S. Individual Tax Returns For Applicant & Joint-Applicant as Follows:**

- Most recent tax year (If updating an existing 1st Bank of Sea Isle City Personal Financial Statement)
- Past Two Tax Years (If This is a New Application For Credit)

Do you expect any significant changes in your income(s) in the next twelve months?  No  Yes (If Yes, Please Explain Below)




**Schedule C – Accounts, Loans & Notes Receivable**

Name & Address of Debtor	Loan Date	Description of Collateral	Monthly Payment	Balance (\$)

**Schedule D – Residential Real Estate (Primary Residence & Vacation Homes)**

Deeded Owner & Property Address	Purchase Price		Market Value	Loan Balance	Monthly Payment	Interest Rate	Lender
	Year	Price					

**Schedule E – Investment Real Estate (Residential & Commercial)**

Deeded Owner & Property Address	Purchase Price		Market Value	Loan Balance	Monthly Payment	Interest Rate	Lender
	Year	Price					

**Schedule F – Life Insurance**

Insurance Company	Face Value	Beneficiary	Cash Value	Amount Borrowed

**Schedule G – Partnerships, Limited Liability Companies & Closely Held Corporations \***

Name of Company	Type (LLC, Partnership, Corp.)	Percent Owned	Nature of Business	Value

(\*Note: If Any Company Represents a Material Portion of Your Total Assets, Please Attach The Company(s) Financial Statements or Tax Returns)



**Schedule H – Loans Payable (Banks & Others)**

Lender	Type of Loan	Collateral	Loan Balance	Monthly Payment	Interest Rate

**Please Answer The Following Questions:**

	Yes	No	Amount
Are You a Guarantor or Co-Maker For Any Debt or Lease of an Individual, Corporation, or Partnership?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Are There Any Suits or Legal Actions Pending Against You or Your Companies?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Are Any of Your or Your Company's Tax Obligations Past Due?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Are You Obligated to Pay Alimony, Child Support or Separate Maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Are Any of Your or Your Company's Federal or State Tax Returns Currently Being Audited or Contested?	<input type="checkbox"/>	<input type="checkbox"/>	
Have You or Any of Your Companies Ever Declared Bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>	
Are Any of Your or Your Company's Tax Obligations Past Due?	<input type="checkbox"/>	<input type="checkbox"/>	

**If Yes For Any of The Above, Please Give Details:**

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**Representations and Warranties**

The information contained in this statement is provided to induce 1st Bank of Sea Isle to extend or continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledges and understands that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty 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 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, even after credit has been given to the undersigned.

You are authorized to make all inquires you deem necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorizes any person or consumer credit 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 an updated personal financial statement. This personal financial statement and any other financial information that the undersigned gives you shall be the property of 1st Bank of Sea Isle City.

\_\_\_\_\_ Date

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

\_\_\_\_\_ Date

\_\_\_\_\_ Joint-Applicant's Signature (If Requesting a Joint Financial Accommodation)

