



**PERSONAL FINANCIAL STATEMENT AS OF \_\_\_\_\_ Date**

<b>For Bank Use Only</b>	
Date Received _____	
Officer Initials _____	

**Joint Credit: We intend to apply for joint credit. (Initials) \_\_\_\_\_**

PERSONAL INFORMATION					
Applicant Name			Co-Applicant Name		
Home Address			Home Address		
Home Phone No.	Social Security No.	Date of Birth	Home Phone No.	Social Security No.	Date of Birth
Cell Phone No.	E-Mail Address		Cell Phone No.	E-Mail Address	
Employer			Employer		
Address of Employer			Address of Employer		
Business Phone No.	# of Years at Co.	Title/Position	Business Phone No.	# of Years at Co.	Title/Position
Name of Previous Employer & Position (if < 2 yrs. in current job)		# of Years	Name of Previous Employer & Position (if < 2 yrs. in current job)		# of Years
Name, E-Mail, Phone No. of your Accountant			Name, E-Mail, Phone No. of your Accountant		
Name, E-Mail, Phone No. of your Attorney			Name, E-Mail, Phone No. of your Attorney		
Name, E-Mail, Phone No. of your Investment Advisor/Broker			Name, E-Mail, Phone No. of your Investment Advisor/Broker		
Name, E-Mail, Phone No. of your Insurance Advisor			Name, E-Mail, Phone No. of your Insurance Advisor		

**Representations and Warranties**

The information contained in this statement is provided to induce First Eagle Bank 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 an annual updated financial statement. This personal financial statement and any other financial or other information that the undersigned give you shall be your property.

**NOTICE: 18 UNITED STATES CODE 1014, PRESCRIBES CRIMINAL PENALTIES FOR FALSE STATEMENTS IN LOAN APPLICATIONS OR PERSONAL FINANCIAL STATEMENTS TO FEDERALLY INSURED BANKS.**

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date

**BALANCE SHEET AS OF:** \_\_\_\_\_  
Date

<b>ASSETS</b>	<b>Applicant</b>	<b>Co-Applicant</b>	<b>Joint</b>	<b>Total</b>
Cash and Short Term Investments at First Eagle Bank (Schedule A)	\$	\$	\$	\$
Cash and Short Term Investments at Other Institutions (Schedule A)				
Readily Marketable Securities (Schedule B)				
Non-Readily Marketable Securities (Schedule B)				
Accounts and Notes Receivable				
Personal Residence(s) (Schedule C)				
Real Estate Investments (Page 6)				
Partnerships / PC Interests (Schedule D)				
IRA, Keogh, Profit Sharing & Retirement Accounts (Schedule E)				
Net Cash Surrender Value of Life Ins.(Schedule F )				
Deferred Income (# of years deferred _____)				
Personal Property (including automobiles)				
Other Assets (List):				

**TOTAL ASSETS** → \$

<b>LIABILITIES</b>	<b>Applicant</b>	<b>Co-Applicant</b>	<b>Joint</b>	<b>Total</b>
Credit Card Debt	\$	\$	\$	\$
Margin Accounts				
Mortgage Debt – Personal Residence (Schedule C)				
Mortgage Debt – Investment Property (Page 6)				
Home Equity Line Commitment				
Notes Due: Partnership (Schedule D)				
Life Insurance Loans (Schedule F)				
Notes Payable to Others (Schedule G):				
Secured				
Unsecured				
Taxes Payable				
Other Liabilities (List):				

**TOTAL LIABILITIES** → \$

**NET WORTH** → \$

SCHEDULE A - Cash and Short Term Investments (Checking and Savings Accounts, CD's, Money Market Accounts, etc.)				
Name of Financial Institution	Type of Account/Account #	Legal Owner(s)	Total	If Pledged, to whom
Institution*:			\$	
Institution*:				
Institution*:				
Institution*:				
Institution*:				
Institution*:				
Institution*:				

**Total Cash and Short Term Investments-Please enter total on Balance Sheet, Page 2** → \$

\*Please attach a current statement for all accounts not held at First Eagle Bank.

SCHEDULE B - Readily and Non-Readily Marketable Securities					
Name of Security	Where Held	Account #	Current Mrkt. Value	Legal Owner(s)	If Pledged, to whom
READILY MARKETABLE SECURITIES (including U.S. Governments and Municipals)*					
*			\$		
*					
*			\$		
TOTAL					
NON-READILY MARKETABLE SECURITIES (closely held, thinly traded, or restricted stock)*					
*			\$		
*					
TOTAL			\$		

**Total Marketable Securities-Please enter total on Balance Sheet, Page 2** → \$

\*Please attach a current brokerage statement for all Marketable Securities.

SCHEDULE C - Personal Residence							
Address	Legal Owner(s)	Purchase Year	Purchase Price	Market Value	Present Loan Balance	Interest Rate	Lender
				\$	\$		
TOTAL				→	\$		

**Please complete Page 6 for all Investment Properties and Page 7 for all Construction Projects.**

**\*\*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 or S-corporations, schedule K-1's.

SCHEDULE D - Equity Interest in Business (less than majority ownership for real estate partnerships)**							
Type of Investment	Date of Initial Investment	Cost	Current Market Value	Loan Balance Due	Personal Liability	Pledged Y/N	Your % Equity

SCHEDULE E - Vested Interest in Deferred Income/Retirement Accounts				
Name of Company	Amount	Account #	Legal Owner(s)	Beneficiary
*	\$			
*				
*				
<b>TOTAL</b> →		\$	*Please attach a current brokerage statement for all accounts.	

SCHEDULE F - Life Insurance (use an additional sheet if necessary)							
Insurance Co. & Account No.	Face Amount of Policy	Cash Surrender Value	Ownership	Type of Policy	Amount Borrowed	Pledged Yes No	Beneficiary
		\$			\$	<input type="checkbox"/> <input type="checkbox"/>	
						<input type="checkbox"/> <input type="checkbox"/>	
						<input type="checkbox"/> <input type="checkbox"/>	

SCHEDULE G - Notes Payable To Others							
Due To:	Type of Loan	Original Amount If LOC Max. Amount	Secured Yes No	Collateral	Interest Rate	Maturity Date	Unpaid Balance
		\$	<input type="checkbox"/> <input type="checkbox"/>				\$
			<input type="checkbox"/> <input type="checkbox"/>				
			<input type="checkbox"/> <input type="checkbox"/>				
			<input type="checkbox"/> <input type="checkbox"/>				

INCOME AND EXPENDITURES STATEMENT FOR YEAR ENDED _____			
ANNUAL INCOME	AMOUNT (\$)	ANNUAL EXPENDITURES	AMOUNT (\$)
Salary (applicant)		Federal Income and Other Taxes	
Salary (co-applicant)		State Income and Other Taxes	
Bonuses & Commissions (applicant)		Mortgage Payments - Residential	
Bonuses & Commissions (co-applicant)		Mortgage Payments - Investment	
Rental Income		Property Taxes - Residential	
Interest Income		Property Taxes - Investment	
Dividend Income		Rental Payments	
Capital Gains		Insurance	
Partnership Income		Investments	
Other Income (List):		Alimony/Child Support	
		Tuition	
		Other Living Expense	
		Medical Expenses	
		Other Expense (List):	
<b>TOTAL INCOME</b> →	\$	<b>TOTAL EXPENDITURES</b> →	\$

Any significant changes expected 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. Include information on spouse only if spouse is joint applicant.

	YES	NO	AMOUNT
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership? If yes, explain below.	<input type="checkbox"/>	<input type="checkbox"/>	
Are you contingently liable on any lease or contract? If yes, explain below.	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have any outstanding letters of credit or surety bonds? If yes, explain below.	<input type="checkbox"/>	<input type="checkbox"/>	
In Schedule C and D: Are you liable for more than the percentage ownership shown? If yes, explain below.	<input type="checkbox"/>	<input type="checkbox"/>	
Are any of your assets held in, or owned by, a Living Trust, Land Trust or Other Trust? If yes, explain below.	<input type="checkbox"/>	<input type="checkbox"/>	
Are you or any entity associated with you currently in default or have ever been in default with any bank or creditor? If yes, explain below.			
Are there any past law suits/legal actions or pending law suits/legal actions against you or any entity associated with you? If yes, explain below.	<input type="checkbox"/>	<input type="checkbox"/>	
Are there any past or current state or federal tax liens pending against you or any entity associated with you? If yes, explain below.	<input type="checkbox"/>	<input type="checkbox"/>	
Have you or any entity associated with you ever had a short sale or gave a deed in lieu to a lender? If yes, explain below.	<input type="checkbox"/>	<input type="checkbox"/>	
Are any of your tax obligations past due? If yes, explain below.	<input type="checkbox"/>	<input type="checkbox"/>	

Explanations: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

ADDITIONAL INFORMATION	
1. Income tax returns filed through (date): _____ Are any returns currently being audited or contested? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what year(s)? _____ _____	
2. Did you include two years federal and state tax returns? <input type="checkbox"/> Yes <input type="checkbox"/> No	
3. Have (either of) you or any entity in which you are/ever have been associated with ever declared bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide details: _____ _____	
4. Have (either of) you ever been convicted of a felony? <input type="checkbox"/> Yes <input type="checkbox"/> No	
5. Have you drawn a will? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please furnish the name of the executor(s) and year the will was drawn: _____ _____	
6. Do (either of) you have a line of credit or unused credit facility at any other institution(s)? <input type="checkbox"/> Yes <input type="checkbox"/> No If so, please indicate where, how much, and name of banker: _____ _____	
7. Do you have a Home Equity Line of Credit? If so, what is the Credit Limit? _____ What is the current balance? _____ Who is the borrower? _____ Name of Lender _____ Interest Rate _____	
8. Additional comments/information: _____ _____ _____ _____	



REAL ESTATE OWNED SCHEDULE AS OF \_\_\_\_\_

Legal Owner/ Property Address	Property Type	Acquisition Date/Cost	Lender's Name and Loan #	Interest Rate	Maturity Date	% Occupied	% Owned	Balance of Mortgage	Amount of Mortgage Guaranteed	Market Value	Owner Net Equity	Gross Annual Income	Annual Operating Expenses	Annual Taxes & Insurance	Annual Mortgage Payment	Net Cash Flow	% Owned Net Cash Flow
								\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
<b>Totals</b> _____ →								\$	\$	\$	\$	\$	\$	\$	\$	\$	\$

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Applicant Signature: \_\_\_\_\_  
Date

Co-Applicant Signature: \_\_\_\_\_  
Date

Applicant Print Name: \_\_\_\_\_

Co-Applicant Print Name: \_\_\_\_\_



CONSTRUCTION/DEVELOPMENT SCHEDULE AS OF \_\_\_\_\_

Address of Property	Type of Project	Title Holder	Date Purchased	Acquisition Cost	Lender	Rate	Total Construction (soft +hard) Cost	Appraised Value	Loan Commitment	Current Outstanding Loan Balance	# Units Under Contract	% of Construction Completed	Estimated Completion Date	Maturity Date	Estimated Profit
<b>TOTAL</b>				\$			\$	\$	\$	\$					

Additional information on any project:

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Applicant Signature: \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant Signature: \_\_\_\_\_ Date \_\_\_\_\_

Applicant Print Name: \_\_\_\_\_ Co-Applicant Print Name: \_\_\_\_\_



### **DISCLOSURE OF RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL**

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact First Eagle Bank, 1040 E. Lake Street, Hanover Park, IL 60133, (630) 893-3800 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

**Notice:** The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: Federal Reserve Consumer Help Center, P.O. Box 1200, Minneapolis, MN 55480.

### **APPRAISAL NOTICE**

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.





DO NOT COMPLETE IF THE BORROWER IS AN ENTITY

INFORMATION FOR GOVERNMENT MONITORING

COMPLETE THE FOLLOWING ONLY IF THE LOAN BEING APPLIED FOR IS FOR THE PURCHASE, REFINANCE OR HOME IMPROVEMENT OF A DWELLING

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race". If you do not wish to provide some or all this information, select the applicable check box.

Applicant/Borrower

Ethnicity

- Hispanic or Latino
Mexican Puerto Rican Cuban
Other Hispanic or Latino - Enter origin:

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- Not Hispanic or Latino
I do not wish to provide this information

Sex

- Male
Female
I do not wish to provide this information

Race

- American Indian or Alaska Native - Enter name of enrolled or principal tribe:
Asian
Asian Indian Chinese Filipino
Japanese Korean Vietnamese
Other Asian - Enter race:

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- Black or African American
Native Hawaiian or Other Pacific Islander
Native Hawaiian Guamanian or Chamorro Samoan
Other Pacific Islander - Enter race:
Examples: Fijian, Tongan, etc.
White
I do not wish to provide this information

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (includes Electronic Media w/Video Component) Telephone Interview Fax or Mail Email or Internet

Loan Officer: \_\_\_\_\_

Date: \_\_\_\_\_



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The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race". If you do not wish to provide some or all this information, select the applicable check box.

Co-Applicant/Borrower

Ethnicity

- Hispanic or Latino
Mexican Puerto Rican Cuban
Other Hispanic or Latino - Enter origin:

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- Not Hispanic or Latino
I do not wish to provide this information

Sex

- Male
Female
I do not wish to provide this information

Race

- American Indian or Alaska Native - Enter name of enrolled or principal tribe:
Asian
Asian Indian Chinese Filipino
Japanese Korean Vietnamese
Other Asian - Enter race:

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- Black or African American
Native Hawaiian or Other Pacific Islander
Native Hawaiian Guamanian or Chamorro Samoan
Other Pacific Islander - Enter race:
Examples: Fijian, Tongan, etc.
White
I do not wish to provide this information

Signature: Date:

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
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Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (includes Electronic Media w/Video Component) Telephone Interview Fax or Mail Email or Internet

Loan Officer: Date: