



PERSONAL FINANCIAL STATEMENT AS OF: ___/___/___

PERSONAL INFORMATION					
APPLICANT (NAME)			CO-APPLICANT (NAME)		
Employer and Address			Employer and Address		
Business Phone	No. of Years	Title/Position	Business Phone	No. of Years	Title/Position
Previous Employer & Position		No. of Years	Previous Employer & Position		No. of Years
Home Address			Home Address		
Home Phone	Social Security No.	Date of Birth	Home Phone	Social Security No.	Date of Birth
Email Address			Email Address		

INCOME AND EXPENDITURE STATEMENT FOR THE YEAR ENDED: _____

ANNUAL INCOME	SOURCES	AMOUNT (\$)
Salary (applicant)		
Salary (co-applicant)		
Bonuses & Commissions		
Interest & Dividend Income		
Rental/Real Estate Income		
Other Investment Income		
Capital Gains		
Other Income* (Describe Below):		
TOTAL INCOME (\$)		

ANNUAL EXPENDITURES	AMOUNT (\$)
Federal, State & Other Income Taxes	
Property Taxes Residential/Investment	
Rental Payments, Co-Op, or Condo Maintenance	
Mortgage Payments Residential/Investment	
Interest & Principal Payments on Loans	
Insurance/Medical Expenses	
Alimony/Child Support	
Other Expenses (Describe Below):	
TOTAL EXPENDITURES (\$)	

** Income from alimony, child support, or other income need not be revealed if the applicant/co-applicant does not wish to have it considered as a basis for repayment.*

PERSONAL INFORMATION	
Are you a guarantor, co-maker, or endorser for any debt?	Y <input type="checkbox"/> N <input type="checkbox"/>
Are there any suits or legal actions pending against you?	Y <input type="checkbox"/> N <input type="checkbox"/>
Are any of your tax obligations past due?	Y <input type="checkbox"/> N <input type="checkbox"/>
Are you obligated to pay alimony or child support?	Y <input type="checkbox"/> N <input type="checkbox"/>
Have you or any entity in which you were a major owner ever declared bankruptcy?	Y <input type="checkbox"/> N <input type="checkbox"/>
Do you have any outstanding letters of credit or surety bonds?	Y <input type="checkbox"/> N <input type="checkbox"/>
Are you contingently liable on any lease or contract?	Y <input type="checkbox"/> N <input type="checkbox"/>
Do you have a line of credit or unused credit facility at any other financial institution(s)?	Y <input type="checkbox"/> N <input type="checkbox"/>
If you answer <u>YES</u> to any of the questions above please attached a separate sheet to provide additional details with dollar amounts.	

BALANCE SHEET AS OF: ____/____/____

ASSETS		AMOUNT (\$)	LIABILITIES		AMOUNT (\$)
Cash Accounts			Real Estate Mortgage Debt (Schedule B)		
Marketable Securities (Schedule A)			Life Insurance Loans (Schedule C)		
Nonmarketable Securities			Loans Payable to Bank (Schedule E)		
Real Estate Owned (Schedule B)			Notes Payable to Others (Schedule E)		
Automobiles & Other Personal Property			Credit Cards (Schedule E)		
Cash Value Life Insurance (Schedule C)			Unpaid Taxes		
IRA or Other Retirement Account					
Partnerships/Other Interests/Corps (Schedule D)					
Other Personal Assets (Describe Below):			Other Liabilities (Describe Below):		
TOTAL ASSETS:			TOTAL LIABILITIES:		
Net Worth = (Total Assets - Total Liabilities) NET WORTH:					

SCHEDULE A - Marketable Securities (INCLUDING U.S. GOVERNMENT AND MUNICIPALS)

Description of Stock or Bond	Owner(s)	Cost	Current Market Value	Security for Loan
				Y <input type="checkbox"/> N <input type="checkbox"/>
				Y <input type="checkbox"/> N <input type="checkbox"/>

SCHEDULE B - Personal Residence & Real Estate Investments, Mortgage Debt (INCLUDE HOME EQUITY LOANS)

Property Address	Legal Owner	Purchase Price		Market Value	Present Loan Balance	Monthly Payment	Lender
		Year					

SCHEDULE C - Life Insurance

Insurance Company	Face Amount of Policy	Type of Policy	Beneficiary	Cash Surrender Value	Amount Borrowed	Ownership

SCHEDULE D - Partnerships and S Corporations

Type and Name of Investment	Date of Initial Investment	Cost	% Owned	Current Market Value	Loans Due	Current Year Investments

SCHEDULE E - Loans Payable to Banks and Others (INCLUDES CREDIT CARDS, AUTO LOANS, PERSONAL LOANS, ETC.)

Due to	Amount	Type of Facility	Unpaid Balance	Interest Rate	Monthly Payment	Collateral

Representations and Warranties

The information contained in this Personal Financial Statement (hereinafter "PFS") is provided to induce Bangor Savings Bank (hereinafter "Bank") to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. Each undersigned acknowledges and understands that Bank is relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each undersigned represents warrants and certifies that the information provided herein is true, correct and complete. Each undersigned agrees to notify Bank immediately and in writing of any material or adverse change in any of the information contained in this statement. In the absence of such notice or a new and full written PFS, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify Bank as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, Bank may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned immediately due and payable.

Bank is authorized to make all inquiries Bank deems necessary to verify the accuracy of the information and to determine the credit-worthiness of the undersigned. Each undersigned authorizes Bank to obtain information concerning each undersigned's credit standing from time to time, including, but not limited to, obtaining one or more consumer reports on each 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 Bank to answer questions about Bank's credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to Bank is outstanding, the undersigned shall supply annually an updated financial statement.

Your Signature Date

Co-Applicant's Signature Date
(if you are requesting the financial accommodation jointly)

Use this space to provide additional information or detail.