PERSONAL FINANCIAL STATEMENT

RIVERSIDE BANK
11 GARDEN STREET, POUGHKEEPSIE, NY 12601

Date: ____________________________

This is: ☐ An individual statement ☐ A joint statement. All assets and liabilities listed in this statement are joint unless otherwise indicated.

Section 1 – Individual Information	Section 2 – Other Party Information
Name:	Name:
Address:	Address:
City, State & Zip:	City, State & Zip:
Social Security #:	Social Security #:
Date of Birth:	Date of Birth:
Position/Occupation:	Position/Occupation:
Business Name:	Business Name:
Business Address:	Business Address:
City, State & Zip:	City, State & Zip:
Length at present address:	Length at present address:
Total Annual Income: $	Total Annual Income: $
Length of Employment:	Length of Employment:
Residence Phone:	Residence Phone:
Business Phone:	Business Phone:

	Yes	No
Have (either of) you or any firm in which you were a major owner ever declared bankruptcy, or settled any debt for less than the amounts owed? If yes, please provide details on a separate sheet,		
Are (either of) you a defendant in any lawsuit or legal action?		
Are (either of) you presently subject to any unsatisfied judgments or tax liens?		
When, if ever, have (either of) you been audited by the IRS?		

Section 3 – Statement of Financial Condition as of:

Assets	In Dollars	Liabilities	In Dollars
Cash includes checking, savings CD's See schedule A		Notes payable to banks & others See Schedule H	
Marketable Securities See Schedule B		Due to brokers	
Non-Marketable Securities See Schedule C		Accounts Payable	
Real Estate See Schedule D		Unpaid income tax	
Accounts, loans, notes receivable		Real Estate mortgages payable See Schedule D & H	
Vehicles		All other liabilities (itemize if necessary)	
Cash Surrender Value – Life Insurance See Schedule E			
Vested interest in Retirement Accounts See Schedule F			
Business Ventures See Schedule G			
All other assets (itemize if necessary)			
		Total Liabilities	
		Net Worth	
Total Assets		Total Liabilities & Net Worth	

Section 4 – This Section *MUST* be completed:

	YES	NO	Amount
Do you have any Contingent Liabilities as endorser, co-maker or guarantor?			
Do you have any Contingent Liabilities on leases or contracts?			
Are you involved in any pending legal actions?			
Any contested income tax liens?			
Any estimated capital gains tax on the unrealized asset appreciation?			
Any other special debt or circumstances?			
If "YES" to any question(s), please describe:			
TOTAL CONTINGENT LIABILITIES			

Schedule A – Cash, Checking and Savings Accounts, CDs, MoneyMarket Funds, etc.

Name of Financial Institution	*Type of A/C*	*Owner*	*(J)*	*If Pledged, to Whom?*	*Balance*

Schedule B – US Government & Marketable Securities

# Shares or Face Value of Bonds	*Description*	*In Name of*	*Registered, Pledged or Held by Others?*	*Market Value*	*Exchange Where Traded*

Schedule C – Non-Marketable Securities

# Shares or Face Value of Bonds	*Description*	*In Name of*	*Registered, Pledged or Held by Others?*	*Market Value*	*Exchange Where Traded*

Schedule D – Investments in Real Estate

Description/Location of Real Estate	*(J)*	*Date of Original Investment/ Amount*	*% Owned By You*	*Market Value of Your % of Investment*	*Present Balance*	*Monthly Payment*	*Mortgage Maturity Date*	*Mortgage Owed To*

Schedule E – Life Insurance Carried, Including Group Insurance

Name of Company	*Owner of Policy*	*Beneficiary & Relationship*	*Face Amount*	*Policy Loans*	*Cash Surrender Value*

Schedule F – Vested Interest in Deferred Compensation/Profit Sharing Plans

% Vested	*Company Name*	*Account Number*	*Manner of Payout (Annuity, Lump Sum, etc.)*	*Distribution Date*	*Beneficiary*	*Amount*

Schedule G – Business Ventures

Name & Address of Any Business Venture In Which You Are a Principal or Partner	Position/Title	Years in Business	Total Assets of Business	Your % of Ownership	Net Worth of Business	Present Net Value of Your Business

Schedule H – Loans owing Banks, Brokers, Finance companies And Others (Master Card, VISA, etc.)

Owing To	*(J)*	*Date of Original Borrowing*	*Present Balance*	*Due*	*Monthly Payment*	*Date of Final Payment*	*Secured By*

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guaranty 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 (1) the information provided herein is true, correct and complete and gives a correct and complete showing of the financial condition of the undersigned, (2) the undersigned has no liabilities direct, indirect or contingent except as set forth in this statement and (3) legal and equitable title to all assets listed herein is in the undersigned's sole name, except as may be herein otherwise noted. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address or employment and 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. 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 and the undersigned hereby authorizes all personas of whom you make such inquires to respond thereto in full. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned.

Date Signed: ______________________ Signature (Individual): /s/ ______________________

Date Signed: ______________________ Signature (Individual): /s/ ______________________

Please provide us with the name, address & phone number of your accountant:

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Please provide us with your e-mail address: ____

You may be asked to provide one or more of the following:

- ☐ Most Recent Three Years Business Tax Returns
- ☐ Most Recent Three Years Accountant Prepared Business Financials
- ☐ Most Recent Three Years Personal Tax Returns For Each Guarantor
- ☐ Personal Financial Statement For Each Guarantor *
- ☐ Business Loan Application*
- ☐ Purchase Agreement
- ☐ Accounts Receivable/Accounts Payable Aging
- ☐ Most Recent Interim Financial Statement
- ☐ Detailed Debt Schedule
- ☐ Business History/Business Plan
- ☐ Signed Leases
- ☐ Business Insurance Agreement*
- ☐
- ☐
- ☐

*Can be downloaded at our web site www.riversidebankhv.com

DUE TO SECURITY REASONS, DO NOT E-MAIL THIS COMPLETED FORM TO THE BANK. PLEASE FAX BACK TO THE BANK AT 845-454-7308, ATTENTION LOAN DEPARTMENT OR MAIL TO:

RIVERSIDE BANK
11 GARDEN ST
POUGHKEEPSIE, NY 12601
ATT: LOAN DEPARTMENT