

Beneficial Bank - Business Loan

Guarantor Personal Financial Statement

Business Information

Business Legal Name:

Doing Business as (DBA) Name, in any:

Please prepare a complete Personal Financial Statement for each Guarantor. Attach additional sheets if necessary.)

We will accept an Accountant prepared personal financial statement attached to this form along with a customer signature acknowledging this form and disclosures.

Owner/Guarantor

Name:

OFFICER
TITLE

Sole Proprietorship or Business Individual: Owner
 Partnership: Partner Limited Partner
 Limited Liability Co: Member Manager
 Corp: President Vice President Corp Secretary
 Other: _____

Date of Birth: / /

Social Security Number:

Home Phone:

Street Address:

City: State: Zip:

Date you moved to this address: / /

Monthly Housing Expense (Principal, Interest, Taxes & Insurance) or Rent:

Own Rent: \$ _____

Total Annual Income*: \$

% Ownership of Business: Present Ownership Since: _____ Month _____ Year

U.S. Citizen: Yes No Legal Permanent Resident Alien: Yes No

Checking Balance: \$ Savings Balance: \$

Presently Bank at:

Personal Financial Statement

As of: / / J/I

ASSETS (What You Own)

Cash \$

Stocks and Bonds (see Schedule A) \$

Retirement Accounts \$

Real Estate (see Schedule B) \$

Automobiles \$

Other Assets \$

Estimated Value of Business (Applicant/Borrower) \$

Total Assets \$

LIABILITIES (What You Owe)

Accounts and Bills Due \$

Credit Cards/Revolving Loans (see Schedule D) \$

Installment/Other Loans (see Schedule E) \$

Mortgages and Home Equity Loans (see Schedule C) \$

Total Liabilities \$

Net Worth (Total Assets minus Total Liabilities) \$

*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 this obligation.

Personal Financial Statement Schedules (Include totals in Personal Financial Statement where indicated.)

Schedule A - Stocks and Bonds

Number of Shares	Company	Market Value as of: / /	Jointly Owned
1		\$	
2		\$	
3		\$	
4		\$	

Schedule B - Real Estate

Address (City, State, Zip)	Property Type (owner-occupied or investment)	Date Purchased	Title (who owns)	Market Value
1		/ /		\$
2		/ /		\$
3		/ /		\$
4		/ /		\$

Schedule C - Real Estate Mortgage and Home Equity Loans (follow order of schedule B)

Lender	Original Balance	Current Balance	Monthly Payment	Rate	Maturity
1	\$	\$	\$	%	/ /
2	\$	\$	\$	%	/ /
3	\$	\$	\$	%	/ /
4	\$	\$	\$	%	/ /

Schedule D - Credit Cards/Revolving Loans					
Lender	Original Balance	Current Balance	Monthly Payment	Rate	Maturity
1	\$	\$	\$	%	/ /
2	\$	\$	\$	%	/ /
3	\$	\$	\$	%	/ /
4	\$	\$	\$	%	/ /

Schedule E - Installment/Other					
Lender	Original Balance	Current Balance	Monthly Payment	Rate	Maturity
1	\$	\$	\$	%	/ /
2	\$	\$	\$	%	/ /
3	\$	\$	\$	%	/ /
4	\$	\$	\$	%	/ /

Declarations

Please provide details on an additional page to any question with a YES response.

Yes No 1. Is the Owner or any of the proposed guarantors party to any lawsuit or subject to outstanding judgments?

Yes No 2. Is the Owner or any of the proposed guarantors party to taxes or credit obligations past due?
Amount: \$ _____ Payable to: _____

Yes No 3. Has the Owner or any of the proposed guarantors ever filed personal bankruptcy or served as an officer in a company that declared bankruptcy?

Yes No 4. Is the Owner or any of the proposed guarantors presently under indictment or probation or parole, or ever been charged or convicted for any criminal offense other than a minor motor vehicle violation?

Yes No 5. Is the Owner or any of the proposed guarantors, a political party, a campaign, a candidate, a public official or foreign political official or an immediate family member of such an official, or a business entity formed by or for the benefit of any Public Official.
If yes, Name, Relationship, and Position of Official: _____

Yes No 6. Is the Owner, or any of the proposed guarantors an employee of Beneficial Bank. or one of its affiliates?
If yes, name of employee: _____

Guarantor Signature

Name of Guarantor (please print) _____ Signature **X** _____ Date ____/____/____

Authorization & Disclosures

The owner/guarantor signing above hereby authorize the Lender, and any of its duly authorized agents, to obtain and use my credit reports and to exchange credit information in connection with this business loan application and any update, renewal, account review, or extension the Lender may require. Additionally, I hereby authorize the Lender to obtain my personal credit report(s), and/or to make employment or investigation inquiries deemed necessary by the Lender in connection with this business loan application. 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 the report. I understand and agree that the Bank can furnish information concerning my personal or business accounts to consumer reporting agencies and others who may properly receive that information. It is understood that a photocopy or fax of this form will also serve as authorization. I understand that I must update this credit information at the Lender's request and/or if my financial condition changes.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

EQUAL CREDIT OPPORTUNITY 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 (providing the applicant has the capacity to enter into a binding contract), because all or a 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:

FDIC CONSUMER RESPONSE CENTER
1100 Walnut Street, Box 11
Kansas City, Missouri 64106

CREDIT DENIAL NOTICE: If your gross revenues were \$1,000,000 or less in your previous fiscal year and 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 **The Business Banking Group at Beneficial Mutual Savings Bank, 530 Walnut St, Phila., PA 19106**, 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.