



11436 Cronhill Dr., Unit 1 \* Owings Mills, MD 21117  
443-334-4700 \* Fax 410-356-2649

**PERSONAL  
FINANCIAL STATEMENT**

You are requested to complete this statement in conjunction with your request for credit. Furthermore, you will be requested to complete this statement on an annual basis should your request for credit be granted.

Individual Credit is based on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections 1 and 3 and Schedules A thru J. Do not include assets owned jointly with others.

Joint Credit requires the completion of all Sections and Schedules providing information in Section 2 about the joint applicant. Identify all jointly held assets on the following pages in the appropriate area.

If this statement relates to your guarantee of the indebtedness of another person(s), firm(s), or corporation(s), complete Sections 1 (and 2 if joint applicant or other party is also going to guarantee the indebtedness) and Section 3 and Schedules 1 thru J.

Section 1 – Individual Information (Type or Print)		Section 2 – Other Party Information (Type or Print)	
Name:	ID:	Name:	ID:
Residence Address:	Years There:	Residence Address:	Years There:
City, State & Zip:		City, State & Zip:	
Soc. Sec. No.:	Date of Birth:	Soc. Sec. No.:	Date of Birth:
Employer:	No. of Years:	Employer:	No. of Years:
Position & Salary:		Position & Salary:	
Business Address:		Business Address:	
City, State & Zip:		City, State & Zip:	
Home Phone:	Business Phone:	Home Phone:	Business Phone:
Cell Phone:	Email Address:	Cell Phone:	Email Address:
Do you have a freeze on your credit report? <input type="checkbox"/> Yes <input type="checkbox"/> No		Do you have a freeze on your credit report? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Section 3 – Statement of Financial Conditions as of _____.			
ASSETS (Do Not Include Assets of doubtful value)	IN DOLLARS (Omit Cents)	LIABILITIES	IN DOLLARS (Omit Cents)
Cash on deposit (excluding IRA's) – Schedule A		Single payment loans – Schedule E	
U.S. Govt. and unrestricted marketable securities – Schedule B		Installment loans and contracts – Schedule F	
Securities held by brokers in margin accounts		Revolving credit lines – Schedule G	
Cash value of life insurance – Schedule C		Charge accounts and credit cards – Schedule H	
Accounts and loans receivable		Loans against margin accounts	
Wholly owned real estate – Schedule D		Real estate mortgage loans – Schedule I	
Individual retirement account		Unpaid income taxes	
Deferred compensation plans		Other unpaid taxes, interest and assessments	
Automobile and other personal property		Other liabilities (itemize)	
Net worth of business owned (attach financial statement)			
Partial interests in real estate – Schedule D			
Investments in non-real estate partnerships			
Other Assets (itemize)		<b>Total Liabilities</b>	
		<b>Net Worth</b>	
<b>Total Assets</b>		<b>Total Liabilities and Net Worth</b>	

NOTE: The obtaining of money or credit by false statement is a Federal and State offense, punishable by fine or imprisonment, or both.

<b>SCHEDULE A – CASH ON DEPOSIT</b>				
<b>Type of Account</b>	<b>Name of Institution</b>	<b>In Name(s) Of</b>	<b>Balance</b>	<b>Pledged (Yes or No)</b>

<b>SCHEDULE B – U.S. GOVERNMENT and UNRESTRICTED MARKETABLE SECURITIES</b>				
<b>No. of Shares or Face Values (Bonds)</b>	<b>Description</b>	<b>In Name(s) Of</b>	<b>Market Value</b>	<b>Pledged (Yes or No)</b>

<b>SCHEDULE C – LIFE INSURANCE (Including Group Policies)</b>					
<b>Name of Insurance Company</b>	<b>Owner of Policy</b>	<b>Beneficiary</b>	<b>Face Amt.</b>	<b>Cash Value</b>	<b>Policy Loans</b>

<b>SCHEDULE D – REAL ESTATE (Wholly Owned or Partial Interests)</b>						
<b>Address of Property</b>	<b>In Name(s) Of</b>	<b>Percent Owned</b>	<b>Date Acquired</b>	<b>Purchase Price</b>	<b>Market Value</b>	<b>Mortgage Balance</b>

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<b>SCHEDULE E – SINGLE PAYMENT LOANS</b>					
<b>Name of Lender</b>	<b>In Name(s) Of</b>	<b>Unsecured or Secured (list collateral)</b>	<b>Original Amount</b>	<b>Balance</b>	<b>Maturity</b>

<b>SCHEDULE F – INSTALLMENT LOANS and CONTRACTS</b>					
<b>Name of Lender</b>	<b>In Name(s) Of</b>	<b>Unsecured or Secured (list collateral)</b>	<b>Original Amount</b>	<b>Balance</b>	<b>Monthly Payment</b>

<b>SCHEDULE G – REVOLVING CREDIT LINE (Also include lines not in use, but available)</b>					
<b>Name of Lender</b>	<b>In Name(s) Of</b>	<b>Unsecured or Secured (list collateral)</b>	<b>Original Amount</b>	<b>Balance</b>	<b>Monthly Payment</b>

<b>SCHEDULE H – CHARGE ACCOUNTS and CREDIT CARDS (Also include accounts and cards not in use, but available)</b>					
<b>Name of Creditor</b>	<b>In Name(s) Of</b>	<b>Account Number</b>	<b>Credit Limit</b>	<b>Balance</b>	<b>Monthly Payment</b>

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**SCHEDULE I – REAL ESTATE MORTGAGE LOANS**

Name of Lender	In Name(s) Of	Address of Property	Original Amount	Maturity	Monthly Payment	Occupancy Status *

\* P = PRIMARY RESIDENCE  
R = RENTAL PROPERTY  
S = SECOND/VACATION HOME

(USE ADDITIONAL SCHEDULES IF NECESSARY)

**SCHEDULE J - MISCELLANEOUS**

Sources of Income for Year Ended 20__	Personal Information
Salary \$	Do you have a will? _____ If so, name of Executor.
Bonuses \$	Are you obligated to pay alimony, child support or separate maintenance payments? _____ If so, describe.
Commissions \$	Are any assets pledged other than as described on schedules? _____ If so, please describe.
Dividends and Interest \$	Have you ever had property foreclosed upon or given title or deed in lieu thereof? _____ If so, describe.
Real Estate Income \$	Are you a party in a lawsuit? _____ If so, describe.
(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)	Have you any outstanding judgments? _____ If so, describe.
Other Income \$	
Source of Other Income	Have you ever been the subject of bankruptcy proceedings? _____ If so, describe.
Total Income \$	
Contingent Liabilities \$	Have you ever been audited by the IRS? _____ If so, describe.
Do you have any contingent liabilities? If so, describe	Last year for which income taxes have been filed? _____
As endorser, co-maker or guarantor? \$	Have you ever been charged with a felony? _____ If so, describe.
On leases and contracts? \$	
Legal claims? \$	
Other special debt? \$	
Income tax liens? \$	
Other contingent liabilities (itemize) \$	

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Each undersigned understands that Regal Bank & Trust is relying on the information provided herein, including the designation made as to ownership of property, in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that Regal Bank & Trust may consider this statement as continuing to be true and correct until a written notice of change is given to us by you or requested by us. Each undersigned authorizes Regal Bank & Trust to perform all the inquiries we deem necessary to verify the accuracy of the statement made herein, and to determine your creditworthiness. The undersigned authorizes Regal Bank & Trust to answer questions regarding their credit experience with the bank.

The undersigned authorizes Regal Bank & Trust to obtain reports from credit reporting agencies and/or other sources in conjunction with granting credit or continuing credit.

X \_\_\_\_\_  
Signature (Individual)

X \_\_\_\_\_  
Signature (Individual)

Date Signed \_\_\_\_\_

Date Signed \_\_\_\_\_

Date received by Regal Bank & Trust \_\_\_\_\_