



Personal Financial Statement as of: _____
Date

Personal Information		
<i>Applicant Name:</i>		
Employer:		
Employer Address:		
# Years with Employer:	Business Phone #:	Position/Title:
Name of Previous Employer & Position:		# of Years:
Home Address:		
Social Security #:	Date of Birth:	Home Phone #:
Legal Counsel & Address:		
Accountant & Address:		
Insurance Agent & Address:		
Broker (Securities) & Address:		
Trust Services & Address:		
Payroll Services & Address:		

<i>Co-Applicant Name:</i>		
Employer:		
Employer Address:		
# Years with Employer:	Business Phone #:	Position/Title:
Name of Previous Employer & Position:		# of Years:
Home Address:		
Social Security #:	Date of Birth:	Home Phone #:
Legal Counsel & Address:		
Accountant & Address:		
Insurance Agent & Address:		
Broker (Securities) & Address:		
Trust Services & Address:		
Payroll Services & Address:		

Cash & Income Expenditure Statement for the Year Ended _____

Annual Income	Amount (\$)	Annual Expenditures	Amount (\$)
Salary (applicant)		Federal Income & Other Taxes	
Salary (co-applicant)		State Income & Other Taxes	
Bonuses & Commissions (a)		Rental Payments, Co-op, or Condo Maintenance	
Bonuses & Commissions (a)		Mortgage Payments Residential	
Rental Income		Mortgage Payments Investment	
Interest Income		Property Taxes Residential	
Dividend Income		Property Taxes Investment	
Capital Gains		Interest & Principal payments on loans	
Partnership Income		Insurance	
Other Investment Income		Alimony / Child Support	
Other Income (list)**		Tuition	
		Other Living expenses	
		Medical expenses	
		Other expense (list)	
Total Income \$		Total Expenditures \$	

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.**

Applicant Name: _____

Balance Sheet as of: _____
Date

Assets	Amount (\$)	Liabilities	Amount (\$)
Cash in Bangor Savings Bank (include all accounts)		Notes Payable to Bangor Savings Bank	
Cash in Other Financial Institutions (include all accounts). Please list:		<i>Secured</i>	
		<i>Unsecured</i>	
		Notes Payable to other Financial Institutions (Schedule E)	
		<i>Secured</i>	
		<i>Unsecured</i>	
Readily Marketable Securities (Schedule A)		Credit Cards	
Non-Readily Marketable Securities (Schedule A)		Notes Due Partnership (Schedule D)	
Accounts & Notes Receivable		Taxes Payable	
Net Cash Surrender Value of Life Insurance (Schedule B)		Mortgage Debt (Schedule C)	
Residential Real Estate (Schedule C)		Life Insurance Loans (Schedule B)	
Real Estate Investments (Schedule C)		Other Liabilities (Please List):	
Partnerships/PC Interests (Schedule D)			
Retirement Accounts			
Deferred Income (# Years Deferred____)			
Personal Property			
Other Assets (Please List):			
		Total Liabilities	\$
Total Assets	\$	Net Worth	\$

Schedule A (All Securities)							
# of Stocks or Bonds	Owner (s)	Description	Cost	Where Held	Current Market Value	Pledged	
						YES	NO
Readily Marketable Securities:							
Non-Readily Marketable Securities:							

Schedule B (Insurance)						
Insurance Company	Type of Policy	Face Amount of Policy	Amount Borrowed	Ownership	Cash Surrender Value	Beneficiary

Schedule C (Real Estate Investments, Mortgage Debt & Personal Residence)

Personal Residence:						
Property Address	Legal Owner	Present Loan Bal.	Market Value	Loan Maturity Date	Monthly Payment	Lender

Investment:						
Property Address	Legal Owner	Present Loan Bal.	Market Value	Loan Maturity Date	Monthly Payment	Lender

Schedule D (Partnerships)

Type of Investment	Cost	Date of Initial Investment	Balance Due on Partnership	% Owned	Current Market Value	Final Contribution Date
Business:						
Investments:						

Schedule E (Notes Payable)

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

Please answer the following questions:

	YES	NO	AMOUNT
What would be your total estimated tax liability if you were to sell your major assets?			\$
Are you a guarantor, co-maker or endorser for any debt of an individual, partnership or corporation?			
Are any of your tax obligations past due?			
Do you have any outstanding letters of credit or surety bonds?			
Are you contingently liable on any lease or contract?			
Are there any legal actions pending against you?			
Income tax returns filed through (date)_____. Are any returns currently being audited? If yes, what years?			
Have you drawn a will? If yes, please give the name of the executor(s) and the year drawn.			
Do you have a line of credit or unused credit facility at any other institution(s)? If yes, please indicate where, name of banker and how much?			
Did you include two years of federal and state tax returns?			
Do you anticipate any substantial inheritances? If yes, please explain:			
Have you ever had a financial plan prepared for you?			
Have you or any firm in which you were a major owner ever declared bankruptcy? If yes, please explain:			
Number of dependents (exclude self) and relationship to applicant:			

Representations and Warranties

The information contained in this document is provided to induce you 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 all financial information provided is true, correct and complete. Each of the undersigned agrees to notify you immediately and in writing of any changes in name, address or employment and of any material adverse change (1) in any of the information contained in this statement of (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 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 annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned give you shall be your property.

Date

Your Signature

Date

Your Signature