



PERSONAL FINANCIAL STATEMENT

4320 Linglestown Road, Harrisburg PA 17112
717.657.7727 | CentricBank.com



1 | PRINCIPAL'S INFORMATION *(Please provide this information for all principals with 20% or greater ownership. Attach separate sheet for additional principals.)*

Owner 1		Owner 2	
Name		Name	
Title		Title	
Social Security Number		Social Security Number	
Date of Birth	Ownership %	Date of Birth	Ownership %
Street Address		Street Address	
City	State	City	State
Zip	Years at Address	Zip	Years at Address
Phone	<input type="radio"/> Own <input type="radio"/> Rent	Phone	<input type="radio"/> Own <input type="radio"/> Rent
Mailing Address, if Different		Mailing Address, if Different	
Monthly Income ¹ \$		Monthly Income ¹ \$	
<i>¹ Note Regarding Income: Alimony, child support, or maintenance payments need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</i>			
Monthly Housing Payment \$		Monthly Housing Payment \$	
Financials as of: (date)		Financials as of: (date)	
Assets		Assets	
Cash	\$	Cash	\$
Real Estate (Personal Residence)	\$	Real Estate (Personal Residence)	\$
Real Estate (Other)	\$	Real Estate (Other)	\$
Investments	\$	Investments	\$
401(k) and IRA	\$	401(k) and IRA	\$
Automobiles	\$	Automobiles	\$
Other (List)	\$	Other (List)	\$
TOTAL ASSETS	\$	TOTAL ASSETS	\$
Liabilities		Liabilities	
Loans	\$	Loans	\$
Credit Card Balances	\$	Credit Card Balances	\$
Mortgage (Personal Residence)	\$	Mortgage (Personal Residence)	\$
Mortgage (Other)	\$	Mortgage (Other)	\$
Income Tax Payable	\$	Income Tax Payable	\$
Automobile Loans	\$	Automobile Loans	\$
Other (List)	\$	Other (List)	\$
TOTAL LIABILITIES	\$	TOTAL LIABILITIES	\$
Net Worth		Net Worth	
Net Worth = Assets - Liabilities	\$	Net Worth = Assets - Liabilities	\$

2 | DEPOSIT ACCOUNT(S)

Bank Name	Account Number	Account Type	Average Balance
			\$
			\$
			\$

3 | COLLATERAL AVAILABLE

Who is granting the collateral?

All Business Assets (Including Accounts Receivable, Inventory, and Equipment Assets)

New Vehicle (Provide copy of invoice or description)

Purchase Price: \$

Year:

Make:

Model:

Equipment (Provide copy of invoice or description)

Purchase Price: \$

New

Used

Description:

Real Estate: Residential Commercial

Owner Occupied: Yes No

Address:

Current Market Value: \$

City, State, Zip:

County:

Mortgagor:

Payment:

Mortgage Balance: \$

Type of Property, if Commercial: Office Retail Apartment Industrial

Number of Units:

Tenants:

Building Size:

Certificates of Deposit and Savings Accounts: (A security interest will be taken in all Deposit Accounts.)

Marketable Securities and Stock: (Retirement Accounts are not eligible. Provide a recent statement.)

4 | OTHER BUSINESS INFORMATION

Answer	Question	Explanation
<input type="radio"/> Yes <input type="radio"/> No	Does the company or any principal have unsettled lawsuits, judgments, or disputes? If yes, please explain.	
<input type="radio"/> Yes <input type="radio"/> No	Has the business or any principal ever declared bankruptcy? If yes, when?	
<input type="radio"/> Yes <input type="radio"/> No	Are any taxes currently past due by the business or any principal? If yes, please explain.	
<input type="radio"/> Yes <input type="radio"/> No	Is the company liable on any debts not shown?	
<input type="radio"/> Yes <input type="radio"/> No	Is the company or any principal contingently liable as a guarantor or endorser? If yes, please explain.	
<input type="radio"/> Yes <input type="radio"/> No	Has any principle been indicted or convicted of a felony or misdemeanor? If yes, please explain.	

5 | APPLICANT SIGNATURES

I / We hereby apply for the loan or credit described in this application. I / We certify that I / we made no misrepresentation in this loan application or in any related documents, that all information is true and complete, and that I / we did not omit any important information. I / We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my / our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my / our account. I / We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I / We further authorize Lender to provide any such insurer or investor any information and documentation that they may request with respect to my / our application, credit, or loan.

APPLICANT

CO-APPLICANT

Signature

Date

Signature

Date

6 | FOR LENDER USE ONLY

Application Taken By: In-Person Interview Mail Telephone Internet

Verified Business Address as Principal Location Address at Which Proceeds Will Be Used: Business Principal Other If other, describe property type (1-4 Family, Multi-Family, etc.):

Address

City, State

Zip

Is this loan a HMDA reportable loan? Yes No

If yes, complete HMDA form and submit with the completed application.

Officer Name

Officer Phone Number

Please enclose the following documents with your Personal Financial Statement:

- The company's financial statements for the past three years;
- Two years of business income tax returns; and
- Three years of personal tax returns for each applicant.

Please print and save this Personal Financial Statement for your records. Submit in person or by postal mail to 4320 Linglestown Road, Harrisburg PA 17112; Attn: Small Business Lending Officer; or fax to 717.657.7748. Thank you!