

The attached is the most recent financial statement of the undersigned as of \_\_\_\_\_ prepared by or for the undersigned. The undersigned certifies that said financial statement, including all supporting schedules and notes, is complete, true and correct.

**I/WE AM/ARE APPLYING FOR CREDIT**

**As a Guarantor**

- I/we am/are submitting this personal financial statement in connection with a guarantee(s) of another person's (or entity's) application for credit. If you and your spouse are to be guarantors, please complete Applicant and Spouse information below and both should sign at the bottom. If you alone will be a guarantor, please complete Applicant information below and sign alone at the bottom.

**As a Borrower**

- Individually.** You may apply for credit in your name alone, regardless of your marital status. If applying for credit in your name alone, only you are required to sign this statement. Your spouse should not sign this statement.
- Jointly with my spouse.** Please complete the Spouse Information below. Both of you must sign this statement. We intend to apply for joint credit x \_\_\_\_\_ x \_\_\_\_\_ (both applicants initial).  
*Note: Unless all assets, liabilities and information are identical, spouse must submit a separate personal financial statement.*
- Jointly with someone other than my spouse.** Co-applicant's name \_\_\_\_\_ Please complete Co-Applicant information below. Co-Applicant must submit a separate personal financial statement unless all information on this statement is identical to the Applicant's.

**Individual Credit:** If you are relying upon community property to repay the credit requested, please provide information about your spouse or co-applicant (community property includes among other things, wages and salaries of both of you and your spouse earned during marriage). **Other income:** You do not have to list alimony, child support or separate maintenance unless you want it to be considered as a basis for repaying this obligation. If you are married and assets described in the statement are your spouse's separate property please indicate such.

**Joint Credit:** If this financial statement is provided for a joint credit application and you are married, unless you indicate otherwise, all stated income and assets will be presumed to be community property and all stated debts and obligations will be presumed to be liabilities of the community property. If any assets or liabilities listed are the separate property of the co-applicant, it should be indicated on the financial statement.

**SBA Credit:** If this financial statement is provided in connection with an SBA Loan (Small Business Administration), your spouse must also sign this form. Additionally, please complete this form for: 1) each proprietor; 2) general partner; 3) managing member of a limited liability company LLC; 4) each owner of 20% or more of the equity of the Applicant (including the assets of the owner(s) and any minor children); and 5) any person providing a guaranty on the loan.

**GENERAL INFORMATION:**

- |  |                             |                              |   |
|--|-----------------------------|------------------------------|---|
| 1. Do you do business with any other bank?   | <input type="checkbox"/> No | <input type="checkbox"/> Yes | If so, give details                         |
| 2. Have you ever been the principal or guarantor of a firm that declared bankruptcy? | <input type="checkbox"/> No | <input type="checkbox"/> Yes | (Please attach sheet detailing information) |
| 3. Have you ever gone through bankruptcy during the last ten (10) years?             | <input type="checkbox"/> No | <input type="checkbox"/> Yes | (Please attach sheet detailing information) |
| 4. Are any of the assets shown on this form held in a Trust?                         | <input type="checkbox"/> No | <input type="checkbox"/> Yes | (Please attach sheet detailing information) |
| 5. Have you made a will?   | <input type="checkbox"/> No | <input type="checkbox"/> Yes |   |
| 6. Are you a US Citizen?   | <input type="checkbox"/> No | <input type="checkbox"/> Yes |   |
| 7. Are you liable as an endorser/co-maker/guarantor on other liabilities?            | <input type="checkbox"/> No | <input type="checkbox"/> Yes |   |
| (a) Contingent Liabilities as endorser, co-maker or guarantor:                       | \$                          | _____                        |   |
| (b) Contingent Liabilities on leases or contracts                                    | \$                          | _____                        |   |
| (c) Pledge or hypothecation of assets:   | \$                          | _____                        |   |
| (d) Legal Claims / Judgments:  | \$                          | _____                        |   |
| (e) Tax Liens  | \$                          | _____                        |   |

For the purpose of procuring and establishing credit from time to time and to induce you to extend credit, I am furnishing the above along with any attached schedules and/or Tax Returns, which I warrant is a true and complete statement of my financial condition to the best of my knowledge. I agree to notify you immediately of any material adverse change in financial condition. I understand that any material misstatement or omission shall be a cause of default of any credit you have extended to me, or which is guaranteed by me, and you may, at your option, accelerate the payment of that credit and/or terminate our credit arrangement. I authorize you to make an employment and credit check, and to obtain any information you may require concerning the statements made on this application and to re-verify the information from time to time. I agree that this application shall remain your property whether or not the credit is granted. You are also authorized to share with others concerned with my credit standing, information about my transactions with you. If this is a joint Application, this statement applied to both of us.

To assist American Business Bank in its evaluation of the attached Statement, the undersigned hereby certify(s) that all material facts relating to the conditions set forth in this statement, including any attached exhibit(s) incorporated herein by reference, are complete and correct.

Signature	Print Name	Date
/ /		
Social Security #	Driver License # / Issue date / Expiration	Birthdate
Social Security #	Driver License # / Issue date / Expiration	Birthdate
Signature	Print Name	Date
/ /		
Social Security #	Driver License # / Issue date / Expiration	Birthdate
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