

# RAVENSWOOD BANK

2300 West Lawrence Avenue • Chicago, Illinois 60625-1914  
(773) 907-8100 • www.ravenswoodbank.com

## PLEASE CHECK ONE

- Individual Statement.** If you are applying for credit in your name alone, complete all information requested of Applicant.
- Joint Statement.** If you are applying for credit together with any other person or relying on another person's income or assets in applying for credit, complete information requested of Applicant and Co-Applicant.

We intend to apply for Join Credit

Applicant \_\_\_\_\_

Co-Applicant \_\_\_\_\_

- Update Personal Financial Statement** as of \_\_\_\_\_, 20\_\_\_\_\_

Information about your spouse need not be provided unless this is a joint statement with your spouse or if you are relying on his or her income or assets to obtain credit. All parties whose assets are relied upon will be requested to sign notes or other documents required in connection with credit extended.

### IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, physical address, date of birth, taxpayer identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know if additional information is required.

### TO BE COMPLETED BY APPLICANT/GUARANTOR

First Name			Middle Name			Last Name					
Street Address					City		State	Zip			
Years in Home	Date of Birth		Home Telephone Number		Cell Phone Number		E-Mail Address				
Business Name			Type of Business			Position		Years at Job			
Business Street Address					City		State	Zip			
Business Telephone Number			Business Cell Phone Number		Business E-Mail Address						
IF U.S. PERSON (COMPLETE ALL THAT APPLY)	Driver's License Number		State	Date of Issuance		Date of Expiration		Social Security No. or Tax I.D. No.			
	State I.D. Card Number		State	Date of Issuance		Date of Expiration		Other (Military I.D., Tribal I.D., etc.)			
IF NON-U.S. PERSON (COMPLETE ALL THAT APPLY)	Driver's License Number		State	Date of Issuance	Date of Expiration	Social Security Number or Tax I.D.		State I.D. Card No.	State	Date of Issuance	Date of Expiration
	Passport Number and Country of Issuance			Individual Taxpayer Number		No Taxpayer No., but Have Filed an Application for one: When Filed:		Government Issued Document No. and Country of Issuance		Other	

### TO BE COMPLETED BY CO-APPLICANT/GUARANTOR (JOINT STATEMENT)

First Name			Middle Name			Last Name					
Street Address					City		State	Zip			
Years in Home	Date of Birth		Home Telephone Number		Cell Phone Number		E-Mail Address				
Business Name			Type of Business			Position		Years at Job			
Business Street Address					City		State	Zip			
Business Telephone Number			Business Cell Phone Number		Business E-Mail Address						
IF U.S. PERSON (COMPLETE ALL THAT APPLY)	Driver's License Number		State	Date of Issuance		Date of Expiration		Social Security No. or Tax I.D. No.			
	State I.D. Card Number		State	Date of Issuance		Date of Expiration		Other (Military I.D., Tribal I.D., etc.)			
IF NON-U.S. PERSON (COMPLETE ALL THAT APPLY)	Driver's License Number		State	Date of Issuance	Date of Expiration	Social Security Number or Tax I.D.		State I.D. Card No.	State	Date of Issuance	Date of Expiration
	Passport Number and Country of Issuance			Individual Taxpayer Number		No Taxpayer No., but Have Filed an Application for one: When Filed:		Government Issued Document No. and Country of Issuance		Other	

Answer the questions below and complete all the schedules on the inside before completing the Asset and Liability Statement.

- Do you currently have any other loan applications pending with this bank or any other financial institutions?  No  Yes (explain)
- Are you currently a defendant in any suit or legal action?  No  Yes (explain)
- Have you ever taken bankruptcy or settled any debts for less than the amount owed?  No  Yes (explain)
- Are you presently subject to any unsatisfied judgements or tax liens?  No  Yes (explain)

If you have answered "yes" to any of the above, please explain on a separate sheet and attach to application.

Do Not Write Below This Line. For Bank Use Only.

Date Received \_\_\_\_\_

Control Number \_\_\_\_\_

Loan Number \_\_\_\_\_

When there is nothing to report, indicate "none" on the schedule and "0" on the financial statement form.

**PERSONAL BALANCE SHEET AS OF \_\_\_\_\_, 20\_\_\_\_\_**

*Assets*

Cash (From Schedule 1)	
Marketable Securities (From Schedule 3)	
Non-Marketable Securities (From Schedule 4)	
Other Investments (From Schedule 5)	
Real Estate for Personal/Residential Use (From Schedule 5)	
Real Estate for Investment (From Schedule 5)	
Accounts/Note Receivable (From Schedule 6)	
Cash Value of Life Insurance	
Other Personal Assets	
Total Assets	
Restricted Cash (From Schedule 2)	

*Liabilities*

Bank Loans (From Schedule 1)	
Margin Loans (From Schedule 3)	
Consumer Debt (From Schedule 7)	
Other Investments (From Schedule 5)	
Mortgages on Real Estate for Personal/Residential Use (From Schedule 5)	
Mortgages on Real Estate for Investment (From Schedule 5)	
Accounts/Notes/Taxes Payable (From Schedule 8)	
Other Outstanding Notes (From Schedule 8)	
Loans Against Life Insurance	
Total Liabilities	
Net Worth (Total Assets - Total Liabilities)	
Total Liabilities + Net Worth (Should Equal Total Assets)	
Contingent Liabilities (From Schedule 9)	

**PERSONAL INCOME AND EXPENSE STATEMENT**

*Last Year's Actual Income*      Applicant      Co-Applicant      Combined

Salary and Net Professional Income			
Bonus and Commissions			
Interest and Dividends			
Net Real Estate Income			
Capital Gains (Losses)			
Other Income (Describe)			
TOTAL			

*Current Year's Actual Income*      Applicant      Co-Applicant      Combined

Salary and Net Professional Income			
Bonus and Commissions			
Interest and Dividends			
Net Real Estate Income			
Capital Gains (Losses)			
Other Income (Describe)			
TOTAL			

*Current Year's Estimated Expenses*      Applicant      Co-Applicant      Combined

Income Tax			
Rent Expense or Co-Op/Condo Maintenance			
Mortgage Payments			
Interest & Principal on Loans			
Real Estate Taxes			
Insurance			
Partnership Contributions/Obligations			
Tuition			
Alimony, Child Support, Maintenance			
Medical Payments			
Estimated Living Expenses			
Other			
TOTAL			

## SCHEDULE 1

Cash. Include cash in Checking/Savings and Money Market Accounts/CDs/Money Market Funds/Bank Loans (Secured and Unsecured). Do not include Mortgages or Consumer Loans.

Name of Bank Money Market Fund	Deposit Balance	Loan Information	
		Loan Balance	Is Loan Secured?
TOTAL			

## SCHEDULE 2

Restricted Cash. (List IRAs, Keogh Plans, trusts, vested pensions, deferred income, stock options, pledged securities, etc.)

	Amount

## SCHEDULE 3

Marketable Securities. (Include Stocks and Bonds, registered and traded on National Exchanges or Over the Country/Treasury Bills/Municipal Bonds/Commercial Paper. Include Margin Loans and Brokerage Loans. Attach additional sheet if necessary. Please note if you have a controlling interest in the company.)

Bonds—Face Value Stocks—Number of Shares	Description of Security	Cost	Market Value	% Owned	Are any securities pledged? If so, to whom?	Brokerage Margin Loans
TOTAL						

## SCHEDULE 4

Non-Marketable Securities and Other Investments

Description of Security	Date Acquired	Cost	Book Value	Estimated Market Value	% Owned
TOTAL					

## SCHEDULE 5

Real Estate for Personal/Residential or Investment Use. Include Second Mortgages.

Property Address *	*P or I	% Owned	Purchase		Market Value	Lender	Present Loan Balance	Monthly Payments	Loan Maturity Date	Net Opr. Income
			Date	Price						
TOTAL										

\* Indicate if for Personal/Residential or Investment Use.

## SCHEDULE 6

### Accounts/Notes Receivable

Date of Accounts/Notes Receivable	Due From	Original Amount	Present Balance	Repayment Terms
TOTAL				

## SCHEDULE 7

### Consumer Debt

Credit Cards/Charge Accounts/Credit Unions/Auto Loans	Total Monthly Payment	Credit Line	Total Amount Outstanding
TOTAL			

## SCHEDULE 8

### Accounts/Notes and Taxes Payable

Date of Obligation	Due To	Original Amount	Present Balance	Repayment Terms
TOTAL				

## SCHEDULE 9

### Contingent Liabilities on leases, legal claims, stand-by letters of credit, and as co-maker, surety, endorser or guarantor for debts of others.

Description	Amount
TOTAL	

Ravenswood Bank ("the Bank") (may provide) / (has provided) information to credit bureaus about an insolvency, delinquency, late payment, or default on your account to include in your credit report.

Because I/we have asked the Bank to grant credit to me/us, I am/we are supplying you with the foregoing true and complete financial statement. During the review of any application for credit or the continuation of credit relying on this financial statement, the Bank may obtain credit bureau reports, public records, or background searches on me/us from time to time. I/we have the right to ask for the name and address of the consumer reporting agency which provided such reports to the Bank.

I/we have no outstanding direct, indirect, or contingent obligations or liabilities, as a borrower, co-maker, endorser, guarantor, surety or in any other capacity, to any bank, creditor, person or entity, except those shown on this financial statement. All assets listed in this financial statement are free of any claims and are in my/our name alone, except as otherwise noted.

As long as I/we are obligated to the Bank, I/we will immediately notify the Bank in writing of any changes in my/our employment and any material change in my/our financial condition, including any substantial reduction in my/our assets or the incurrence of additional material liabilities. Until the Bank receives such notice from/us, the Bank may continue to rely upon this statement as true and complete.

**I have read the foregoing Personal Financial Statement. The figures and amounts shown on this statement are complete and give an accurate showing of my personal financial condition as of this date.**

Applicant Signature

Date

Co-Applicant Signature

Date

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**Equal Opportunity Lender  
Member FDIC**