



THE UPSTATE BANKSM

We make time for you and your business.

**150 State Street
3rd Floor Rochester, NY 14614
(585) 454-3450 FAX (585) 454-3624
www.upstatebank.com**

PERSONAL FINANCIAL STATEMENT

Complete this form for (1) each proprietor, or (2) each limited partner who owns 25% or more interest and each general partner, or (3) each stockholder owning 25% or more of voting stock, or (4) any person or entity providing a guaranty on the loan.

Name: _____ Business Phone #: _____

Residence Address: _____ Residence Phone #: _____

City, State & Zip Code: _____ Date of Birth: _____

E-Mail Address: _____ Fax Number: _____

Business Name of Applicant/Borrower: _____

ASSETS

LIABILITIES

Cash on Hand & in Banks	\$ _____
Savings Accounts	\$ _____
IRA or Other Retirement Account	\$ _____
Accounts & Notes Receivable	\$ _____
Life Insurance - Cash Surrender Value Only	\$ _____
<i>(Complete Section 8)</i>	
Stocks & Bonds	\$ _____
<i>(Describe in Section 3)</i>	
Real Estate	\$ _____
<i>(Describe in Sections 4 and 4a)</i>	
Automobile - Present Value	\$ _____
Other Personal Property	\$ _____
<i>(Describe in Section 5)</i>	
Other Assets	\$ _____
<i>(Describe in Section 5)</i>	
Total	\$ _____

Accounts Payable	\$ _____
Notes Payable to Banks & Others	\$ _____
<i>(Describe in Section 2)</i>	
Installment Account (Auto)	\$ _____
Mo. Payments: \$ _____	
Installment Account (Other)	\$ _____
Mo. Payments: \$ _____	
Loan on Life Insurance	\$ _____
Mortgages on Real Estate	\$ _____
<i>(Describe in Sections 4 and 4a)</i>	
Unpaid Taxes	\$ _____
<i>(Describe in Section 6)</i>	
Other Liabilities	\$ _____
<i>(Describe in Section 7)</i>	
Total Liabilities	\$ _____
Net Worth	\$ _____
Total	\$ _____

SECTION 1.

Source of Income

Contingent Liabilities

Salary	\$ _____
Net Investment Income	\$ _____
Real Estate Income	\$ _____
Other Income <i>(Describe below)*</i>	\$ _____

As Endorser or Co-Maker	\$ _____
Legal Claims & Judgments	\$ _____
Provision for Federal Income Tax	\$ _____
Other Special Debt	\$ _____

Description of Other Income in Section 1

*Alimony or child support payments need to be disclosed in "Other Income" unless it is desired to have such payments counted towards total income.

SECTION 2. Notes Payable to Bank and Others (Use attachments if necessary. Each attachment must be identified as part of this statement & signed)

Name & Address of Note holder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc)	How Secured or Endorsed
----------------------------------	------------------	-----------------	----------------	--------------------------	-------------------------

SECTION 3. Stocks & Bonds (Use attachments if necessary. Each attachment must be identified as a part of this statement & signed).

Number of shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

SECTION 4. Personal Residence(s)

Ownership Name _____

Type of Property _____

Address _____

Date Purchased _____

Original Cost _____

Present Market Value _____

Mortgage Holder Name _____

Mortgage Holder Address _____

Mortgage Account Number _____

Mortgage Balance _____

Amount of Pmt per Mo/Yr _____

Status of Mortgage _____

SECTION 4a. Investment Real Estate

Please complete the attached schedule (if applicable) _____

SECTION 5. Other Personal Property & Other Assets (Describe, and if any is pledged as security, state name & address of lien holder, amount of lien, terms of payment, and if delinquent, describe delinquency).

SECTION 6. Unpaid Taxes (Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any a tax lien attaches).

SECTION 7. Other Liabilities (Describe in detail).

SECTION 8. Life Insurance Held (Give face amount & cash surrender value of policies - name of insurance company and beneficiaries).

IT IS IMPORTANT THAT THE NEXT THREE QUESTIONS BE ANSWERED COMPLETELY. AN ARREST OR CONVICTION RECORD WILL NOT NECESSARILY DISQUALIFY YOU; HOWEVER, AN UNTRUTHFUL ANSWER WILL CAUSE YOUR APPLICATION TO BE DENIED.

Are you presently under indictment, on parole or probation? Yes No
 (If yes, indicate date parole or probation is to expire) _____

Have you ever been charged with and or arrested for any criminal offense other than a minor motor vehicle violation? Include offenses which have been dismissed, discharged or not prosecuted (**All arrests and charges must be disclosed and explained on an attached sheet.**) Yes No

Have you ever been convicted, placed on pretrial diversion, or placed on any form of probation, including adjudication withheld pending probation, for any criminal offenses other than a minor vehicle violation? Yes No

I authorize **The Upstate National Bank** to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C.1001).

Signature: _____ Date: _____ SS# _____

Signature: _____ Date: _____ SS# _____

Signature _____ Date _____

Investment Real Estate Summary (Personal Financial Statement Section 4a)

Project Name and Property Address	Project Type (1)	Legal name in which property is titled	Ownership Percentage	Date Purchased & Purchase Price	Current Market Value	Annual Rent Received	Annual Operating Expenses (2)	Net Operating Income	Annual Loan Payments	Mortgage Holder	Mortgage Balance	Maturity Date	Interest Rate	Personal Guaranty (Yes/No)
Totals														

Please use additional sheets as necessary.

(1) Office, Retail, Apartments, Etc. (2) Excluding interest, depreciation and amortization expenses.