

# PERSONAL FINANCIAL STATEMENT

## IMPORTANT: Read these directions before completing this Personal Financial Statement.

If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete Sections 1, and 3, omitting section 2.

If this is an application for joint credit with another person, complete all Sections, providing information in 2 about the joint applicant.

### Check Appropriate Box

- ☐ If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete Sections 1, and 3, omitting section 2.
- ☐ If this is an application for joint credit with another person, complete all Sections, providing information in 2 about the joint applicant.

We intend to apply for joint credit. \_\_\_\_\_  
Applicant Co-Applicant

- ☐ If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in 2 about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

<b>Borrower Name:</b>		
<b>Section 1: Applicant/Owner/Guarantor Information</b>		
Name		
Date of Birth	Social Security Number	
Residence Address		
City	State	Zip
Position/Occupation	Number of Years	
Employer Name		
Residential Telephone	Business Telephone	
Applicant's Email		

<b>Tax Identification Number (TIN):</b>		
<b>Section 2: Co-Applicant/Owner/Guarantor Information</b>		
Name		
Date of Birth	Social Security Number	
Residence Address		
City	State	Zip
Position/Occupation	Number of Years	
Employer Name		
Residential Telephone	Business Telephone	
Co-Applicant's Email		

### Section 3: Statement of Financial Condition as of:

Indicate A (Applicant) C (Co-applicant) or J (Jointly Held with Others) in column next to assets and liabilities listed to indicate to whom item applies.

ASSETS	A, C, or J	Dollar Amount
Cash at MECU (Schedule A)		
Cash at other Financial Institutions (Schedule A)		
Mutual Funds and Marketable Securities(Schedule B)		
Trusts		
Accounts/Loans Receivable		
Cash Value of Life Insurance (Schedule C)		
Real Estate Owned (Schedule D)		
IRA's, 401(k), Other Retirement Accounts		
Value of Closely Held Businesses		
Vehicles/Other Personal Property		
Other Assets (List Below):		
<b>TOTAL ASSETS:</b>		

LIABILITIES	A, C, or J	Dollar Amount
Secured Notes Payable to Banks Schedule (E)		
Unsecured Notes Payable to Banks Schedule (B)		
Secured Notes Payable to Others Schedule (E)		
Unsecured Notes Paid to Others Schedule (E)		
Due to Brokers/Margin Loans Schedule (E)		
Accounts Payable and Credit Cards (Schedule E)		
Taxes Payable - Federal		
Taxes Payable - State		
Taxes Payable - Other		
Real Estate Mortgages Schedule (D)		
Life Insurance Policy Loans Schedule (C)		
Other Liabilities (List Below)		
<b>TOTAL LIABILITIES</b>		
<b>NET WORTH</b>		
<b>TOTAL LIABILITIES AND NET WORTH:</b>		

INCOME FOR YEAR ENDED:		
	Applicant	Co-Applicant
Salary		
Bonuses and Commissions		
Interest Dividends		
Rental Income		
Other Income*		
TOTAL INCOME:		
EXPENSES		
Mortgage/Rent (Payment)		
Alimony		
Child Support		
Tuition		
Other Expenses		
TOTAL EXPENSES:		

\*(Alimony/child support need not be revealed if you don't wish to have it considered on a basis for repaying this obligation.)

CONTINGENT LIABILITIES		
Do you have contingent liabilities: If Yes, describe:	Applicant	Co-Applicant
As endorser, co-maker, or guarantor?		
On leases or contracts?		
Legal claims		
Other special debt		
Amount of contested income		
Tax liens		
TOTAL CONTINGENT LIABILITIES:		

\*Attach additional information as needed.

**COMPLETE THE APPLICABLE SCHEDULES AND PROVIDE SIGNATURE ON FINAL PAGE**  
**Add More Schedules as Needed**

Schedule A: Cash and Savings				
Account Type	Bank/Broker Name	In Name of	Pledged	Current Balance
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
TOTAL				

Schedule B: Mutual Funds and Marketable Securities					
Number of Shares	Description	In Name of	Pledged	Date of Value	Value
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
TOTAL					

Schedule C: Life Insurance Carried (including Whole Life and Group Insurance)					
Insurance Co. Name	Policy Owner	Beneficiary	Face Value	Policy Loans	Cash Surrender Value
TOTAL					

Schedule D: Real Estate Owned (Note: If applicable, list additional real estate on an attachment and enter sub-totals below)						
(1) Property Address	(2) Property Description Type: Commercial (C), Residential (R), Agricultural (A) Use: Home, Lot, Office, Rental, Warehouse Size: Square Footage			(3) Cost	(4) Date Acquired	(5) Market Value
	Type	Use	Size			
TOTAL						

	(6) Lender Name	(7) Name on Title	(8) Mortgage Balance	(9) Monthly Payment	(10) Monthly Rental Income	(11) Owner %
1						
2						
3						
4						
5						
6						
	TOTALS					

**Schedule E: Banks/Finance Companies Where Credit Has Been Obtained**

Lender Name	Collateral Description	Type <i>Line of Credit, Term Loan</i>	Maximum Line Amount	Monthly Payment	Current Balance	Maturity
TOTALS						

**DECLARATION**

	Applicant	Co-Applicant
1) Are you a defendant in any lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2) Have you ever declared bankruptcy?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3) Have you ever had a judgement filed against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4) Do you have a will?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5) All income taxes are settled through? (year).	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Each undersigned represents that this financial statement is true & complete. MECU is authorized to make inquiries and order credit reports necessary to verify the accuracy of the statements made herein, and to determine my/our credit-worthiness. I authorize Municipal Employees Credit Union of Baltimore, Inc. (MECU), or its agents to verify the information obtained in this statement and to obtain additional information concerning my financial condition although MECU may rely on this financial statement without any further verification. I authorize MECU to furnish such information and any other credit experiences with me to others and to answer any questions about my credit experience and other financial relationships with MECU and other Member Business Loan Lenders participating in the funding of any prospective loans made to me. I agree to notify MECU, in writing, of any change that materially affects the accuracy of this statement. MECU may share information bearing on my credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics or mode of living with its affiliates unless I direct MECU, One South St, Baltimore, MD 21202 that such information if unrelated to my transactions or experiences with MECU may not be shared by MECU with its affiliates.

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

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

**What this means to you:** When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. It may be a federal crime punishable by a fine of not more than \$5,000 or imprisonment for not more than two years or both to knowingly make false statements concerning any of the above information, under provisions of Title 18, United States Code, and Section 1014.

**For real estate related request:**

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

\_\_\_\_\_  
Applicant Signature (required)

\_\_\_\_\_  
Co-Applicant Signature (required if Section 2 is completed)

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date Signed

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date Signed

# HMDA ADDENDUM

**Complete this form only if this loan is for the purpose of (1) making dwelling related improvements that are not primarily for business purposes, (2) a dwelling purchase, or (3) refinancing of an existing dwelling secured loan. Complete this form if you (individually) are applying for credit as an applicant, co-applicant, or owner(s). DO NOT complete this form if you are applying for credit in the name of a business as a guarantor.**

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighbor-hoods are being fulfilled. For residential mortgage lending, Federal Law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more, "Hispanic or Latino" origins, and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal Regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please check below.

## APPLICANT:

### Ethnicity: Check One or More

- ☐ Hispanic or Latino
- ☐ Mexican
  - ☐ Puerto Rican
  - ☐ Cuban
  - ☐ Other Hispanic or Latino -print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:

- ☐ Not Hispanic or Latino
- ☐ I do not wish to provide this information

### Race: Check One or More

- ☐ American Indian or Alaska Native - Print name of enrolled or principal tribe:

#### Asian

- ☐ Asian Indian
- ☐ Chinese
- ☐ Filipino
- ☐ Japanese
- ☐ Korean
- ☐ Vietnamese
- ☐ Other Asian - Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:

- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
  - ☐ Guamanian or Chamorro
  - ☐ Samoan
  - ☐ Other Pacific Islander - Print race, for example, Fijian, Tongan, and so on:

- ☐ White
- ☐ I do not wish to provide this information

### Sex:

- ☐ Female
- ☐ Male
- ☐ I do not wish to provide this information

## CO-APPLICANT:

### Ethnicity: Check One or More

- ☐ Hispanic or Latino
- ☐ Mexican
  - ☐ Puerto Rican
  - ☐ Cuban
  - ☐ Other Hispanic or Latino -print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:

- ☐ Not Hispanic or Latino
- ☐ I do not wish to provide this information

### Race: Check One or More

- ☐ American Indian or Alaska Native - Print name of enrolled or principal tribe:

#### Asian

- ☐ Asian Indian
- ☐ Chinese
- ☐ Filipino
- ☐ Japanese
- ☐ Korean
- ☐ Vietnamese
- ☐ Other Asian - Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:

- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
  - ☐ Guamanian or Chamorro
  - ☐ Samoan
  - ☐ Other Pacific Islander - Print race, for example, Fijian, Tongan, and so on:

- ☐ White
- ☐ I do not wish to provide this information

### Sex:

- ☐ Female
- ☐ Male
- ☐ I do not wish to provide this information

## To be completed by the Loan Originator, this information was provided:

- ☐ In a face-to-face interview
- ☐ By the applicant and submitted by fax or mail
- ☐ In a telephone interview
- ☐ By the applicant and submitted via email or the internet

## If the applicant applies in person and does not complete the GMI dataset on their own:

Was the ethnicity of the applicant/co-applicant collected on the basis of visual observation or surname?	Yes	No
Was the race of the applicant/co-applicant collected on the basis of visual observation or surname?	Yes	No
Was the sex of the applicant/co-applicant collected on the basis of visual observation or surname?	Yes	No