



COMMERCIAL LOAN APPLICATION

✓ Please check the appropriate statement and sign below:

- INDIVIDUAL CREDIT** My intent is to apply for individual credit relying on my own income and assets
- INDIVIDUAL CREDIT** My intent is to apply for individual credit relying on my income and assets as well as income and assets from another source.
- JOINT CREDIT** Our intent is to apply for joint credit.

LOAN AMOUNT REQUESTED: _____ DATE: _____

PURPOSE OF LOAN: _____

Personal Information					
Applicant (Name) Last	First	Middle Initial	Applicant (Name) Last	First	Middle Initial
Physical Address:			Physical Address:		
City:		State:	City:		State:
Zip	Home #:		Zip	Home #:	
Mailing Address:			Mailing Address:		
City:		State:	City:		State:
DOB:	Cell #		DOB:	Cell #	
Email:			Email:		
Social Security#			Social Security#		
Employer:			Employer:		
Address:			Address:		
City:		State:	City:		State:
Zip:	Work #		Zip:	Work #	
Position:			Position:		
How Long ?	Years:	Months:	How Long ?	Years:	Months:
Drivers Lic# & State:			Drivers Lic# & State:		
Issue date:	Expiration date:		Issue date:	Expiration date:	

ANNUAL INCOME	AMOUNT (\$)	ANNUAL EXPENDITURES	AMOUNT (\$)
Salary (Applicant)		Rental pymts, Co-op or Condo Maint.	
Salary (Co-Applicant)		Mortgage Pymts (Residential) Sch C	
Bonus/commissions (Applicant)		Mortgage Pymts (Investment) Sch D	
Bonus/commissions (Co-App)		Property Taxes - Residential	
Business income		Property Taxes -Investment	
Partnership Income		Principal & Interest Pymts on Loans (I)	
Rental Income		Credit Cards	
Proceeds from Sales		Insurance (Home, Health, Vehicles)	
Dividend Income		401-K Investments (including tax shelters)	
Other Investment Income		Alimony/Child Support	
Interest income		Medical Expenses	
Other Income (List)**		Other Living Expense	
Other Income		Federal income and Other Taxes	
Distributions		State income and Other taxes	
TOTAL INCOME		TOTAL EXPENDITURES	

Any significant changes expected in the next 12 monhs? Yes No (if yes attach information)

Sources* = examples are Cash, W-2, Tax return, etc. **Income from alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.



PERSONAL FINANCIAL STATEMENT

Financial condition as of Date:

Applicant (Name) Last	First	Middle Initial	Applicant (Name) Last	First	Middle Initial
ASSETS		AMOUNT (\$)	LIABILITIES		AMOUNT (\$)
Cash in Citizens Bank <small>Including market accounts, CDs, etc.</small>			Balance of all Credit Cards		
Cash in Other Financial Institutions <small>Including market accounts, CDs, etc.</small>			Taxes Owed		
Total Cash			Other Lines of Credit		
Public Company Stocks/Bonds <small>(Complete in Section A Below)</small>			Other Short-Term Loans / Liabilities		
Mutual Funds or Pooled Securities <small>(Complete in Section A Below)</small>			Total Current Liabilities		
Other Liquid or Semi-Liquid Assets on Hand			Automobile Loans		
Total Liquid Assets			First Mortgage on Primary Residence <small>(Complete in Section F Below)</small>		
Privately Owned Corps, Partnerships, LLCs <small>(Complete in Section B Below)</small>			Second Mortgage on Primary Residence <small>(Complete in Section F Below)</small>		
Cash Value Life Insurance <small>(Complete in Section C Below)</small>			Home Equity Balance on Primary Residence <small>(Complete in Section F Below)</small>		
Retirement Accounts <small>(Complete in Section D Below)</small>			Student Loans		
Automobiles & Other Titled Assets <small>(Complete in Section E Below)</small>			Loans on Other Non-Investment Properties <small>Non-Rental Real Estate (Complete in Section D Below)</small>		
Jewelry			Other Installment Loans		
Furniture & Fixtures			Other Long Term Loans/Liabilities		
Other Personal Assets			Loans on Real Estate Investments <small>Leased & Rentals (Complete in Section H Below)</small>		
Value of Personal Residence <small>(Complete in Section F Below)</small>			TOTAL LIABILITIES		
Value of Other Non-Investment Properties <small>Non-Rental Real Estate (Complete in Section G Below)</small>			NET WORTH		
Value of Real Estate Investments <small>Leased & Rentals (Complete in Section H Below)</small>			TOTAL LIABILITIES & NET WORTH		
TOTAL ASSETS					

PERSONAL FINANCIAL STATEMENT - SECTIONS

SECTION A - SECURITIES (Including Public Stocks & Bonds, Mutual Funds or Pooled Securities)					
# of Shares	Company	Registered in the Name of	Cost Value	Current Market Value	Pledged
PUBLIC COMPANY STOCKS & BONDS					YES / NO
					<input type="checkbox"/> <input type="checkbox"/>
					<input type="checkbox"/> <input type="checkbox"/>
					<input type="checkbox"/> <input type="checkbox"/>
TOTAL					
MUTUAL FUNDS OR POOLED SECURITIES					
# of Shares	Company	Registered in the Name of	Cost Value	Current Market Value	Pledged
					<input type="checkbox"/> <input type="checkbox"/>
					<input type="checkbox"/> <input type="checkbox"/>
					<input type="checkbox"/> <input type="checkbox"/>
TOTAL					

SECTION B - Privately Owned Corporations, Partnerships & LLCs					
Name	Type LLC, P or Corp	% Owned	Current Market Value	Bal Due on Loans	Net Value
TOTAL					

SECTION C - Life Insurance						
Insurance Company	Ownership	Beneficiary	Term or Life	Face Amount	Amount Borrowed	Cash Surrender Value
NET CASH VALUE LIFE INSURANCE						

Section D - Retirement Accounts (IRA , Keogh, Profit Sharing, etc.)	
Financial Institution	Balance
TOTAL	

SECTION E - Automobiles and Other Titled Assets					
Year	Make	Model	Value	Mo. Pymt	Current Balance
TOTAL					

SECTION F - Primary Residence			
If you RENT your Primary Residence	Rent Amount		Rental Address:

If you OWN your Primary Residence	Year Acquired	Market Value		Purchase Price	
Address	Mortgages on Primary Residence	% Rate	Lender	Mo Pmt	Balance
	1st Mortgage				
	2nd Mortgage				
	Home Equity Line of Credit				
TOTAL					

SECTION G - Non-Investment Real Estate Properties (Non-Rentals)							
Property Address	Date Acquired	Purch Price	% Rate	Market Value	Lender	Mo Pymt	Balance
TOTAL							

SECTION H - Real Estate Investments (Leased & Rentals)							
Property Address	Date Acquired	Market Value	% Rate	Mo Rent	Lender	Mo Pymt	Balance
TOTAL							

Please answer the following Questions:	YES	NO	AMOUNT if applicable
Do you have a Trust? <i>If Yes, please provide a copy.</i>	<input type="checkbox"/>	<input type="checkbox"/>	
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation or partnership?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have ownership of an LLC, or other assets protection device?	<input type="checkbox"/>	<input type="checkbox"/>	
Are there any suits or legal actions pending against you?	<input type="checkbox"/>	<input type="checkbox"/>	
Are you contingently liable on any lease or contract?	<input type="checkbox"/>	<input type="checkbox"/>	
Are any of your tax obligations past due?	<input type="checkbox"/>	<input type="checkbox"/>	
Are you obligated to pay alimony and/or child support?	<input type="checkbox"/>	<input type="checkbox"/>	
Are any returns currently being audited or contested? If so, what year? ()	<input type="checkbox"/>	<input type="checkbox"/>	
Have (either of) you or any firm in which you were a major owner ever declared bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>	
Do (either of) you have a line of credit or unused credit facility at any other institution?	<input type="checkbox"/>	<input type="checkbox"/>	



Representations and Warranties

The information contained in this statement and any schedules or attachments thereto are provided to induce Citizens Bank to extend, maintain or to continue the maintenance of extension of credit to the undersigned, or to others upon the guarantee of the undersigned. The undersigned acknowledges and understands that Citizens Bank is relying on the information provided herein in deciding to grant, maintain or continue credit or to accept guarantee thereof. Each of the undersigned represents warrants and certifies that the information provided herein is true, correct and complete and accurately represents the financial condition of the undersigned on the date thereof. Each of the undersigned agrees to notify Citizens Bank immediately and in writing of any change in name, address, employment and of any material adverse change in (i) any of the information contained in this statement, (ii) the financial condition of any of the undersigned, or (iii) the ability of any of the undersigned to perform his/her/its/their obligations to Citizens Bank. In the absence of such notice or a new and full written statement, this statement should be considered as a continuing statement and substantially correct. If the undersigned fails to notify Citizens Bank as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, Citizens Bank may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. Citizens Bank is authorized to make all inquiries it deems necessary or appropriate to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. The undersigned authorizes any person, entity or consumer reporting agency to give Citizens Bank information he/she/it may have on the undersigned. Each of the undersigned authorizes Citizens Bank to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to Citizens Bank is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned gives Citizens Bank shall be Citizens Bank's property.

By signing below, the undersigned declares that he/she has read and understands the above representations and warranties. The undersigned understands that any knowing or willful false statements, representations, warranties or certifications made by the undersigned regarding the value of property for purposes of inducing your actions may be a violation of applicable law and may result in a fine or imprisonment, or both, of the undersigned.

Applicant's Signature _____ Date _____

Co-Applicant's Signature (if you are requesting the financial accommodation jointly) _____ Date _____

Revised 05/03/22