

PERSONAL FINANCIAL STATEMENT

72 South Main Street, Canandaigua, NY 14424
 585-394-4260 | 800-724-2621 | www.cnbank.com

CONFIDENTIAL

STATEMENT OF _____

OCCUPATION _____ ADDRESS _____

BORROWER 1: DATE OF BIRTH _____ SOCIAL SECURITY NO. _____

HOME PHONE _____ WORK PHONE _____

BORROWER 2: DATE OF BIRTH _____ SOCIAL SECURITY NO. _____

HOME PHONE _____ WORK PHONE _____

TO THE CANANDAIGUA NATIONAL BANK AND TRUST CO., CANANDAIGUA, NY

Member Federal Reserve System

For the purpose of procuring credit from time to time with you, I represent and warrant that the following is a true and accurate statement of my financial condition on _____, 20____, with the understanding that the Officers of the Bank in granting me credit, rely upon the accuracy of this statement; and further, whenever my financial condition is changed materially from the financial conditions shown in the following statement, I agree to give said Bank immediate written notice of such change, whether applications for further loans are made or not; in the absence of such notice or of a new and complete written statement, the following statement may be considered as a continuing statement and substantially correct and upon applications for further credit or renewals or extensions of credits previously extended I do hereby represent and warrant that the Officers of said Bank may rely upon this statement as a true and accurate statement of my financial condition at the time such further credit or renewal or extension of previous credits is requested.

JOINTLY OWNED ASSETS AND LIABILITIES ARE MARKED WITH A "J"

ASSETS	US DOLLARS	LIABILITIES	US DOLLARS
Cash on hand in Banks	\$	Total of Outstanding Accounts Payable	\$
Name of Banks:		Balance Due on Installment Loans	\$
Accounts Receivable (collectible)	\$	Notes Payable Cdga. Natl. Bank & Tr. Co.	\$
Notes Receivable (collectible)	\$	Notes Payable Other Banks	\$
Readily Marketable Securities	\$	Notes Payable Others	\$
Readily Marketable Securities Pledged	\$	Due to Insurance Co's on Policy Loans	\$
Cash Value Life Insurance (Not Face Value)	\$	Due Brokers on Securities	\$
Other Quick Assets (Itemize)	\$	Real Estate and Other Taxes Unpaid	\$
	\$	Other Current Liabilities (Itemize)	\$
	\$		\$
	\$		\$
Total of Current Assets	\$	Total of Current Liabilities	\$
Real Estate (see schedule)	\$	Mortgages on Real Estate (see schedule)	\$
Furniture, Automobiles, Etc.	\$	Other Deferred Liabilities (Itemize)	\$
Investments not Quickly Saleable	\$		\$
Other Assets (Itemize)	\$		\$
	\$		\$
	\$	Total Non-Current Liabilities	\$
	\$	TOTAL LIABILITIES	\$
Total Non-Current Assets	\$	NET WORTH	\$
TOTAL	\$	TOTAL	\$

STATEMENT OF INCOME

Annual Income from Salary Per W-2 \$ _____
 Annual Income from other Sources - List and describe each source separately. Attach additional sheet if necessary. \$ _____
 \$ _____

OPTIONAL Alimony or child support or separate maintenance payments are optional information
 ADDITIONAL and need not be revealed if the applicant does not choose to rely on such income
 INCOME in applying for credit. \$ _____ **TOTAL** \$ _____

PURPOSE OF THE LOAN Business Personal **AMOUNT OF LOAN**
State Purpose: \$ _____

I/We authorize and instruct any person or consumer reporting agency to compile and furnish to the Bank any information it may have or obtain in response to such credit inquiries and agree that same shall remain your property whether or not credit is extended.
 All information set forth in this application is declared to be a true representation of facts made for the purpose of obtaining the credit requested and any willful misrepresentation of this application could result in criminal action. The bank may request a consumer report in connection with this application and subsequent consumer reports in connection with updating, renewing or extending the existing or future extensions of credit. Upon your written request, we will provide the name and address of the consumer agency furnishing such reports to us, if any.

THE FORGOING STATEMENT HAS BEEN FILLED IN BY ME OR FROM INFORMATION FURNISHED BY ME, AND I KNOW THE CONTENTS THEREOF.

Signed this _____ day of _____ 20____ Signature _____

(OVER) Signature _____

REAL ESTATE (Total to other side)

Parcel No.	Location	Type of Buildings	Title in Name of	Cost	Assessed Value	Owners Valuation	Mortgage Balance	Insurance Annual \$	Date Aquired
1									
2									
3									
Attach separate sheet if necessary. Carry over TOTALS of Assessed Value, Owners Valuation and Mortgage Balance.									
					\$ TOTAL	\$ TOTAL	\$ TOTAL		

SCHEDULE OF MORTGAGES ON REAL ESTATE (Total to other side)

Parcel No.	Original Mortgage	Balance	Held By	Interest Rate	Maturity Date	Payment Amount and Terms	If pledged, state where
1							
2							
3							
Attach separate sheet if necessary. Carry over the Balance TOTAL.							
TOTAL BALANCE		\$					

INVESTMENTS (Stocks, Bonds, etc) (Total to other side)

No. of Shares or Bonds	Title in Name of	Description	Market Price	Total Value	If pledged, state where
Attach separate sheet if necessary.		Totals from separate sheet \$	TOTAL VALUE: \$		

LIFE INSURANCE: Total face Amount carried \$ _____ Beneficiary _____ Owner _____

If pledged, assigned or held under Trust Agreement, furnish full particulars: _____

Do you have a will? Yes _____ No _____ Executor _____

SCHEDULE OF DEBTS TO OTHER BANKS, LOAN COMPANIES OR INSTALLMENT PAYMENTS

Name	Address	Collateral Pledged	Original Amount	Balance Unpaid	Amount Due Monthly

Employer's Name _____ Position Held _____

Employer's Address _____ Years of Service _____

Are there any liens or are any of your assets pledged in any way? (Describe) _____

Are any of your assets encumbered by, or controlled by a Trust Agreement now in effect or planned for in the future? (Describe) _____

Are there any lawsuits, foreclosures or unsatisfied judgements against you? (Describe) _____

Have you ever gone through Bankruptcy or made a general assignment or composition with your creditors? (Describe) _____

CONTINGENT LIABILITY

Borrower	Amount	Purpose	Lender

REMARKS: _____
