

PERSONAL INFORMATION

Individual Joint

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.

Name:		Name:	
SS#:	DOB:	SS#:	DOB:
Address:		Address:	
Home Phone:	Cell Phone:	Home Phone:	Cell Phone:
E-Mail:		E-Mail:	
Current Employer & Address:		Current Employer & Address:	
Business Phone:		Business Phone:	
Title/Position:	# of Years	Title/Position:	# of Years
Previous Employer (if less than 3 years):	# of Years	Previous Employer (if less than 3 years):	# of Years
Accountant Name:	Phone:	Accountant Name:	Phone:
Attorney Name:	Phone:	Attorney Name:	Phone:

PERSONAL BALANCE SHEET

Assets	Amount	Liabilities	Amount
Cash in this Bank		Notes Payable to Banks - Secured (Schedule C)	
Cash in other Institutions:		Notes Payable to Banks - Unsecured (Schedule C)	
		Accounts Payable (including credit cards)	
		Margin Loans	
		Loans Against Life Insurance (Schedule B)	
Readily Marketable Securities (Schedule A)		Mortgage Debt (Schedule D)	
Non-Readily Marketable Securities (Schedule A)		Contingent Liabilities	
Accounts & Notes Receivable		Other Liabilities - List:	
Cash Surrender Value Life Insurance (Schedule B)			
Real Estate (Schedule D)			
Business Partnerships (Schedule E)			
IRA, Keogh, Profit Sharing & etc (Schedule F)			
Automobile & Personal Property			
Other Assets (Schedule G)			
Total Assets		Total Liabilities	
		Total Net Worth	

INCOME & EXPENSE STATEMENT

Income from alimony, child support or separate maintenance income need not be revealed if it is not to be considered as a basis for repaying the obligation.

Annual Income	Applicant	Co-Applicant	Annual Expenses	Applicant	Co-Applicant
Salaries			Rent/Condo/Mortgage Payment		
Bonus/Commissions			Real Estate Taxes		
Interest/Dividend Income			Income Taxes (State & Fed)		
Rental Income			P&I Loan Payments		
Capital Gains (Losses)			Estimated Living Expenses		
Other Income - Describe			Other Expenses - Describe		
Total			Total		

SCHEDULE A - ALL SECURITIES

# of shares; stock or face value bonds	Description	Owner(s)	Where Held	Cost	Current Market Value	Pledged Yes or No
READILY MARKETABLE SECURITIES (including US Governments & Municipals)						
						<input type="checkbox"/> <input type="checkbox"/>
						<input type="checkbox"/> <input type="checkbox"/>
						<input type="checkbox"/> <input type="checkbox"/>
						<input type="checkbox"/> <input type="checkbox"/>
NON-READILY MARKETABLE SECURITIES (closely held, thinly traded or restricted stock)						
						<input type="checkbox"/> <input type="checkbox"/>
						<input type="checkbox"/> <input type="checkbox"/>

SCHEDULE B - INSURANCE: Life Insurance

Insurance Company	Face Amount of Policy	Policy Type	Beneficiary	Cash Surrender Value	Amount Borrowed	Ownership

SCHEDULE C - NOTES PAYABLE

Due To	Amount	Secured Yes or No	Collateral	Interest Rate	Monthly Pmt	Ownership
		<input type="checkbox"/> <input type="checkbox"/>				
		<input type="checkbox"/> <input type="checkbox"/>				
		<input type="checkbox"/> <input type="checkbox"/>				
		<input type="checkbox"/> <input type="checkbox"/>				

SCHEDULE D – REAL ESTATE OWNED

(include second mortgages and home equity's)

Title	Property Address	Property Type	% Owned	Purchase Price & Date	Market Value	Loan Amount	Debt Service	NOI

Property Types: 1-4 Family, Mixed Use, 5+ Apartments, Industrial, Retail

SCHEDULE E - PARTNERSHIPS

Type of Investment	Date of Initial Investment	Cost	Percent Owned	Current Market Value

SCHEDULE F - IRA's, KEOGH's, etc.

Investment/Custodian	Type of Account	Date Acquired	Current Market Value

SCHEDULE G - Other Assets

Asset	Cost	Market Value	Amount Due

1. Income taxes are filed through (date): _____ . Are any tax returns currently being audited or contested? Yes No
If yes, what years _____
2. Have (either of) you or any firm in which you were a major owner ever declared bankruptcy? Yes No
If yes, please provide details _____
3. Have you drawn a will? Yes No
If yes, please furnish the name of the executor(s) and the year the will was drawn: _____
4. Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation or partnership? Yes No
If yes, please provide details _____
5. Are there any suits or legal actions pending against you? Yes No
If yes, please provide details _____
6. Do (either of) you have a line of credit or unused credit facility at any other financial institutions? Yes No
If yes, please provide details _____
7. Are you obligated to pay alimony, child support, property settlement or separate maintenance payments? Yes No
If yes, please provide details _____
8. Are any assets pledged other than as described on schedule? Yes No
If yes, please provide details _____

The attached Personal Financial Statement is provided to Reading Co-operative Bank (the "Bank") in support of an application or credit obligation. The information contained in this statement is provided to induce the Bank to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that the Bank is relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify the Bank immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to the Bank. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify the Bank as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, the Bank may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. By signing below, you authorize the Bank to make or have made any credit, employment or investigation inquiry that the Bank determines appropriate for the extension of credit, periodic evaluation of your account or the collection of amounts owed to the Bank. The Bank may furnish information concerning your account to consumer reporting agencies and others who may properly receive that information. If you ask, you will be informed whether a consumer report was requested, and if a report was requested, you will be informed of the name and address of the consumer reporting agency that furnished the report. Each of the undersigned authorizes the Bank to answer questions about your credit experience with the Bank. As long as any obligation or guarantee of the undersigned to the Bank is outstanding, the undersigned shall supply annually an updated personal financial statement. This personal financial statement and any other financial or other information that the undersigned give to the Bank shall be the Bank's property.

NOTICE REGARDING USA PATRIOT ACT: The Bank complies with Section 326 of the USA Patriot Act. This law mandates that we obtain and verify certain information about you, including your name, legal address, date of birth and social security or tax identification number, while processing your account application.

Applicant

Date

Co-Applicant

Date