

		Date of Statement:	
Name:		SSN:	Employer:
Name:		SSN:	Employer:
Cell / Home Phone:	Business Phone:		Email:
Address:		City, State, Zip:	

	Assets	Amount in Dollars		Liabilities	Amount in dollars
Schedule 1	Cash - checking, savings, on hand		Schedule 8	Current Debt (Accounts Payable)	
Schedule 2	Securities - stocks/bonds/mutual funds		Schedule 6	Real estate mortgages	
Schedule 3	Retirement Funds (e.g. IRAs, 401(k))		Schedule 7	Real Estate Investment Debt	
Schedule 4	Life Insurance (cash surrender value)			Taxes Payable	
Schedule 5	Ownership in Privately Owned Business		Other		
Schedule 6	Real Estate Owned (Personal use)				
Schedule 7	Real Estate Investments				
	Notes & Contracts Receivable				
	Personal Property & Household Goods				
Other					
				Total Liabilities:	
	Total Assets:			Net Worth:	

Gross Annual Income for Year Ending 12/31/	Amount	Monthly Expenses	Amount
Salary or Wages		Payments on Mortgages	
Bonus and Commission		Payments on All Other Loans	
Dividends and Interest		Other Expenses	
Rental and Lease Income			
Total Annual Income:		Total Monthly Expenses:	

Contingent Liability	Amount
As a co-maker or guarantor on notes or leases	
As a partner or officer in another other venture (describe)	
Defendant in any legal action (explain)	
Total Contingent Liability:	

Schedule 1: Checking and Savings Accounts *(please attach most recent statement for accounts below)*

Bank Name	Account Holder Name	Type(s) of Account	Balance
Total			

Schedule 2: Securities, Stocks, Bonds, Mutual Funds <i>(please attach most recent statement for accounts below)</i>				
Name of Investment	Date Acquired	Number of Shares	Price Per Share	Balance
Total				

Schedule 3: IRA's, 401(k), Retirement Accounts			
Bank / Brokerage	Amount	Name	Total Value
Total			

Schedule 4: Life Insurance			
Company Name / Person Insured	Beneficiary	Face Amount	Cash Value
Total			

Schedule 5: Ownership in Privately Owned Business <i>(attach additional information if needed)</i>				
Name of Entity	Date Acquired	Number of Shares	Price Per Share	Balance
Total				

Schedule 6: Real Estate Personal				
Address	Creditor Name	Monthly Payment	Balance Owed	Market Value
Total				

Schedule 7: Real Estate Investments <i>(please attach additional information if needed)</i>					
Address	Creditor Name	% Owned	Monthly Payment	Balance Owed	Market Value
Total					

Schedule 8: Accounts Payable, Installment Loans, Credit Cards			
Creditor Name	Collateral	Monthly Payment	Balance Owed
Total			

Applicant Questionnaire <i>(use the additional details below for more space)</i>			
Income Taxes file through (date)			
Are any tax returns being audited or contested?		If so, what year(s)	
Do you have a will?		If so, year drawn	
Do you have a trust?		If so, year drawn	
Does the trust currently hold assets?		Name of Trust	
Have you, or any firm in which you were major owner, ever declared bankruptcy?		Describe	
Do you have a line of credit or unused facility at another institution?		Describe	
Do you have any other asset(s) pledged at another institution?		Describe	

Additional Details



**Representations and Warranties and Disclosures Acknowledgment**

The information contained in this statement for the purpose of obtaining, or maintaining credit with you on behalf of the undersigned, or persons, firms or corporations in whose behalf may either severally or jointly with others, execute a guaranty in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of a change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our creditworthiness, including obtaining personal credit bureau reports. You are authorized to answer questions about your credit experience with me/us.

I, we, acknowledge receipt of Waterford Bank N.A.'s Commercial Application Disclosure.

Notice: The State Laws against discrimination require that all creditors make credit equally available to all credit-worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The State Civil Rights Commission administers compliance with this law.

**Signature:** \_\_\_\_\_ **Date of Birth:** \_\_\_\_\_

**Signature:** \_\_\_\_\_ **Date of Birth:** \_\_\_\_\_

**Intent to Apply for Joint Credit or to Act as Joint Guarantors**

We, the undersigned, hereby express our intent to apply for joint credit with Waterford Bank. By submitting this Personal Financial Statement, we affirm our intention to either jointly apply for credit or to act as joint guarantors for the requested credit facility. We acknowledge that our combined financial information will be evaluated together, and we understand that our creditworthiness will be jointly assessed.

**Signature:** \_\_\_\_\_ **Date of Birth:** \_\_\_\_\_

**Signature:** \_\_\_\_\_ **Date of Birth:** \_\_\_\_\_

**Application Disclosures**  
*Please retain for your records*

**Right to Request Specific Reasons for Credit Denial**

In accordance with the Federal Equal Credit Opportunity Act (ECOA), you have the right to request specific reasons if your application for joint credit or to act as joint guarantors is denied. If your application is not approved, Waterford Bank will provide you with a notice of the denial, which will include information on how to request a statement of the specific reasons for the denial.

To request this information, please contact Waterford Bank within 60 days from the date of the notice. You can make your request in writing or by calling our customer service department. Upon receipt of your request, Waterford Bank will provide you with a detailed explanation of the reasons for the denial.

<b>Locations</b>					
<i>Toledo Office</i>	<i>Perrysburg Office</i>	<i>Bryan Loan Office</i>	<i>Findlay Loan Office</i>	<i>Troy Office</i>	<i>Clarkston Office</i>
3900 N McCord Rd. Toledo OH, 43617	231 Louisiana Ave. Perrysburg, OH 43551	128 W High St. Bryan, OH 43506	209 S Main St. Findlay, OH 45840	5600 New King Dr. Suite 150 Troy, MI 48098	5800 S Main St. Clarkston, MI 48346

We are committed to ensuring fair treatment and transparency in our credit decision process. If you have any questions or need further assistance, please do not hesitate to contact us.

**Equal Credit Opportunity Act Notice**

The Federal Equal Credit Opportunity Act (ECOA) prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to contract), because all or part of the applicant’s income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

Waterford Bank is committed to fair lending practices and will not discriminate against any applicant on the basis of any prohibited factors as outlined by the ECOA. If you believe you have been discriminated against, you can contact the Waterford Bank, N.A. Compliance Department by mail at 3900 N McCord Rd, Toledo, OH 43617-1167, or by contacting the Federal agency that administers compliance with this law concerning this creditor, the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050.

**Notice of Right to Receive a Copy of the Appraisal Report**

If you are applying for a loan secured by a first lien on a dwelling, 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.

**USA PATRIOT Act Disclosure Notice**

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 for 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.

**Prescreened Credit and Insurance Offers Disclosure**

As a consumer, you have the right to limit the use of your credit information for prescreened offers of credit and insurance. OptOutPreScreen.com is a centralized service to accept and process requests from consumers to opt out of receiving prescreened offers of credit and insurance.

You can choose to opt out for five years or permanently. To opt out for five years, you can visit [www.OptOutPreScreen.com](http://www.OptOutPreScreen.com) or call 1-888-567-8688. To opt out permanently, you can visit the website and follow the instructions to complete the Permanent Opt-Out Election form, which you will then need to sign and mail back to complete your request.

If you prefer to opt in and receive prescreened offers of credit and insurance, you may also do so through the same website or phone number.

For more information about your opt-out rights, you can visit [www.OptOutPreScreen.com](http://www.OptOutPreScreen.com).