

Mid-Hudson Valley Federal Credit Union

PERSONAL FINANCIAL STATEMENT

Applicant Information

Name			
Employer			
Employer Address			
Business Phone No. ()	No of Years with Employer	Title/Position	
Home Address			
Home Phone No. ()	Cell Phone no. ()	Social Security No.	Date of Birth
Name, Phone No. of Accountant			
Name, Phone No. of Attorney			
Name, Phone No. of Insurance Agent			

Balance Sheet as of _____
Date

Where applicable, complete Schedules A, B, C & D on pages 2 and 3 and bring totals forward to this summary.

Assets	Amount (\$)	Liabilities	Amount (\$)
Cash in Mid-Hudson Valley Federal Credit Union		Notes Payable (Schedule B)	
Cash in Other Financial Institutions (List)		Mortgages Payable (Schedule A)	
		Other Liabilities (List)	
Residential Real Estate (Schedule A)			
Investment Real Estate (Schedule A)			
Marketable Securities (Schedule C)			
Non-Marketable Securities (Schedule C)			
Accounts & Notes Receivable			
Business Ventures (Schedule D)			
IRA's, 401k's, etc.			
Automobiles (Present Value)			
Personal Property			
Other Assets (List)			
		Total Liabilities	\$
		Net Worth	\$
Total Assets	\$	Total Liabilities & Net Worth	\$

Schedule A – Personal Residence & Real Estate Investments, Mortgage Debt									
Property Address	Legal Owner	Purchase		Market Value	Present Loan Balance	Rate	Loan Maturity Date	Monthly Payment	Lender
		Year	Price						
Personal Residence									
Investment Real Estate									

Schedule B – Notes Payable						
Name & Address of Note Holder (Lender)	Original Balance	Current Balance	Payment Amount	Interest Rate	Frequency (monthly, etc.)	How Secured Type of Collateral

Schedule C – All Securities						
No. of Shares	Name of Securities	Owner(s)	Cost	Market Value	Pledged	
					Yes	No
Marketable Securities (including U.S. Government and Municipal Bonds)						
Non-Marketable Securities (closely held, thinly traded, or restricted stock)						

If not enough space, attach a separate schedule or brokerage statement and enter totals only.

Schedule D – Business Ventures				
Business Name	Entity Type	Year Formed	Percent Owned	Current Market Value

Please answer the following questions:

1. Income tax returns filed through (date): _____

Are any returns currently being audited or contested? Yes No If yes, what year(s)? _____

2. Are any income tax liabilities from previous years still owed? Yes No

If yes, please give year and amount: _____

3. Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership? Yes No

4. Are there any suits or legal actions pending against you? Yes No

If yes, please provide details: _____

5. Have you or any firm in which you were an owner ever declared bankruptcy? Yes No

If yes, please provide details: _____

6. Do you have life insurance? Yes No

If yes, Term Policy? _____ Amount _____ Whole Life Policy? _____ Amount _____

7. Do you have any loans against your life insurance? Yes No

If yes, please list loan amount and payment amount _____

8. Number of dependents (excluding self) and relationship to applicant: _____

9. Have you ever had a financial plan prepared for you? Yes No

10. Did you include two years federal tax returns? Yes No

11. Do you have a line of credit or unused credit facility at any other institutions? Yes No

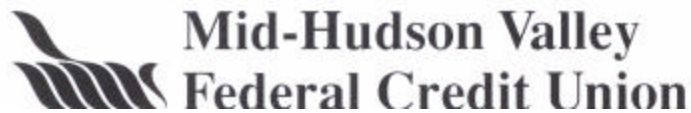
If so, please indicate where, how much, and name of creditor: _____

Representations and Warranties

The information contained in this statement is provided to induce Mid-Hudson Valley Federal Credit Union, hereinafter referred to as MHVFCU, to extend or to continue the extension of credit to me or to others upon my guarantee. I acknowledge and understand that MHVFCU is relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. I represent, warrant and certify that the information provided herein is true, correct and complete. I agree to notify MHVFCU 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 my financial condition or (3) in my ability to perform my obligations to MHVFCU. 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 I fail to notify MHVFCU as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, MHVFCU may declare my indebtedness or the indebtedness guaranteed by me, as the case may be, immediately due and payable. MHVFCU is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine my creditworthiness. I authorize any person or consumer reporting agency to give MHVFCU any information it may have on me. I authorize MHVFCU to answer questions about MHVFCU's credit experience with me. As long as any obligation or guarantee of mine to MHVFCU is outstanding, I shall supply an updated financial statement annually. This personal financial statement and any other financial or other information that I give you shall be MHVFCU's property.

Date

Signature



Business Services: PO Box 1429, Kingston, NY 12402
800-451-8373 • www.MHVFCU.com