

PERSONAL FINANCIAL STATEMENT AS OF _____

(Date)

PERSONAL INFORMATION							
APPLICANT (NAME)				CO-APPLICANT (NAME)			
Employer and Address				Employer and Address			
Business Phone No.	No. of Years with Employer	Title/Position		Business Phone No.	No. of Years with Employer	Title/Position	
Previous Employer & Position			No. of Yrs.	Previous Employer & Position			No. of Yrs.
Home Address				Home Address			
Home Phone No.	Social Security No.		Date of Birth	Home Phone No.	Social Security No.		Date of Birth
Accountant and Phone #				Accountant and Phone #			
Attorney and Phone #				Attorney and Phone #			
Investment Advisor/Broker and Phone #				Investment Advisor/Broker and Phone #			
Insurance Advisor and Phone #				Insurance Advisor and Phone #			
Marital Status*: Married Separated				Marital Status: Married Separated			
Unmarried (includes single, divorced, and widowed persons)				Unmarried (includes single, divorced, and widowed persons)			

CASH INCOME & EXPENDITURE STATEMENT FOR THE YEAR ENDED _____

ANNUAL INCOME	SOURCES**	AMOUNT (\$) (OMIT CENTS)
Salary (applicant)		
Salary (co-applicant)		
Bonuses & Commissions (applicant)		
Bonuses & Commissions (co-applicant)		
Rental Income		
Interest Income		
Dividend Income		
Proceeds from Sales		
Partnership Income		
Other Investment Income		
Other Income (List)**		
TOTAL INCOME (\$)		

ANNUAL EXPENDITURES	AMOUNT (\$) (OMIT CENTS)
Federal Income and Other Taxes	
State Income and Other Taxes	
Rental Payments, Co-op, or Condo Maintenance	
Mortgage Payments	Residential
	Investment
Property Taxes	Residential
	Investment
Interest and Principal Payments on Other Loans	
Insurance (Home, Health, Vehicles)	
Investments (including tax shelters)	
Alimony/Child Support	
Meals and Food	
Tuition	
Contributions and Gifts	
Medical Expenses	
Other Living Expenses	
Other Expenses (List)	
TOTAL EXPENDITURES (\$)	

Any significant changes expected in the next 12 months? Yes No (If yes, attach information)

* Marital status information not required if applicant is applying for individual unsecured credit.

** 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.

Balance Sheet as of _____

ASSETS	AMOUNT (\$)	LIABILITIES	AMOUNT (\$)
Cash in Enterprise Bank (including money market accounts, CD's)		Notes Payable to Enterprise Bank	
Cash in Other Financial Institutions (List) (Please provide copies of bank statements)		Secured	
		Unsecured	
		Notes Payable to Others (Schedule E)	
		Secured	
Readily Marketable Securities (Schedule A) (Please provide copies of broker statements)		Unsecured	
Non-Readily Marketable Securities (Schedule A)		Accounts Payable (including credit cards)	
Accounts and Notes Receivable		Margin Accounts	
Cash Surrender Value of Life Insurance (Schedule B)		Notes Due: Partnership (Schedule D)	
Residential Real Estate (Schedule C)		Life Insurance Loans (Schedule B)	
Real Estate Investments (Schedule C)		Taxes Payable	
Partnerships/PC Interests/ S Corporations (Schedule D)		Mortgage Debt (Schedule C)	
IRA, Keogh, Profit Sharing and other Vested Retirement Accounts (Please provide copies of broker statements)		Other Liabilities (List)	
Deferred Income (# of yrs. deferred _____)			
Personal Property (including automobiles)			
Sole Proprietorship Assets:			
Accounts Receivable			
Inventory			
Fixed Assets			
Other Assets (List)			
		TOTAL LIABILITIES	
		NET WORTH	

CONTINGENT LIABILITIES	YES	NO	AMOUNT (\$)
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation or partnership?			
Do you have any outstanding letters of credit or surety bonds?			
Are there any suits or legal actions pending against you?			
Are you contingently liable on any lease or contract?			
Are any of your tax obligations past due?			
Are you obligated to pay alimony and/or child support?			
What would be your total estimated tax liability if you were to sell your major assets?			
If yes for any of the above, give details:			

SCHEDULE A—ALL SECURITIES (Including Non-Money Market Mutual Funds)							
# of Shares (Stock) or Face Value (Bonds)	DESCRIPTION	OWNER (S)	WHERE HELD	COST	CURRENT MARKET VALUE	PLEDGED	
						YES	NO
READILY MARKETABLE SECURITIES (INCLUDING U.S. GOVERNMENT AND MUNICIPALS)*							
NON- READILY 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 B—Insurance
Life Insurance (use additional sheets if necessary)

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

Disability Insurance	Applicant	Co-Applicant
Monthly Distribution if Disabled		
Number of Years Covered		

Schedule C—Personal Residence & Real Estate Investments, Mortgage Debt (majority ownership only)

Personal Residence Address	Legal Owner	Purchase		Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
		Year	Price						
Investment Property Address	Legal Owner	Purchase		Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
		Year	Price						

Schedule D—Partnerships and S Corporations (less than majority ownership for real estate partnerships)*

Type of Investment	Date of Initial Investment	Cost	% Owned	Current Market Value	Balance Due on Partnerships: Notes, Cash Call	Current Year Investments
Business/Professional (indicate name)						
Investments (including tax shelters)						

**Note: For investments, which represent a material portion of your total assets, please include the relevant financial statements or tax returns, or in the case of partnership investments or S-Corporations, schedule K-1's.*

Schedule E—Notes Payable

Due To	Type of Facility	Amount of Loan	Secured		Collateral	Interest Rate	Maturity	Unpaid Balance
			Yes	No				

Please Answer the Following Questions:		YES	NO
1. Income Tax returns filed through (date):			
Are any returns currently being audited or contested? If so, what year?			
2. Have (either of) you or any firm in which you are or were a major owner, ever declared bankruptcy?			
If Yes, please provide details:			
3. Have you ever drawn a will?			
If Yes, please furnish the name of the executor(s) and year will was drawn:			
4. Number of dependents (excluding self) and relationship to applicant:			
5. Do you live in a community property state?			
6. Have you ever had a financial plan prepared for you?			
7. Did you include two years federal and state tax returns?			
8. Do (either of) you have a line of credit or unused credit facility at any other institution?			
If so, please indicate where, how much and name of banker:			
9. Do you have ownership of an LLC, trust or other assets protection device?			
10. Do you anticipate any substantial inheritances?			
If yes, please explain:			

Representations and Warranties

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. The information contained in this statement is provided to induce Enterprise Bank (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. The Bank is authorized to make all inquiries deemed necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give The Bank any information it may have on the undersigned at any time while the loan is outstanding. Each of the undersigned authorize The Bank to answer questions about their credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to The 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 The Bank, shall be The Bank's property.

Your Signature

Date

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

Date