

To protect your privacy, this statement should NOT be emailed after it is completed.
 You should print this statement, sign and mail it to your Relationship Manager.



PERSONAL FINANCIAL STATEMENT AS OF _____

SUBMITTED TO: **ROYAL BANK AMERICA**

PERSONAL INFORMATION

Section 1 - Individual Information			Section 2 - Other Party Information		
Name			Name		
SS#/TIN			SS#/TIN		
Address			Address		
City, State, & Zip			City, State, & Zip		
Position or Occupation			Position or Occupation		
Business Name			Business Name		
Business Address			Business Address		
City, State & Zip			City, State & Zip		
Length of Employment			Length of Employment		
Res. Phone	U.S. Citizen		Res. Phone	U.S. Citizen	
Bus. Phone	Other		Bus. Phone	Other	
Name/Phone Accountant			Name/Phone Accountant		
Name/Phone Attorney			Name/Phone Attorney		
Name/Phone Investment Advisor			Name/Phone Investment Advisor		
Name/Phone Insurance Agent			Name/Phone Insurance Agent		

Cash Income and Expenditures Statement for Year Ended _____

ANNUAL INCOME	AMOUNT \$	ANNUAL EXPENDITURES	AMOUNT \$
Salary (Applicant)		Federal Income and Other Taxes	
Salary (Co-Applicant)		State Income and Other Taxes	
Bonuses & Commissions (Applicant)		Rental Payments, Condo Maintenance	
Bonuses & Commissions (Co-Applicant)		Mortgage Payments	
Rental Income		Property Taxes	
Interest Income		Interest & Principal Payments on Loans	
Dividend Income		Insurance	
Capital Gains		Investment (including tax shelters)	
Partnership Income		Alimony/Child Support	
Other Investment Income		Tuition	
Other Income (list)**		Other Living Expenses	
		Medical Expenses	
		Other Expenses (list)	
TOTAL INCOME	\$	TOTAL EXPENDITURES	\$

Balance Sheet as of				Individual Assets	Joint Assets	Total	Individual Liabilities	Joint Liabilities	Total
Cash in this Bank (including money market accounts, CDs)			\$			Notes Payable to this Bank			\$
						Secured			\$
Cash in Other Financial Institutions (List) (including money market accounts, CDs)			\$			Unsecured			\$
			\$			Notes Payable to Others (Schedule E)			
			\$			Secured			\$
			\$			Unsecured			\$
			\$			Accounts Payable (inc. credit cards)			\$
Readily Marketable Securities (Sch A)			\$			Margin Accounts			\$
Non-Readily Marketable Securities (Sch A)			\$			Notes Due: Partnership (Schedule D)			\$
Accounts and Notes Receivable			\$			Taxes Payable			\$
Net Cash Surrender Value of Life Ins (Sch B)			\$			Mortgage Debt (Schedule C)			\$
Residential Real Estate (Schedule C)			\$			Life Insurance Loans (Schedule B)			\$
Real Estate Investments (Schedule C)			\$			Other Liabilities (List):			\$
Partnerships/PC Interests (Schedule D)			\$						\$
IRA, Keogh, Prof-Shar & Vested Ret. Accts.			\$						\$
Deferred Inc. (# of years deferred _____)			\$						\$
Personal Property (including automobiles)			\$						\$
Other Assets (List):			\$						\$
			\$						\$
			\$						\$
			\$						\$
			\$						\$
			\$						\$
			\$						\$
			\$						\$
			\$			TOTAL LIABILITIES	\$	\$	\$
			\$			NET WORTH	\$	\$	\$
TOTAL ASSETS	\$	\$	\$			TOTAL LIAB. & NET WORTH	\$	\$	\$

CONTINGENT LIABILITIES	Y/N	AMOUNT \$
Are you a guarantor, co-maker, or endorser for any debt on 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?		
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 - U.S. Government, Listed, & Unlisted Securities (List on separate sheet if necessary)

No of Shares or Face Value (of Bonds)	Description	Owner	Market Value	Pledged Yes/No
Total \$				

Schedule B - Life Insurance Carried, Include Group

Face Amount	Name of Company	Owner	Beneficiary	Cash Surrender Value	Cash Surrender Loans
Total \$					\$

Schedule C - Real Estate Owned

Date Acquired	Address & Type of Property	Owner	Cost	Mkt. Value	Mortgage Amount	Mortgage Maturity	Mo. Pmt.
Personal Residence							
Investment Properties							
Personal Land Total \$					\$		

Schedule D - Partnerships (less than majority owned for real estate partnerships)*

Type of Investment	Date of Initial Investment	Cost	Percent Ownership	Current Market Value	Balance Due Partnerships	Final Contribution Date
Business/Professional						
Investments (including tax shelters)						
Other Total \$						

Schedule E - Notes

Due to	Type of Credit Facility	Amount	Secured Y/N	Collateral	Maturity Date	Unpaid Balance

Please Answer the Following Questions

Y/N

1 Income Tax returns filed through (date) _____ Are any returns currently being audited or contested?

If yes, what year(s)? _____

2 Have (either of) you or any firm in which you were a major owner ever declared bankruptcy?

3 Have you drawn a will?

If yes, please furnish the name of the executor(s) and the year the will was drawn:

4 # of Dependents (excluding self) and relationship to applicant _____

5 Have you ever had a financial plan prepared for you?

6 Did you include two years federal and state tax returns?

7 Do (either of) you have a line of credit or unused credit facility at any other institution(s)?

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

8 Do you anticipate any substantial inheritances?

If yes, please explain: _____

Representations and Warranties

The information contained in this statement is provided to induce you 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 you are 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 you 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 you. 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 you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein the credit-worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give you information it may have on the undersigned. Each of the undersigned authorized you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you 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 give you shall be your property.

Date _____

Your signature

Date _____

Co-applicant's signature (if you are requesting the financial accommodation jointly)