



1090 South Route 51, P.O. Box 14  
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Kevin J. Breheny  
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 Vice President  
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 Vice President

**RESUME**

Principal: \_\_\_\_\_ Telephone: \_\_\_\_\_

Home Address: \_\_\_\_\_ City, State, Zip: \_\_\_\_\_

**PERSONAL DATA**

Date of Birth: \_\_\_\_\_ Social Security No.: \_\_\_\_\_

Drivers Lic. No: \_\_\_\_\_ Marital Status: \_\_\_\_\_

Spouse's Name: \_\_\_\_\_

Spouse's Employer: \_\_\_\_\_  
 (Name) (Address) (City, State, Zip) (Yrs. Employed)

**EDUCATION**

|                       |     |    |
|-----------------------|-----|----|
| High School Graduate? | Yes | No |
| College years:        |     |    |

Special education relating to construction and/or to your type of profession:

| <u>SCHOOL</u> | <u>COURSE</u> | <u>YEAR</u> |
|---------------|---------------|-------------|
|               |               |             |
|               |               |             |
|               |               |             |

Business and professional experience relating to construction and/or your type of profession:

| <u>FIRM NAME</u> | <u>YEARS EMPLOYED</u> | <u>OCCUPATION</u> | <u>LARGEST PROJECT</u> | <u>REASON FOR LEAVING</u> |
|------------------|-----------------------|-------------------|------------------------|---------------------------|
|                  |                       |                   | \$                     |                           |
|                  |                       |                   | \$                     |                           |
|                  |                       |                   | \$                     |                           |

**PERSONAL REFERENCES:**

| <u>NAME</u> | <u>ADDRESS</u> | <u>PHONE NUMBER</u> | <u>TIME ACQUAINTED</u> |
|-------------|----------------|---------------------|------------------------|
|             |                |                     |                        |
|             |                |                     |                        |
|             |                |                     |                        |

## FINANCIAL STATEMENT

**IMPORTANT: Read these directions before completing this Statement.**

If you are applying for individual credit in your own name and are relying on your own income or assets of another person as the basis for repayment of the credit requested, complete Sections 1 and 3.

If you are applying for joint credit with another person, complete all Sections providing information in Section 2 about the joint applicant.

If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, complete all Sections, providing information in Section 2 about the person whose alimony, support, or maintenance payments or income or assets you are relying.

If this statement relates to your guaranty of the indebtedness of other person(s), firm(s) or corporation(s), complete Sections 1 and 3.

**TO:**

| SECTION 1 – INDIVIDUAL INFORMATION (Type or print) |           | SECTION 2 – OTHER PARTY INFORMATION (Type or print) |           |
|----------------------------------------------------|-----------|-----------------------------------------------------|-----------|
| Name                                               |           | Name                                                |           |
| Residence Address                                  |           | Residence 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                                   |           |
| Res. Phone                                         | Bus.Phone | Res.Phone                                           | Bus.Phone |

| SECTION 3 – STATEMENT OF FINANCIAL CONDITION AS OF _____, 20__ |                            |                                                |                            |
|----------------------------------------------------------------|----------------------------|------------------------------------------------|----------------------------|
| ASSETS<br>(Do not include Assets of doubtful value)            | In Dollars<br>(Omit cents) | LIABILITIES                                    | In Dollars<br>(Omit cents) |
| Cash on hand and in banks                                      |                            | Notes Payable to banks – secured               |                            |
| U.S. Gov't & Marketable Securities – see Schedule A            |                            | Notes payable to banks – unsecured             |                            |
| Non-Marketable Securities – See Schedule B                     |                            | Due to brokers                                 |                            |
| Securities held by broker in margin accounts                   |                            | Amounts payable to others – secured            |                            |
| Restricted or control stocks                                   |                            | Amounts payable to others – unsecured          |                            |
| Partial interest in Real Estate Equities – see Schedule C      |                            | Accounts and bills due                         |                            |
| Real Estate Owned – See Schedule D                             |                            | Unpaid income tax                              |                            |
| Loans Receivable                                               |                            | Other unpaid taxes and interest                |                            |
| Automobiles and other personal property                        |                            | Real estate mortgages payable – see Schedule D |                            |
| Cash value – life insurance – see Schedule E                   |                            | Other debts – itemize                          |                            |
| Other assets – itemize                                         |                            |                                                |                            |
|                                                                |                            |                                                |                            |
|                                                                |                            |                                                |                            |
|                                                                |                            | TOTAL LIABILITIES                              |                            |
|                                                                |                            | NET WORTH                                      |                            |
| TOTAL ASSETS                                                   |                            | TOTAL LIAB. AND NET WORTH                      |                            |

| SOURCES OF INCOME FOR YEAR ENDED 20__                                                                                                                                             | PERSONAL INFORMATION                                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| Salary, bonuses & commissions \$                                                                                                                                                  | Do you have a will? _____ if so, name of executor.                                                 |
| Dividends                                                                                                                                                                         | Are you a partner or officer in any other venture? If so describe.                                 |
| Real estate income                                                                                                                                                                |                                                                                                    |
| Other income (Alimony, child support, or separate maintenance<br>Income need not be revealed if you do not wish to have it<br>Considered as a basis for repaying this obligation) |                                                                                                    |
| TOTAL \$                                                                                                                                                                          | Are you obligated to pay alimony, child support or separate maintenance payments? If so, describe. |
| CONTINGENT LIABILITIES                                                                                                                                                            | Are any assets pledged other than as described on schedules? If so, describe.                      |
| Do you have any contingent liabilities? If so, describe.                                                                                                                          | Income _____ tax _____ settled through/(date) _____                                                |
| As endorser, co-maker or guarantor? \$                                                                                                                                            | Are you a defendant in any suits or legal actions?                                                 |
| On leases or contracts? \$                                                                                                                                                        | Personal bank accounts carried at:                                                                 |
| Legal claims \$                                                                                                                                                                   |                                                                                                    |
| Other special debt \$                                                                                                                                                             |                                                                                                    |
| Amount of contested income tax liens \$                                                                                                                                           | Have you ever been declared bankrupt? If so, describe.                                             |

**SCHEDULE A – U.S. GOVERNMENTS & MARKETABLE SECURITIES**

| Number of Shares Or Face Value (Bonds) | Description | In Name Of | Are These Pledged? | Market Value |
|----------------------------------------|-------------|------------|--------------------|--------------|
|                                        |             |            |                    |              |
|                                        |             |            |                    |              |
|                                        |             |            |                    |              |
|                                        |             |            |                    |              |

**SCHEDULE B – NON-MARKETABLE SECURITIES**

| Number of Shares | Description | In Name Of | Are These Pledged? | Source of Value | Value |
|------------------|-------------|------------|--------------------|-----------------|-------|
|                  |             |            |                    |                 |       |
|                  |             |            |                    |                 |       |
|                  |             |            |                    |                 |       |
|                  |             |            |                    |                 |       |

**SCHEDULE C – PARTIAL INTERESTS IN REAL ESTATE EQUITIES**

| Address & Type Of Property | Title in Name Of | % Of Ownership | Date Acquired | Cost | Market Value | Mortgage Maturity | Mortgage Amount |
|----------------------------|------------------|----------------|---------------|------|--------------|-------------------|-----------------|
|                            |                  |                |               |      |              |                   |                 |
|                            |                  |                |               |      |              |                   |                 |
|                            |                  |                |               |      |              |                   |                 |
|                            |                  |                |               |      |              |                   |                 |

**SCHEDULE D – REAL ESTATE OWNED**

| Address & Type Of Property | Title in Name Of | Date Acquired | Cost | Market Value | Mortgage Maturity | Mortgage Amount |
|----------------------------|------------------|---------------|------|--------------|-------------------|-----------------|
|                            |                  |               |      |              |                   |                 |
|                            |                  |               |      |              |                   |                 |
|                            |                  |               |      |              |                   |                 |
|                            |                  |               |      |              |                   |                 |

**SCHEDULE E – LIFE INSURANCE CARRIED, INCLUDING N.S.L.I. AND GROUP INSURANCE**

| Name Of Insurance Company | Owner Of Policy | Beneficiary | Face Amount | Policy Loans | Cash Surrender Value |
|---------------------------|-----------------|-------------|-------------|--------------|----------------------|
|                           |                 |             |             |              |                      |
|                           |                 |             |             |              |                      |
|                           |                 |             |             |              |                      |
|                           |                 |             |             |              |                      |

**SCHEDULE F – BANKS OR FINANCE COMPANIES WHERE CREDIT HAS BEEN OBTAINED**

| Name & Address Of Lender | Credit In The Name Of | Secured Or Unsecured? | Original Date | High Credit | Current Balance |
|--------------------------|-----------------------|-----------------------|---------------|-------------|-----------------|
|                          |                       |                       |               |             |                 |
|                          |                       |                       |               |             |                 |
|                          |                       |                       |               |             |                 |
|                          |                       |                       |               |             |                 |

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with you on behalf of the undersigned, or persons, firms or corporations in whose behalf the undersigned 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. You are authorized to answer questions about your credit experience with me/us.

Signature (Individual) \_\_\_\_\_  
 S.S. No. \_\_\_\_\_ Date of Birth \_\_\_\_\_

Signature (Other Party) \_\_\_\_\_  
 S.S. No. \_\_\_\_\_ Date of Birth \_\_\_\_\_

Date Signed \_\_\_\_\_