

# PERSONAL FINANCIAL STATEMENT

This statement prepared as of \_\_\_\_.

If there is insufficient space on any schedule, please include separate listings in similar detail

APPLICANT			
Name		Social Security Number	Date of Birth
Home Address	City	State	Zip
Mailing Address	City	State	Zip
Occupation/Specialty	Home Phone	Business Phone	E-mail Address
Employer / Address	<input type="checkbox"/> Self Employed	Title	Length of Service
Marital Status: <i>(Only complete if applying for mortgage secured credit)</i> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include divorced , widowed)	Dependent: Number:	Ages:	

CO-APPLICANT			
Name		Social Security Number	Date of Birth
Home Address	City	State	Zip
Mailing Address	City	State	Zip
Occupation/Specialty	Home Phone	Business Phone	E-mail Address
Employer / Address	<input type="checkbox"/> Self Employed	Title	Length of Service
Marital Status: <i>(Only complete if applying for mortgage secured credit)</i> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include divorced , widowed)	Dependent: Number:	Ages:	

ASSETS*	
Cash: Include Checking, Savings, CD's, Money Market Funds <b>(Schedule 1)</b>	\$
Investments: Marketable Securities <b>(Schedule 2)</b>	
Investments: Closely Held Companies / Non-Marketable Securities <b>(Schedule 3)</b>	
Accounts & Notes Receivable <b>(Schedule 4)</b>	
Real Estate: <b>(Schedule 5)</b> Personal	
<b>(Schedule 6)</b> Investments	
Retirement Accounts <b>(Schedule 7)</b>	
Automobiles	
Life Insurance Cash Value (Face Value \$ _) <b>(Schedule 8)</b>	
Equity in Partnerships / Privately Owned Business(es) <b>(Schedule 9)</b>	
Other Assets (Itemize and attach additional pages as needed)	
<b>TOTAL ASSETS</b>	\$ 0

LIABILITIES*	
Notes Payable – Unsecured <b>(Schedule 10)</b>	\$
Notes Payable – Secured <b>(Schedule 10)</b>	
Real Estate Mortgages Owning: <b>(Schedule 5)</b> Personal	
Real Estate Mortgages Owning: <b>(Schedule 6)</b> Investment	
Installment Loans <b>(Schedule 10)</b>	
Credit Balances: <b>(Schedule 11)</b> Credit Cards / Lines	
Credit Balances: Home Equity Line	
Accrued Income Tax	
Other Liabilities (Itemize and attach additional pages as needed)	
<b>TOTAL LIABILITIES</b>	\$ 0
<b>NET WORTH (Total Assets Minus Total Liabilities)</b>	\$ 0
<b>TOTAL LIABILITIES + NET WORTH</b>	\$ 0

*\* The asset and liability sections should only be completed jointly by co-applicants if their assets and liabilities are sufficiently joined so that the statement can be meaningfully and fairly represented on a combined basis; otherwise, separate statements and schedules are required. The schedules are sufficient to annotate separate ownership.*

ANNUAL SOURCES OF INCOME**		
<i>Notice to Applicant: Your income from alimony, child support or separate maintenance need not be revealed if you choose not to have it considered in the basis for credit.</i>		
	APPLICANT	CO-APPLICANT
Salary (amount reported on W-2)		
Bonus & Commissions		
Interest & Dividends		
Net Rental Income		
Business Income or Loss		
Royalties		
Other (Itemize and attach additional pages as needed.)		
TOTAL ANNUAL INCOME	0	0
** Complete CO-APPLICANT information only if financial statement is to apply for or maintain secured/joint credit, or if you are relying on co-applicant's income to repay credit		

MONTHLY EXPENSES**		
	APPLICANT	CO-APPLICANT
Real Estate Mortgage Payments: (Schedule 5) Personal		
(Schedule 6) Investment		
Notes payable (monthly) (Schedule 10)		
Installment Loans Payments (Schedule 10)		
Credit Payments: (Schedule 11) Credit Cards/Lines		
Home Equity Line		
Lease Payments (Schedule 12)		
Savings (include Retirement Plan, IRA and Keogh accounts)		
Taxes (Estimated Income and Property Taxes)		
Alimony / Child Support		
Miscellaneous (Living Expenses, Insurance, Premiums, Education, Medical Expenses, Etc.)		
Other (Itemize and attach additional pages as needed.)		
TOTAL MONTHLY EXPENSES	0	0

GENERAL INFORMATION	APPLICANT		CO-APPLICANT		If yes. Please explain.
	YES	NO	YES	NO	
Are you a defendant in any suit or legal action?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Are you presently subject to any unsatisfied judgments or tax liens?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Have you ever declared bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Are any tax returns being audited or contested?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Are all related taxes paid?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

CONTINGENT LIABILITIES	APPLICANT		CO-APPLICANT		Please give brief description
	YES	NO	YES	NO	
Endorser or Co-maker on Note(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Letters of Credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

PERSONAL ADVISORS (Please List Name and Telephone Number)			
Attorney	Phone	Accountant	Phone
Investment Advisor/Financial Planner		Insurance Agent	

Please indicate ownership of assets or liabilities in last box: "A" for Applicant, "C" for Co-applicant, "J" for Joint.

Schedule 1 - CASH: Checking, Savings, CD's, Money Market Funds				
Financial Institution	Title of Account	Type of Account	Amount	A, C or J

**Schedule 2 - INVESTMENTS: Marketable Securities (Registered and Traded: Stocks, Bonds, Mutual Funds)**

Description of Security	Registered Owner(s)	Bond par or No. of Shares	Book Value	Market Value	Where Pledged	A, C or J

**Schedule 3 - INVESTMENTS: Closely Held Companies / Non-Marketable Securities**

Description of Security	Registered Owner(s)	Bond par or No. of Shares	Book Value	Market Value	Where Pledged	A, C or J

**Schedule 4- ACCOUNTS & NOTES RECEIVABLE, UNDRAWN EARNINGS**

Date of Account or Note	Due From	Original Amount	Present Balance	Repayment Terms	Security Held, If Any	A, C or J

**Schedule 5 – REAL ESTATE: Personal**

Description and Location	Title in Name of	Date Purchased	Purchase Price	Mortgage Lender	Market Value	Interest Rate	Mortgage Balance	Monthly Payments	A, C or J

**Schedule 6 – REAL ESTATE: Investment**

Description and Location	Title in Name of	Date Purchased	Purchase Price	Mortgage Lender	Market Value	Interest Rate	Mortgage Balance	Monthly Payments	A, C or J

**Schedule 7 – RETIREMENT ACCOUNTS: Pension, 401(k), IRAs**

Name of Institution where held	Title of Account	Type of Account	Percent Vested	Market Value	A, C or J

**Schedule 8 - INSURANCE: Life, Disability, Malpractice**

Insurance Company	Policy Owner / Name of Insured	Beneficiary	Policy Face Amount	Cash Surrender	Policy Loans	Premium Payments	Where Assigned	A, C or J

<b>Schedule 9 – EQUITY IN PARTNERSHIPS / PRIVATELY OWNED BUSINESS(ES)</b>							
Business Name and Address	Form of Ownership	Nature of Business	Date of Investment	Original Investment Cost	% of Ownership	Estimated Market Value of Investment	A, C or J

<b>Schedule 10 – NOTES PAYABLE &amp; INSTALLMENT LOANS: Unsecured, Secured</b>						
Owed to (Account #)	Balance Amount	Payment	Frequency / Maturity	Terms	Secured By	A, C or J

<b>Schedule 11 – CREDIT ACCOUNTS: Credit Cards, Credit Lines, Home Equity Line</b>					
Issuer and Account Number	Credit Limit	Current Balance	Monthly Payment	Secured By	A, C or J

<b>Schedule 12 – LEASES</b>					
Item Description	Year Manufactured	Balance Amount	Monthly Payment	Lease Term	A, C or J

**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 and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer-reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes 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.

Applicant's Signature

\_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant's Signature

\_\_\_\_\_ Date \_\_\_\_\_

**TO APPLICANT(S) – RETAIN COPY OF THIS STATEMENT FOR YOUR RECORDS**