

Personal Financial Statement

1. Personal Profile							
You may apply for credit in your name alone, regardless of marital status. Check your marital status below only if you live in a community property state, such as Washington. You must answer the questions about your spouse only if you're married and you live in a community property state. If you are married and live in a community property state, BECU will assume that all assets, income, and debts are community property unless you indicate otherwise. Check one of the following: Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated <input type="checkbox"/>							
INDIVIDUAL INFORMATION				JOINT INFORMATION			
NAME		SOCIAL SECURITY NUMBER		NAME		SOCIAL SECURITY NUMBER	
ADDRESS				ADDRESS			
CITY		STATE	ZIP	CITY		STATE	ZIP
PHONE	EMAIL ADDRESS			PHONE	EMAIL ADDRESS		
EMPLOYER NAME		EMPLOYMENT START DATE		EMPLOYER NAME		EMPLOYMENT START DATE	
JOB TITLE		DATE OF BIRTH		JOB TITLE		DATE OF BIRTH	
ASSETS		Note: Complete SCHEDULES first				LIABILITIES	
Cash in BECU	Details Schedule A	\$		Credit Cards Payable	Details Schedule H	\$	
Cash on Hand, in Banks, & Credit Unions	Details Schedule A	\$		Notes, Loans, and Accounts Payable	Details Schedule H	\$	
Marketable Securities / Stocks and Bonds	Details Schedule B	\$		Notes Due to Relatives and Friends	Details Schedule H	\$	
IRA and Tax Deferred Accounts	Details Schedule A	\$		Taxes Due	Details Schedule H	\$	
Cash Value of Life Insurance	Details Schedule C	\$		Loans on Life Insurance Policies	Details Schedule C	\$	
Real Estate Owned	Details Schedule D	\$		Real Estate Mortgages Payable	Details Schedule E	\$	
Notes and Accounts Receivable	Details Schedule F	\$		Contract Accounts Payable	Details Schedule H	\$	
Personal Property	Details Schedule G	\$		Other Liabilities Due	Details Schedule H	\$	
Other Assets	Details Schedule F	\$		TOTAL LIABILITIES		\$	
Ownership Interest in Business	Details Schedule F	\$		Net Worth (Total Assets Minus Total Liabilities)		\$	
TOTAL ASSETS		\$		TOTAL LIABILITIES AND NET WORTH		\$	
ANNUAL INCOME				ESTIMATE OF ANNUAL EXPENSES			
Salary, Bonus, and Commissions		\$		Income Taxes		\$	
Net Investment Income		\$		Other Taxes		\$	
Rental and Lease Income (Net)		\$		Insurance Premiums		\$	
Alimony, child support, or separate maintenance income need not be revealed if you do not wish BECU to consider it as a basis for repaying this obligation.				Mortgage Payments		\$	
Other Income – (Itemize)		\$		Rent Payable		\$	
Provide the following only if Joint account:				Other Expenses		\$	
Joint Applicant Salary, Bonus, and Commissions		\$				\$	
Alimony, child support, or separate maintenance income need not be revealed if you do not wish BECU to consider it as a basis for repaying this obligation.						\$	
Joint Application Other Income – (Itemize)		\$				\$	
TOTAL		\$		TOTAL		\$	
GENERAL INFORMATION				CONTINGENT LIABILITIES			
Are any assets pledged other than described in the SCHEDULES below?		<input type="checkbox"/> Yes <input type="checkbox"/> No		Are you an endorser, co-signer, or guarantor on additional loans or liabilities?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you a defendant in any suits or legal actions?		<input type="checkbox"/> Yes <input type="checkbox"/> No		Do you have any liability to repay any other leases or contracts?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Date of most recent Income Tax return filed		Year:		Do you have any contingent liabilities arising from legal claims?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you ever been declared bankrupt in the last 10 years?		<input type="checkbox"/> Yes <input type="checkbox"/> No		Do you have any Federal or State past due income taxes?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you partner or officer in any other venture		<input type="checkbox"/> Yes <input type="checkbox"/> No		Other		<input type="checkbox"/> Yes <input type="checkbox"/> No	
SCHEDULE A. CASH, SAVINGS ACCOUNTS, CDs, AND IRA ACCOUNTS							
Name of Bank, Credit Union, or Brokerage		Account Balance		Type of Account		Type of Ownership	
		\$					
		\$					
		\$					
		\$					
<input type="checkbox"/> Attach Bank or Credit Union Statements		TOTALS				\$	

B. SECURITIES OWNED (Including U.S. Government Bonds and all other Stocks and Bonds)

Face Value Bonds Or # of Shares/Stocks	Description (indicate those not registered in your name)	Type of Ownership	Cost	Market Value U.S. Gov. Sec.	Market Value Marketable Sec.	Market Value Not Readily Marketable	Amount Pledged To Secured Loan
			\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$
			\$	\$	\$	\$	\$
<input type="checkbox"/> Attach Brokerage Statements				TOTALS	\$	\$	\$

C. LIFE INSURANCE (List only those Policies that you own)

Company	Face Amount	Cash Surrender Value	Loans	Policy Pledged as Collateral	Beneficiary
	\$	\$	\$		
	\$	\$	\$		
<input type="checkbox"/> See Attached Itemization		TOTALS	\$		

D. REAL ESTATE OWNED (Indicate % of your Ownership Interest)

Title in Name Of	% Owned	Date Acquired	Original Cost	Present Value of Real Estate
			\$	\$
			\$	\$
			\$	\$
			\$	\$
<input type="checkbox"/> See Attached Itemization			TOTALS	\$

E. MORTGAGE OR CONTRACTS PAYABLE

Name of Lender	Payment	Rent Income	Net Cash Flow	Balance Due
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
<input type="checkbox"/> See Attached Itemization		TOTALS	\$	\$

D. OTHER ASSETS

Asset Description	Value
	\$
	\$
	\$
<input type="checkbox"/> See Attached Itemization	
TOTAL	\$

G. PERSONAL PROPERTY (Indicate % of your Ownership Interest)

Description	%	Date When New	Cost When New	Value Today	Loans on Property	
					Balance Due	To Whom Payable
			\$	\$	\$	
			\$	\$	\$	
			\$	\$	\$	
<input type="checkbox"/> See Attached Itemization				TOTAL	\$	

H. LOANS, INSTALLMENT LOANS, CREDIT LINES, AND NOTES PAYABLE

Payable to	Joint on account	Due Date	Balance	Monthly Payment	Collateral (if any)
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	
<input type="checkbox"/> See Attached Itemization			TOTAL	\$	

This information and the information provided on all accompanying financial statements and schedules are provided for the purpose of obtaining credit. You acknowledge that representations made in this Statement will be relied on by BECU in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents your financial condition on the date given below. BECU is authorized to make all inquiries necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. You will promptly notify BECU of any subsequent changes, which would affect the accuracy of this Statement. BECU is further authorized to answer any questions about Creditors experience with you. You are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditors can be a violation of federal law 18 U.S.C., section 1014 and may result in fine, imprisonment or both. You also, authorize BECU to investigate your personal credit history as part of the above referenced Business Loan Application. Oral agreements or oral commitments to loan money, extend credit, or to forbear from enforcing repayment of a debt are not enforceable under Washington law.

By signing below, you declare that you have read and understand the above statement.

SIGNATURE	DATE	If you are guaranteeing this credit jointly, both guarantors must initial the box below.		
SIGNATURE	DATE			
		We intend to jointly guarantee this credit	GUARANTOR INITIALS	GUARANTOR INITIALS