



**PERSONAL FINANCIAL STATEMENT FOR COMMERCIAL NON-RESIDENTIAL REAL ESTATE**

THIS STATEMENT PREPARED AS OF: \_\_\_\_\_

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

☐ If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower	Co-Borrower
<b>PERSONAL INFORMATION</b>	
NAME	SOCIAL SECURITY NUMBER
NAME (if joint statement)	SOCIAL SECURITY NUMBER
MARITAL STATUS <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED	DATE OF BIRTH (mm/dd/yyyy)
DEPENDENTS	
HOME ADDRESS (Street Address, City, State, Zip)	
PERSONAL PHONE NUMBER	PERSONAL E-MAIL ADDRESS
BUSINESS PHONE NUMBER	BUSINESS E-MAIL ADDRESS
EMPLOYER / ADDRESS	
OCCUPATION / TITLE	SELF EMPLOYED <input type="checkbox"/> LENGTH OF SERVICE
EMPLOYER / ADDRESS (if joint statement)	
OCCUPATION / TITLE	SELF EMPLOYED <input type="checkbox"/> LENGTH OF SERVICE

ASSETS	AMOUNT	LIABILITIES	AMOUNT
CASH		UNSECURED NOTES:	
At LSB		At LSB	
At Other (Schedule 1)	\$ -	At Other Banks	
SECURITIES		SECURED NOTES:	
Marketable		At LSB	
Non-Marketable		At Other Banks	
Restricted or Control (Schedule 2)	\$ -	OTHER NOTES &	
LIFE INSURANCE CASH VALUE (Schedule 3)	\$ -	LEASES PAYABLE (Schedule 7)	\$ -
INVESTMENTS		CREDIT CARD BALANCES (Schedule 8)	\$ -
Closely Held Companies			
Partnership Interests			
Privately Owned Business (Schedule 4)	\$ -	DUE TO BROKERS: (Schedule 9)	\$ -
REAL ESTATE		MORTGAGE LOANS:	
Primary Residence		Primary Residence	
Secondary Residence		Secondary Residence	
Investment (Schedule D)	\$ -	Investment (Schedule D)	\$ -
NOTES RECEIVABLE: (Schedule 5)	\$ -	CONTINGENT LIABILITIES (Schedule 10)	\$ -
RETIREMENT ACCOUNTS: (Schedule 6)	\$ -	DUE ON AUTOMOBILES:	
AUTOMOBILES:			
OTHER PERSONAL ASSETS		OTHER LIABILITIES:	
(Itemize below or attach additional pages as needed)		(Itemize below or attach additional pages as needed)	
<b>TOTAL ASSETS</b>	\$ -	<b>TOTAL LIABILITIES</b>	\$ -
		<b>NET WORTH (Total Assets Minus Total Liabilities)</b>	\$ -

**SCHEDULE D - SCHEDULE OF REAL ESTATE OWNED** (Investments and Partial Interest)

Address of Property	Type of Property	Date Purchased	Title in the Name of	% of Ownership	Cost of Property	Cost of improvements in excess of purchase	Present Mkt Value	Amount of Mortgage	Mortgage Maturity Date	Gross Rental Income	Mortgage Payment	Net Income	Name of Lender
<b>TOTAL</b>							\$ -	\$ -					

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 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: \_\_\_\_\_

Date: \_\_\_\_\_

**SCHEDULE 1 - CASH: CHECKING, SAVINGS, CDs & MONEY MARKET FUNDS**

NAME OF FINANCIAL INSTITUTION	TITLE OF ACCOUNT	TYPE OF ACCOUNT	AMOUNT
<b>TOTAL</b>			\$ -

**SCHEDULE 2 - INVESTMENTS: LISTED MARKETABLE SECURITIES, MUTUAL FUNDS, AND ETFs**

DESCRIPTION OF SECURITY (attach separate list if necessary)	REGISTERED IN NAME OF	WHERE HELD	RESTRICTED	NO. SHARES	BOOK VALUE	MARKET VALUE	WHERE PLEDGED
<b>TOTAL</b>						\$ -	

**SCHEDULE 3 - LIFE INSURANCE**

INSURANCE COMPANY	POLICY OF OWNER NAME OF INSURED	BENEFICIARY	POLICY FACE AMOUNT	POLICY LOANS	CASH VALUE	PREMIUM PAYMENTS	WHERE ASSIGNED
<b>TOTAL</b>					\$ -		

**SCHEDULE 4 - INVESTMENTS: CLOSELY HELD COMPANIES, NON-MARKETABLE SECURITIES & UNLISTED SECURITIES**

NAME OF COMPANY	REGISTERED IN NAME OF	NO. SHARES % OWNED	COST	DATE PURCHASED	MARKET VALUE	BALANCE DUE	WHERE PLEDGED
<b>TOTAL</b>					\$ -		

**SCHEDULE 5 - NOTES RECEIVABLE**

DUE FROM	DUE TO	ORIGINAL AMT	PRESENT BALANCE	REPAYMENT TERMS	SECURITY HELD, IF ANY	DATE OF NOTE
<b>TOTAL</b>			\$ -			

**SCHEDULE 6 - RETIREMENT ACCOUNTS: PENSION 401(K) & IRAs**

NAME OF INSTITUTION WHERE HELD	TITLE OF ACCOUNT	TYPE OF ACCOUNT	% VESTED	MARKET VALUE
<b>TOTAL</b>				\$ -

**SCHEDULE 7 - NOTES & LEASES PAYABLE: UNSECURED & SECURED INCLUDING MORTGAGES**

OWED TO (ACCOUNT #)	BORROWER	MATURITY	BALANCE	MONTHLY PAYMENT	RATE	SECURED BY
<b>TOTAL</b>			\$ -			

**SCHEDULE 8 - CREDIT ACCOUNTS & LINES: CREDIT CARDS, CREDIT LINES & HOME EQUITY LINES**

ISSUER (ACCOUNT #)	ACCOUNT OWNER / BORROWER	CREDIT LIMIT	BALANCE	MONTHLY PAYMENT	RATE	SECURED BY
<b>TOTAL</b>			\$ -			

**SCHEDULE 9 - DUE TO BROKERS**

ISSUER (ACCOUNT #)	ACCOUNT OWNER / BORROWER	CREDIT LIMIT	BALANCE	MONTHLY PAYMENT	RATE	SECURED BY
<b>TOTAL</b>			\$ -			

**SCHEDULE 10 - OTHER CONTINGENT LIABILITIES:**

	YES	NO	AMOUNT	IF YES, PLEASE EXPLAIN
Are you responsible for payment of alimony or child support?				
Are you a guarantor, endorser or co-maker on any note?				
Are you a defendant in any legal action or suit?				
Do you have any letters of credit or surety bonds outstanding?				
Do you have legal claims or judgments outstanding against you?				
Do you have any income tax obligations?				
Do you have any other tax obligations?				
Do you have any other contingent liabilities (Itemize below or attach additional pages as needed)				
<b>TOTAL</b>			\$ -	

**PLEASE ANSWER THE FOLLOWING QUESTIONS:**

1	I / We are applying for new credit? If yes, please indicate how you are applying:	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	Yes Individually	No Jointly
2	Income tax returns filed through (date: Are any returns currently being audited or contested? If yes, what year(s)?	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	Yes	No
3	Have you or any firm in which you were a major owner ever declared bankruptcy? If yes, please provide details:	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	Yes	No
4	Have you drawn a will? If yes, please furnish the name of the executor(s) and year will was drawn	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	Yes	No
5	Have you ever had a financial plan prepared for you?	<input type="checkbox"/>	<input type="checkbox"/>	Yes	No
6	Do you have an unused credit facility at any other institution(s)? If so, please indicate where, how much, and name of banker:	<input type="checkbox"/>	<input type="checkbox"/>	Yes	No
7	Do you anticipate any substantial inheritances? If yes, please explain:			Yes	No
8	Do you anticipate any material changes to this statement, within the one year of its date? If yes, please explain:			Yes	No

**CONTACT INFORMATION**

NAME OF YOUR ACCOUNTANT	PHONE NUMBER
NAME OF YOUR ATTORNEY	PHONE NUMBER
NAME OF YOUR INVESTMENT ADVISOR / BROKER	PHONE NUMBER
NAME OF YOUR INSURANCE AGENT	PHONE NUMBER

**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 fails 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 creditworthiness of the undersigned. The undersigned authorizes 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 of the financial information that the undersigned gives you shall be your property.

SIGNATURE

DATE

SIGNATURE

DATE

STATEMENT NAME: \_\_\_\_\_ STATEMENT DATE: \_\_\_\_\_

**PERSONAL CASH FLOW STATEMENT**

INCOME	LAST YEAR	CURRENT	NEXT YEAR
Salary & Wages (amount reported on W2) or Professional Net Income			
Bonus & Commissions			
Interest & Dividends			
Net Rental Income (Schedule 6)			
Business Income or Loss			
Trust Distributions			
Pension, Annuity & Social Security Income			
Other Income (Itemize below or attach additional pages as needed)			
<b>TOTAL ANNUAL INCOME</b>	\$ -	\$ -	\$ -

PRIMARY RESIDENCE	LAST YEAR	CURRENT	NEXT YEAR
1st Mortgage Payment			
2nd Mortgage Payment			
Real Estate Taxes			
Mortgage Insurance			
Homeowner's Insurance			
Flood Insurance			
Association Fees			
<b>TOTAL PRIMARY RESIDENCE PITI</b>	\$ -	\$ -	\$ -

OTHER REAL ESTATE	LAST YEAR	CURRENT	NEXT YEAR
1st Mortgage Payment			
2nd Mortgage Payment			
Real Estate Taxes			
Mortgage Insurance			
Homeowner's Insurance			
Flood Insurance			
Association Fees			
<b>TOTAL OTHER REAL ESTATE PITI</b>	\$ -	\$ -	\$ -

OTHER EXPENSES	LAST YEAR	CURRENT	NEXT YEAR
Credit Card Payments			
Rental Payments			
Interest & Principal Payment on Loans			
Insurance Premiums			
Investments			
Alimony, Child Support & Tuition*			
Personal Income Taxes			
Personal Living Expenses			
Other Expenses (Itemize below or attach additional pages as needed)			
<b>TOTAL OTHER EXPENSES</b>	\$ -	\$ -	\$ -

<b>TOTAL ANNUAL EXPENSES</b>	\$ -	\$ -	\$ -
<b>CASH FLOW SURPLUS (DEFICIT)</b>	\$ -	\$ -	\$ -

\* Inclusion of alimony, separate maintenance, or child support as income is voluntary and need not be revealed, if you do not wish to have it considered. If you choose to include such payments, please describe it by the court and case number, the amount and the name and address of the person obligated to pay that amount to you. If you are responsible for paying alimony, separate maintenance, or child support, please give particulars of that obligation, along with your other obligations.

## SUPPORTING DOCUMENTATION CHECKLIST

Please attach copies of the following documents:

### INCOME

☐  
☐

Last two (2) years federal and state tax returns, including all schedules and statements  
Most recent W2  
Most recent pay stub

### LIQUID ASSETS

☐  
☐  
☐  
☐  
☐  
☐

#### Most recent account statements, not older than 90 days

Checking  
Savings  
Brokerage/Trust/Custody  
Mutual Funds  
IRA/401(k)/Pension  
Other: \_\_\_\_\_

☐  
☐

### NOTES, LOANS & LINES OF CREDIT

☐  
☐  
☐  
☐  
☐

#### Most recent account statements, not older than 90 days

Mortgage on Primary Residence  
Home Equity Line of Credit on Primary Residence  
Mortgages on Other Real Estate  
Notes and Lines from Banks  
Automobile Loans & Leases  
Consumer Loans and Credit Cards  
Other: \_\_\_\_\_

☐  
☐  
☐☐

### OTHER INCOME & OBLIGATIONS

☐  
☐  
☐

If you wish us to consider other income, please submit copies of documentation to support such income.  
If you are required to make alimony or child support payments, please include a copy of the appropriate section of the divorce decree or separation agreement

### OTHER DOCUMENTS REQUESTED BY YOUR BANKER

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