

PERSONAL FINANCIAL STATEMENT

To be completed by each applicant (unless joint), guarantor, and owner having 20% or greater interest

Name: _____ Home Phone: _____

Spouse/Joint Applicant: _____ Home Phone: _____

Home address: _____ State: _____ Zip: _____

If less than three years, please provide prior address(es): _____

Business name of Applicant/Borrower: _____ Business Phone: _____

ASSETS		LIABILITIES + NET WORTH	
A. Cash on hand & in banks		K. Total notes payable to banks & others <i>(Describe in Section 2)</i>	
B. Savings accounts		L. Total of all credit card balances	
C. IRA/other retirement accounts		M. Total of mortgages on real estate <i>(Describe in Section 3)</i>	
D. Accounts & notes receivable		N. Unpaid taxes <i>(Describe in Section 6)</i>	
E. Real Estate <i>(Describe in Section 3)</i>		O. Other debts <i>(e.g. Child Support – Describe in Section 7)</i>	
F. Stocks and bonds <i>(Describe in Section 4)</i>		P. Total liabilities (K + O)	
G. Automobile – present value			
H. Life ins. – cash surrender value only <i>(Complete Section 8)</i>			
I. Other personal property <i>(Describe in Section 5)</i>		Q. Net worth <i>(Totals Assets – Total Liabilities)</i>	
J. Other assets <i>(Describe in Section 5)</i>			
Total ₁ (A+J)		Total ₁ (P+Q)	

₁Totals should balance

Section 1.	Source of Income	Contingent Liabilities	
Salary		As guarantor or co-signer	
Net Investment Income		Legal claims & judgments	
Real Estate Income		Provision for federal income tax	
Spousal Income		Other	
Other Income <i>(Describe below)</i>			
Description of Other Income ₂ :			

₂Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income

Section 2. Notes payable to Banks & Others <small>(Use attachments if necessary. Each must be identified as a part of this statement and signed.)</small>					
Name & Address of Noteholders	Original Balance	Current Balance	Payment Amount	Payment Frequency	Security

Section 3. Real Estate Owned (List each parcel separately, using attachments if necessary. Each attachment must be identified as a part of this statement and signed.)			
	Property A	Property B	Property C
Type of property			
Owner			
Property address			
Date purchased			
Original cost			
Present market value			
Mortgage holder			
Address of mortgage holder			
Mortgage Balance			
Payment amt. per mo./yr.			
Status of mortgage			

Section 4. Stocks and Bonds (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)					
# of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 5. Other Personal Property and Other Assets. Describe. If any is pledged as security, state name and address of lien holder, amount of lien, terms of payment, and if delinquent, describe delinquency.

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Section 6. Unpaid Taxes. Describe type, to whom payable, when due, amount, & to what property, if any, a tax lien attaches.

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Section 7. Other Liabilities.

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Section 8. Life Insurance Held. Give face amt & cash surrender value of policies, name of insurance co. & beneficiaries

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I authorize Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. I certify the statements contained herein and in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand that falsifying statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 10001).

I authorize Lender to respond to any inquiries from others concerning the Lender's credit experience with the undersigned. I understand Lender may provide information about my credit experience with Lender to credit reporting agencies.

Signature Today's Date Soc. Sec. # DOB

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