



Redwood
Credit Union

PERSONAL FINANCIAL STATEMENT

As of _____, 20_____

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock and each corporate officer and director, or (4) any other person or entity providing a guaranty on the loan.

APPLICANT INFORMATION					
BUSINESS NAME OF APPLICANT/BORROWER					
BORROWER: FIRST NAME	MIDDLE INITIAL	LAST NAME		DATE OF BIRTH	SOCIAL SECURITY NUMBER
CO-BORROWER: FIRST NAME	MIDDLE INITIAL	LAST NAME		DATE OF BIRTH	SOCIAL SECURITY NUMBER
STREET ADDRESS		CITY		STATE	ZIP CODE
BUSINESS PHONE		RESIDENTIAL PHONE		E-MAIL ADDRESS	
ASSETS		(Omit cents)		LIABILITIES	
				(Omit cents)	
CASH IN THIS CREDIT UNION		\$		ACCOUNTS PAYABLE	
CASH IN OTHER CREDIT UNION OR BANKS		\$		NOTES PAYABLE TO BANKS & OTHERS (DESCRIBE IN SECTION 2)	
IRA OR OTHER RETIREMENT ACCOUNTS		\$		INSTALLMENT ACCOUNT (AUTO) MO. PAYMENTS \$	
ACCOUNTS AND NOTES RECEIVABLE		\$		INSTALLMENT ACCOUNT (OTHER) MO. PAYMENTS \$	
LIFE INSURANCE - CASH SURRENDER VALUE ONLY (COMPLETE SECTION 8)		\$		LOAN ON LIFE INSURANCE	
STOCKS AND BONDS (DESCRIBE IN SECTION 3)		\$		MORTGAGES ON REAL ESTATE (DESCRIBE IN SECTION 4)	
REAL ESTATE (DESCRIBE IN SECTION 4)		\$		UNPAID TAXES (DESCRIBE IN SECTION 6)	
AUTOMOBILE - PRESENT VALUE		\$		OTHER LIABILITIES DESCRIBE IN SECTION 7	
OTHER PERSONAL PROPERTY (DESCRIBE IN SECTION 5)		\$		TOTAL LIABILITIES	
OTHER ASSETS (DESCRIBE IN SECTION 5)		\$		NET WORTH	
		\$			
TOTAL		\$		TOTAL	
SECTION 1: SOURCE OF INCOME				CONTINGENT LIABILITIES	
SALARY		\$		AS ENDORSER OR CO-MAKER	
NET INVESTMENT INCOME		\$		LEGAL CLAIMS AND JUDGMENTS	
REAL ESTATE INCOME		\$		PROVISION FOR FEDERAL INCOME TAX	
OTHER INCOME (DESCRIBE BELOW)*		\$		OTHER SPECIAL DEBT	
Description of Other Income in Section 1: Please describe any recurring income not reflected on previous tax returns.					
*Alimony 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 BANK AND OTHERS					
Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.					
NAME AND ADDRESS OF NOTE HOLDER(S)	ORIGINAL BALANCE	CURRENT BALANCE	PAYMENT AMOUNT	FREQUENCY (MONTHLY, ETC.)	HOW SECURED OR ENDORSED TYPE OF COLLATERAL
	\$	\$	\$		
	\$	\$	\$		
	\$	\$	\$		
	\$	\$	\$		

**SECTION 3: STOCKS AND BONDS**

Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.

NUMBER OF SHARES	NUMBER OF SECURITIES	COST	MARKET VALUE QUOTATION EXCHANGE	DATE OF QUOTATION EXCHANGE	TOTAL VALUE
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$

SECTION 4: REAL ESTATE

List each parcel separately. Use 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			
ADDRESS OF PROPERTY			
NAME OF PROPERTY OWNER			
DATE PURCHASED			
ORIGINAL COST	\$	\$	\$
PRESENT MARKET VALUE	\$	\$	\$
NAME OF LENDER			
LOAN NUMBER			
LOAN BALANCE	\$	\$	\$
AMOUNT OF PAYMENT PER MONTH			
STATUS OF LOAN			

SECTION 5. OTHER PERSONAL PROPERTY AND OTHER ASSETS

Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment, and if delinquent, describe delinquency.

SECTION 6. UNPAID TAXES

Describe in detail as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.

SECTION 7. OTHER LIABILITIES

Describe in detail

SECTION 8. INSURANCE HELD

Give face amount and cash surrender value of policies – name of insurance and beneficiaries.

I authorize Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained 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 FALSE statements on an SBA loan application may result in forfeiture of benefits, a fine up to \$10,000, or imprisonment for not more than five years, or both, under 18 U.S.C. 1001. FALSE statements on a conventional loan application may result in fines and imprisonment under relevant Federal and State laws.

Applicant Signature: _____ Date: _____

Applicant Signature: _____ Date: _____