



# Confidential Personal Financial Statement

## Applicant

As of: \_\_\_\_\_

Legal Name \_\_\_\_\_

Social Security Number \_\_\_\_\_

Home Address \_\_\_\_\_

Time at Residence \_\_\_\_\_ Years \_\_\_\_\_ Months \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Date of Birth \_\_\_\_\_

Home Phone \_\_\_\_\_

Cell Phone \_\_\_\_\_

Email Address \_\_\_\_\_

Number of Dependents \_\_\_\_\_

Present Employer \_\_\_\_\_

Time at Employer \_\_\_\_\_ Years \_\_\_\_\_ Months \_\_\_\_\_

Business Address \_\_\_\_\_

Position/Title \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Business Phone \_\_\_\_\_

Marital Status:     Married     Separated     Unmarried    (Unmarried includes single, divorced, or widowed)

Marital status (answer only if this financial statement is provided in connection with a request for secured credit, applicant is seeking a joint account with Spouse, or applicant or co-applicant is a resident of a community property state or is relying on property in such a state as a basis for repaying the credit request.

Have I ever gone through bankruptcy or had a judgment against me?     Yes     No  
Are any assets pledged or debts secured except as shown?     Yes     No  
Have I made a will?     Yes     No

## Co-Applicant

Legal Name \_\_\_\_\_

Social Security Number \_\_\_\_\_

Home Address \_\_\_\_\_

Time at Residence \_\_\_\_\_ Years \_\_\_\_\_ Months \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Date of Birth \_\_\_\_\_

Home Phone \_\_\_\_\_

Cell Phone \_\_\_\_\_

Email Address \_\_\_\_\_

Number of Dependents \_\_\_\_\_

Present Employer \_\_\_\_\_

Time at Employer \_\_\_\_\_ Years \_\_\_\_\_ Months \_\_\_\_\_

Business Address \_\_\_\_\_

Position/Title \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Business Phone \_\_\_\_\_

Marital Status:     Married     Separated     Unmarried    (Unmarried includes single, divorced, or widowed)

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Have I ever gone through bankruptcy or had a judgment against me?     Yes     No  
Are any assets pledged or debts secured except as shown?     Yes     No  
Have I made a will?     Yes     No

# Confidential Personal Financial Statement

Schedule 1: Checking Accounts				
Name of Account Holder	Bank	City and State	Pledged	Current Balance
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>Total</b>				

Schedule 2: Savings Accounts and CD's				
Name of Account Holder	Bank	City and State	Pledged	Current Balance
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>Total</b>				

Schedule 3: Securities Owned						
In Whose Name(s) Registered	Description	Number of Shares	Publicly Traded	Pledged	Cost	Present Market Value
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No		
<b>Total</b>						

Schedule 4: Retirement Accounts (IRA's, 401k's, KEOGH's, and SEPP's)					
In Whose Name(s) Registered	Plan Type (Traditional IRA, Roth IRA, 401k, KEOGH, SEPP)	Beneficiary	Publicly Traded	Pledged	Present Market Value
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>Total</b>					

Attach separate sheet if you need more space to complete detail schedule.



<sup>1</sup> Securities products are NOT FDIC Insured, are NOT guaranteed by Business Bank of Texas, N.A., and may involve risk to principal amount invested

# Confidential Personal Financial Statement

Schedule 5: Life Insurance				
Insured	Insurance Company	Beneficiary	Loans	Cash Value
<b>Total</b>				

Schedule 6: Real Estate								
Type of Property and Address	Mortgage Company	Date Acquired	Rate	Purchase Price	Monthly Rental Income	Monthly Payment	Mortgage Balance	Present Market Value
<input type="checkbox"/> Homestead								
<input type="checkbox"/> Rental <input type="checkbox"/> Vacation <input type="checkbox"/> Lot								
<input type="checkbox"/> Rental <input type="checkbox"/> Vacation <input type="checkbox"/> Lot								
<input type="checkbox"/> Rental <input type="checkbox"/> Vacation <input type="checkbox"/> Lot								
<b>Total</b>								

Schedule 7: Automobiles, Boats, Watercraft, and RV's				
Vehicle Type	Year	Make	Model	Current Value
<b>Total</b>				

Schedule 8: Other Personal Property		
Description	Purchase Price	Current Value
<b>Total</b>		

Attach separate sheet if you need more space to complete detail schedule.



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# Confidential Personal Financial Statement

Schedule 9: Loans Payable to Banks and Other Lenders						
Lender	Loan Type (Term Loan, LOC)	Collateral	Rate	Maturity Date	Monthly Payment	Current Balance
<b>Total</b>						

Schedule 10: Visa, MasterCard, Discover, American Express, and Department Stores					
Lender	Card Type (Visa, MC, Discover, Amex)	Rate	Credit Limit	Monthly Payment	Current Balance
<b>Total</b>					

Schedule 11: Income Taxes Payable and Other Taxes		
Taxing Authority	Year Due	Current Balance
<b>Total</b>		

Schedule 12: Other Liabilities		
Description	Monthly Payment	Current Balance
<b>Total</b>		

Attach separate sheet if you need more space to complete detail schedule.



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# Personal Monthly Cash Flow Statement

Assets (assets you own)	Amount
Checking Accounts (Schedule 1)	
Savings Accounts and CD's (Schedule 2)	
Securities Owned (Schedule 3)	
Retirement Accounts (Schedule 4)	
Cash Surrender Value of Life Insurance (Schedule 5)	
Homestead (Schedule 6)	
Other Real Estate Owned (Schedule 6)	
Automobiles, Boats, Watercraft, and RV's (Schedule 7)	
Personal Property and Other Assets (Schedule 8)	
<b>Total Assets</b>	

Liabilities (debts you owe)	Amount
Loans Payable to Banks and Other Lenders (Schedule 9)	
Credit Cards -MasterCard, Visa & Others (Schedule 10)	
Income Taxes Payable and Other Taxes (Schedule 11)	
Mortgage on Homestead (Schedule 6)	
Mortgage or Liens on Other Real Estate (Schedule 6)	
Contingent Liabilities (Schedule 12)	
Other Liabilities (Schedule 12)	
<b>Total Liabilities</b>	
<b>Net Worth</b> (total assets less total liabilities)	
<b>Total Net Worth and Liabilities</b>	

Monthly Income	Applicant	Co-Applicant
Salary		
Commissions		
Dividends		
Interest		
Rentals		
Alimony / Child Support*		
<b>Individual Totals</b>		
<b>Total Monthly Income</b>		

Monthly Expenses	Amount
Homestead Mortgage Payment or Rent	
Other Mortgage Payments	
Loans Payable to Banks	
Credit Cards	
Food	
Utilities	
Telephone	
Car Maintenance	
Gas	
Insurance (Auto, Home, Health, Life)	
School Expenses	
Clothing	
Child Care	
Entertainment	
Other	
<b>Total Monthly Expenses</b>	
<b>Cash Flow Surplus</b> (Deficit)	

\*You need not show this unless you wish us to consider it.

## Agreement

The reported financial information contained herein, which are submitted to you (Lender) for the purpose of obtaining credit from you, present a true, complete and correct statement of my financial condition as of the date shown. I understand that misrepresenting information on this statement is a criminal offense under federal law punishable by a fine and/or imprisonment. I will notify you in writing of any material unfavorable change in my financial condition. In the absence of such notice, you may consider this a continuing statement and substantially correct. If I apply for further credit, this statement shall have the same force and effect as if delivered as an original statement of my financial conditions at the time I request further credit. You are authorized to contact any appropriate third parties for the purpose of verifying any stated information herein or at any time by me to you, and obtaining credit information at any time from any of my creditors and/or credit reporting agencies. I authorize Business Bank of Texas, N.A. to obtain consumer or credit reports on myself. This financial statement and any other information furnished to you shall be your property. You are authorized to answer questions about your credit experience with me.

Applicant \_\_\_\_\_

Date \_\_\_\_\_

Co-Applicant \_\_\_\_\_

Date \_\_\_\_\_

Attach separate sheet if you need more space to complete detail schedule.



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