

PERSONAL FINANCIAL STATEMENT

CONFIDENTIAL

IMPORTANT: DIRECTIONS TO APPLICANT

Read directions before completing Financial Statement.

- Please do not leave any questions unanswered. Use “no” or “none” where necessary.
- Please check appropriate boxes where necessary.

Individual Credit – If relying on your own income assets and not the income and assets of a spouse or another person as a basis for extension or repayment or credit, complete the Financial Statement below only as it applies to you, individually. Do not provide any information about a spouse or another person. Sign the Financial Statement.

Joint Credit – If applying for joint credit or for individual credit relying on income or assets of a spouse or another person for extension and repayment of credit requested, complete the Financial Statement below. Include information about income, assets and liabilities of the spouse or other person. Both Borrower and Co-Borrower (if applicable) sign this statement.

Individual relying upon income or assets of spouse or other person

To: _____ Address: _____

Applicant’s Name(s): _____ Address: _____ Primary Phone: _____

Assets	In Even Dollars	Liabilities and Net Worth	In Even Dollars
Cash on hand and in Banks – See Schedule A	\$	Notes Payable – See Schedule A	\$
U.S. Government Securities – See Schedule B		Accounts and Bills Due	
Listed Securities – See Schedule B		Unpaid Taxes	
Unlisted Securities – See Schedule B		Real Estate Mortgages Payable – See Schedule C and D	
Other Equity Interests – See Schedule B		Land Contracts Payable – See Schedule C or D	
Accounts and Notes Receivable		Other Liabilities: Itemize below	
Real Estate Owned – See Schedule C			
Mortgages and Land Contracts Receivable – See Schedule D			
Other Assets: Itemize below			
		TOTAL LIABILITIES	\$
		NET WORTH	\$
TOTAL ASSETS	\$	TOTAL LIABILITIES AND NET WORTH	\$

Sources of Income	In Even Dollars	General Information	
Salary	\$	Employer	
Bonus and Commissions		Position or Profession	No. Years
Dividends		Employer’s Address	Phone No.
Real Estate Income			
*Other Income: Itemize		Partner, officer or owner in any other venture? <input type="checkbox"/> No <input type="checkbox"/> Yes	
TOTAL	\$	Is yes, please explain:	
*Alimony, child support or separate maintenance payments not disclosed unless relied upon as a basis for extension of credit. If disclosed, payments received under: <input type="checkbox"/> Court <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding		Are any assets pledged? <input type="checkbox"/> No <input type="checkbox"/> Yes Detail in Schedule A	
		Income taxes settled through (Date):	

Contingent Liabilities	In Even Dollars	General Information (continued)
As endorser, co-maker or guarantor		Are you a defendant in any suits or legal action? <input type="checkbox"/> No <input type="checkbox"/> Yes
On leases		If so, explain:
Legal claims		Have you ever taken bankruptcy? <input type="checkbox"/> No <input type="checkbox"/> Yes
Provision for federal income taxes		Is so, explain:
Other special debt, e.g., recourse or repurchase liability		Number of dependents _____ Ages _____
TOTAL	\$	

Schedule A: Banks, Brokers, Savings & Loan Association, Finance Companies or Credit Unions. List here the names of all the institutions at which you maintain a deposit account and/or where you have obtained loans.

Name of Institution	Name on Account	Balance on Deposit	High Credit	Account Owing	Monthly Payment	Secured by What Assets
TOTAL				TOTAL		

Schedule B: U.S. Governments, Stocks (Listed & Unlisted), Bonds (Government & Community), and Partnership Interests (General & Ltd.)

Number of: Shares, Face Value (Bonds), or % of Ownership	Indicate: 1. Agency or name of company issuing security or name of partnership 2. Type of investment or equity classification 3. Number of shares, bonds or % of ownership held 4. Basis of valuation*	In Name of	*Market Value	Pledged (check)	
				Yes	No
TOTAL					

*If unlisted security or partnership interest, provide current financial statements to support basis for valuation.

Schedule C: Real Estate Owned (and related debt, if applicable)

Description of Property or Address	Title in Name Of	Date Acq.	Cost + Improvements	Present Market Value	Mortgage or Land Contract Payable		
					Balance Owing	Monthly Payment	Holder
TOTAL							

Schedule D: Real Estate: Mortgages & Land Contracts Receivable (and related debt, if applicable)

Description of Property or Address	Title in Name Of	Date Acq.	Balance Receivable	Monthly Payment	Mortgage or Land Contract Payable		
					Balance Owning	Monthly Payment	Holder
TOTAL							

PENALTY FOR FALSE OR FRAUDULENT STATEMENT. Section 1001 of Title 18, United States Code provides: "Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies, conceals or covers up by any trick, scheme, or device a material fact, or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined under this title or imprisoned not more than five years, or both."

I/we have carefully read and submitted the foregoing information provided on all pages of this statement to the Lender named above. The information is presented as a true and accurate statement of my/our financial condition on the date indicated. This statement is provided for the purpose of obtaining and maintaining credit with said Lender. I/we agree that if any material change(s) occur(s) in my/our financial condition that I/we will immediately notify said Lender of said change(s) and unless said Lender is so notified it may continue to rely upon this financial statement and the representations made herein as a true and accurate statement of my/our financial condition.

I/we authorize the Lender to make whatever credit inquiries it deems necessary in connection with this financial statement. I/we authorize and instruct any person or consumer reporting agency to furnish to the Lender any information that it may have or obtain in response to such credit inquiries.

I/we also hereby certify that no payment requirements listed herein are delinquent or in default except as follows; if "NONE" so state. _____

Signature

Date

SSN

Signature

Date

SSN