

# Personal Financial Statement

(to be completed by Borrower or Guarantor)

Please note: You can type information into this form and then print and sign, or simply print the form and complete by hand.

Property Name:

Address:

Borrower:

## PERSONAL INFORMATION

APPLICANT NAME:

CO-APPLICANT NAME:

EMPLOYER:

EMPLOYER:

ADDRESS OF EMPLOYER:

ADDRESS OF EMPLOYER:

Business Phone:

Business Phone:

Title/Position:

Title/Position:

Yrs. with Employer:

Yrs. with Employer:

Home Address:

Home Address:

Rent/Own?:

Rent/Own?:

Home Phone:

Home Phone:

Social Security #:

Social Security #:

Date of Birth:

Date of Birth:

Previous Employer & Position (if with current employer less than 3 yrs):

Previous Employer & Position (if with current employer less than 3 yrs):

No. of Yrs:

No. of Yrs:

Yrs. of School:

Yrs. of School:

Marital Status?:

Marital Status?:

Name and # of Attorney:

Name and # of Attorney:

Name and # of Accountant:

Name and # of Accountant:

Cash Income and Expenditures Statement for the Year Ended: \_\_\_\_\_

ANNUAL INCOME	AMOUNT(\$)
Salary (applicant)	
Salary (co-applicant)	
Bonuses & Commissions (applicant)	
Bonuses & Commissions (co-applicant)	
Rental Income	
Interest Income	
Dividend Income	
Capital Gains	
Partnership Income	
Other Investment Income	
Other Income (List)	

ANNUAL EXPENDITURES	AMOUNT(\$)
Federal Income and Other Taxes	
State Income and Other Taxes	
Rental Payments, Co-op or Condo Maintenance	
Mortgage Payments Residential: Investment:	
Property Taxes Residential: Investment:	
Interest and Principal payments on loans	
Insurance	
Investments (including tax shelters)	
Alimony/Child Support	
Tuition	
Other Living Expense	
Medical Expense	
Other Expense (List)	

Any significant changes expected in the next 12 months?  Yes  No

If Yes, Describe:

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Balance Sheet as of: \_\_\_\_\_

ASSETS	AMOUNT(\$)
Cash on hand and in banks (List) (include money market accounts, CDs)	
Readily Marketable Securities (Schedule A)	
Non-Readily Marketable Securities (Schedule A)	
Accounts and Notes Receivable	
Net Cash Surrender Value of Life Insurance	
Residential Real Estate (Schedule B)	
Real Estate Investments (Schedule B)	
Partnerships/PC Interests (Schedule C)	
IRA, Keogh, Profit-Sharing, and Other Vested Retirement Accounts	
Deferred Income (number of years deferred: _____)	
Personal Property (including automobiles)	
Other Assets (List)	
TOTAL ASSETS	

LIABILITIES	AMOUNT(\$)
Notes Payable to banks and other financial institutions (Schedule D)	
Secured	
Unsecured	
Notes Payable to others	
Secured	
Unsecured	
Accounts Payable (including credit cards)	
Margin Accounts	
Notes Due: Partnership (Schedule C)	
Taxes Payable	
Mortgage Debt (Schedule B)	
Life Insurance Loans	
Other Liabilities (List)	
TOTAL LIABILITIES	
NET WORTH	
TOTAL LIABILITIES & NET WORTH	

CONTINGENT LIABILITIES	YES	NO	AMOUNT(\$)
Are you a guarantor, co-maker, or endorser for any debt of an individual, partnership, or corporation?	<input type="checkbox"/>	<input type="checkbox"/>	
Are there any suits or legal actions pending against you?	<input type="checkbox"/>	<input type="checkbox"/>	
Are you contingently liable on any lease or contract?	<input type="checkbox"/>	<input type="checkbox"/>	
Are any of your tax obligations past due?	<input type="checkbox"/>	<input type="checkbox"/>	
If yes for any of the above, give details:			

						YES	NO
READILY MARKETABLE SECURITIES (including U.S. Government and Municipal)*							
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
NON-READILY MARKETABLE SECURITIES (closely held, thinly traded, or restricted stock)*							
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>

\* If not enough space, attach a separate schedule and enter totals only

SCHEDULE B - PERSONAL RESIDENCE & REAL ESTATE INVESTMENTS (majority ownership only)

PERSONAL RESIDENCE:									
PROPERTY ADDRESS	LEGAL OWNER	PURCHASE		MARKET VALUE	LOAN BALANCE	INTEREST RATE	MATURITY DATE	MONTHLY PAYMENT	LENDER
		YEAR	PRICE						

INVESTMENT:									
PROPERTY ADDRESS	LEGAL OWNER	PURCHASE		MARKET VALUE	LOAN BALANCE	INTEREST RATE	MATURITY DATE	MONTHLY PAYMENT	LENDER
		YEAR	PRICE						

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BUSINESS/PROFESSIONAL (INDICATE SAME)									

INVESTMENTS (INCLUDING TAX SHELTERS)									

\* For investments which represent a material portion of your total assets, please include the relevant financial statements, tax returns, or schedule k-1.

SCHEDULE D - NOTES PAYABLE

DUE TO	TYPE OF FACILITY	AMOUNT OF LINE	SECURED		COLLATERAL	INTEREST RATE	MATURITY	BALANCE
			YES	NO				
			<input type="checkbox"/>	<input type="checkbox"/>				
			<input type="checkbox"/>	<input type="checkbox"/>				
			<input type="checkbox"/>	<input type="checkbox"/>				
			<input type="checkbox"/>	<input type="checkbox"/>				
			<input type="checkbox"/>	<input type="checkbox"/>				
			<input type="checkbox"/>	<input type="checkbox"/>				

REPRESENTATIONS AND WARRANTIES

The information contained in this statement is provided to induce you to extend or 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 in writing of any change in name, address, or employment and 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 fail 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 credit-worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. As long as the 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 other financial or other information that the undersigned give you shall be your property.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date