

Personal Financial Statement
(to be completed by Borrower or Guarantor)

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

Mobile Phone

Mobile 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

College and Year Graduated

College and Year Graduated

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: _____

<u>ANNUAL INCOME</u>	<u>AMOUNT (\$)</u>	<u>ANNUAL EXPENDITURES</u>	<u>AMOUNT (\$)</u>
Salary (applicant)		Federal Income and Other Taxes	
Salary (co-applicant)		State Income and Other Taxes	
Bonuses & Commissions (applicant)		Rental Payments, Co-op or Condo Maintenance	
Bonuses & Commissions (co-applicant)		Mortgage Payments Residential: Investment:	
Rental Income		Property Taxes Residential: Investment:	
Interest Income		Interest and Principal payments on loans	
Dividend Income		Insurance	
Capital Gains		Investments (including tax shelters)	
Partnership Income		Alimony/Child Support	
Other Investment Income		Tuition	
Other Income (List)		Other Living Expenses	
Adjusted Gross Income on Current Year Tax Return (applicant)		Medical Expenses	
Adjusted Gross Income on Previous Year Tax Return (applicant)		Other Expenses (List)	
Adjusted Gross Income on Current Year Tax Return (co-applicant)			
Adjusted Gross Income on Previous Year Tax Return (co-applicant)			

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

If yes, describe:

Do you or your spouse have any outstanding tax liabilities or tax liens? Yes No

If yes, describe:

Balance Sheet as of: _____

<u>ASSETS</u>	<u>AMOUNT (\$)</u>
Cash on hand and in banks (List (include money market accounts, CDs)	
1)	
2)	
3)	
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)	
1)	
2)	
3)	
Other Assets (List)	
1)	
2)	
TOTAL ASSETS	

<u>LIABILITIES</u>	<u>AMOUNT (\$)</u>
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)	
1)	
2)	
3)	
4)	
5)	
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:			

SCHEDULE A – ALL SECURITIES (INCLUDING MONEY MARKET FUNDS)

No. of Shares (Stock or Face)	DESCRIPTION	OWNERS	WHERE HELD	COST	CURRENT MARKET VALUE	PLEGGED?	
						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 there is 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 YEAR	PRICE	MARKET VALUE	LOAN BALANCE	INTEREST RATE	MATURITY DATE	MONTHLY PAYMENT	LENDER
INVESTMENT									
PROPERTY ADDRESS	LEGAL OWNER	PURCHASE YEAR	PRICE	MARKET VALUE	LOAN BALANCE	INTEREST RATE	MATURITY DATE	MONTHLY PAYMENT	LENDER

SCHEDULE C – PARTNERSHIPS (less than majority ownership for real estate partnerships)*

TYPE OF INVESTMENT	DATE OF INITIAL INVESTMENT	COST	PERCENT OWNED	CURRENT MARKET VALUE	BALANCE DUE ON PARTNERSHIPS, NOTES, CASH CALL	FIRST CONTRIBUTION DATE
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