

# Personal Financial Statement

To: Select an Entity Office \_\_\_\_\_

**Please read the following directions before completing this Personal Financial Statement.**

1. Complete all sections, except Section 2, if you are applying for individual credit in your own name and are relying solely on your own income or assets for repayment or if this personal financial statement relates to your guaranty of the indebtedness of other person(s), firm(s), or corporation(s).
2. Also, complete Section 2 if any of the following apply:
  - If you are applying for joint credit with another person, provide information about the joint applicant.
  - If you are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, provide information about the person on whose alimony, support or maintenance payments or income or assets you are relying.
  - If this is a joint guaranty of the indebtedness of other person(s), firm(s), corporation(s), provide information about the joint guarantor.

Section 1 - Individual/Applicant Information (Please Print)		Section 2 - Other Party/Co-Applicant Information	
Name		Name	
Residence Address		Residence Address	
City	State	City	State
Zip Code		Zip Code	
Position or Occupation		Position or Occupation	
Business Name		Business Name	
Business Address		Business Address	
City	State	City	State
Zip Code		Zip Code	
Years with Business		Years with Business	
Res. Phone (     )	Bus. Phone (     )	Res. Phone (     )	Bus. Phone (     )

**CONFIDENTIAL**

**Statement of Financial Condition as of \_\_\_\_\_**

<b>Section 3 - Balance Sheet (attach additional schedules as needed)</b>					
<b>Assets</b>	Dollars	Jt*	<b>Liabilities</b>	Dollars	Jt*
Cash and Short-term Investments (Schedule A)			Outstanding Credit Card Balances		
Stocks & Bonds (readily marketable) (Schedule B)			Taxes Payable		
Unlisted Securities (Schedule C)			Policy Loan (life insurance) (Schedule D)		
Notes Receivable & Accounts Receivable			Mortgages & Obligations Due (Schedules F & G)		
Cash Surrender Value-Life Insurance (Schedule D)			Notes & Accounts Payable (Schedule H)		
General/Ltd Partnership Interests (Schedule E)			Other Liabilities (list):		
Retirement Accounts					
Personal Property					
Automobiles					
Real Estate-Personal Residences (Schedule F)					
Real Estate-Investments (Schedule G)					
Real Estate Investments (Direct & Partnership Interests) (Schedule I)**					
Other Assets (list):					
<b>TOTAL ASSETS</b>			<b>TOTAL LIABILITIES</b>		
			<b>NET WORTH (total assets minus total liabilities)</b>		

<b>Section 4 - Income Statement</b>					
<b>Annual Income</b>	Applicant	Co-Applicant	<b>Annual Expenses</b>	Applicant	Co-Applicant
Salary			Home Mortgage (Principal & Interest)		
Bonus and Commissions			Loan Payments (including other R/E)		
Interest and Dividends			Income Tax (State & Federal)		
Alimony, Separate Maintenance, Child Support***			Planned or Required Investments/ Partnership Contributions		
Capital Gains			General Living Expenses		
Real Estate Income			Other Expenses (list):		
Other Income (list):					
<b>GROSS INCOME</b>	\$	\$	<b>TOTAL EXPENSES</b>	\$	\$

<b>Section 5 - Contingent Liabilities (include brief description)</b>		
	Applicant	Co-Applicant
As endorser or guarantor on notes/leases/contracts:		
On letters of credit:		
Current or pending suits or other litigation:		
Other (Partnership, etc.) explain:		
<b>TOTAL</b>	\$	\$

\*Please check if jointly held.

\*\*Schedule I should be used by individuals with extensive real estate investments where additional data may be needed or required by the Lender to properly evaluate the borrower's financial condition. It can be used instead of Schedule G. Because it will not be completed by most borrowers or guarantors, it is a separate schedule not printed on this Personal Financial Statement. If it is appropriate for you and has not been provided, please request it from the Lender.

\*\*\*Alimony, separate maintenance, and/or child support income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

**Schedule A: Cash & Short-term Investments (certificates of deposit, commercial paper, money market funds, etc.)**

Name of Institution	Savings Accts (\$ amount)	Checking Accts (\$ amount)	Other Short-term Investments (type and \$ amount)	Total	Pledged? (Y)/(N)	Owner(s) Code*

**Schedule B: Stocks and Bonds (include U.S. Government and Marketable Securities)**

Number of Shares or Face Value (Bonds)	Description	Market Value	Margin? (Y)/(N)	Restricted? (Y)/(N)	Pledged? (Y)/(N)	Owner(s) Code*

**Schedule C: Unlisted Securities**

Number of Shares	Description	Source of Value	Value	% of Company Owned	Pledged? (Y)/(N)	Owner(s) Code*

**Schedule D: Life Insurance Carried (include individual and group insurance)**

Name of Insurance Company	Owner of Policy	Beneficiary	Face Value	Policy Loans	Cash Surrender Value	Assigned? (Y)/(N)

**Schedule E: General and/or Limited Partnership Interests (Please attach K-1)**

Name of Partnership	Type of Investment	(L)imited (G)eneral	Amount Invested	Fair Market Value of Interest	Annual Contribution Required	Pledged? (Y)/(N)	Owner(s) Code*

\*Owner(s) Code: A = Applicant      AC = Joint Account of Applicant and Co-Applicant      JC = Joint Account of Co-Applicant and another party  
 C = Co-Applicant      JA = Joint Account of Applicant and another party

**Schedule F: Real Estate (personal residences)**

Description/Address of Property	Mortgage Holder	Maturity Date	Title in Name of	Purchase Date	Cost	Present Loan Balance	Monthly Payt.	Market Value

**Schedule G: Real Estate Investments**

Description/Address of Property	Mortgage Holder	Maturity Date	% Owned	Title in Name of	Purchase Date	Cost	Present Loan Balance	Market Value	Total Annual Rental Income	Monthly Loan Payt.	Other Expenses

**Schedule H: Notes & Accounts Payable (also include credit lines and other commitments even if unused)**

Name of Creditor	Orig. Amt. of Loan	Payment/ Repayment Terms	Maturity Date	Interest Rate	Description of Collateral (if any)	Balance Owning	Debtor(s) Code*

\*Debtor(s) Code: A = Applicant                      AC = Joint Account of Applicant and Co-Applicant                      JC = Joint Account of Co-Applicant and another party  
 C = Co-Applicant                      JA = Joint Account of Applicant and another party

**Personal Information**

Do you have a will? <input type="checkbox"/> Yes <input type="checkbox"/> No   If yes, name of executor:		Dependents Number:                      Ages:	
Are you a partner or officer in any venture other than described on schedules? <input type="checkbox"/> Yes <input type="checkbox"/> No   If yes, describe:			
Are any assets pledged other than as described on schedules? <input type="checkbox"/> Yes <input type="checkbox"/> No   If yes, describe:			
Have you ever been declared bankrupt? <input type="checkbox"/> Yes <input type="checkbox"/> No   If yes, describe:			
Are there any outstanding judgements against you? <input type="checkbox"/> Yes <input type="checkbox"/> No	Do you have disability insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No	Income tax settled through (date)	Alimony, Child Support/Maintenance Expense \$

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with the Lender on behalf of the undersigned or person, firms or corporations in whose behalf the undersigned may either severally or jointly with others, execute a guaranty in the Lender's favor. Each undersigned understands that the Lender is relying on the information provided herein (including the designation made as to ownership of the property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that the Lender may consider this statement as continuing to be true and correct until a written notice of a change is given to the Lender by the undersigned. The Lender is authorized to make all inquiries it deems necessary to verify the accuracy of the statements made herein, and to determine the credit worthiness of the undersigned. The Lender is authorized to answer questions about its credit experience with the undersigned.

Date Signed	Signature (individual)	Social Security #	Date of Birth
Date Signed	Signature (other party)	Social Security #	Date of Birth