



Personal Financial Statement

OWNER/GUARANTOR FOR _____ As of _____ 20 _____
 BUSINESS NAME _____

PERSONAL INFORMATION											
APPLICANT (NAME)						SPOUSE (IF CO-APPLICANT)					
Home Address						Home Address					
Home Phone #		E-mail Address		Social Security #		Home Phone #		E-mail Address		Social Security #	
Date of Birth	# of Dependents	Employer				Date of Birth	# of Dependents	Employer			
Address of Employer						Address of Employer					
Business Phone #		# of Years with Employer		Title/Position		Business Phone #		# of Years with Employer		Title/Position	

Cash Income & Expenditures Statement For Year Ended _____ (Omit cents)

ANNUAL INCOME	AMOUNT (\$)
Salary (applicant)	\$
Salary (co-applicant)	
Gross Rental Income	
Interest Income &	
Dividend	
Capital Gains/(loss)	
Other Income (List) **	
TOTAL ANNUAL INCOME ►	\$

ANNUAL EXPENDITURES	AMOUNT (\$)
Federal Income and Other State Taxes	\$
Residences	Mortgage Rent
Housing	Taxes/Comm Fees
Second Residence	Mortgage
	Taxes/Comm Fees
Investment Real Estate	Mortgage(s)
	Taxes
	Operating Expenses
Other Loans - Principal & Interest	
Credit Card Payments	
Alimony/Child Support	
Tuition/Day-Care	
Investment Obligations	
Other Expenses	
TOTAL ANNUAL EXPENDITURES ►	\$

Any significant changes expected in the next 12 months? Yes No (If yes, attach information).

** Income from alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligations.

Balance Sheet as of _____

ASSETS	AMOUNT (\$)	LIABILITIES	AMOUNT (\$)
Cash in this Bank		Notes Payable to this Bank	
(including money market accounts, CDs)	\$	Secured	\$
Cash in Other Financial Institutions (List)		Unsecured	
(including money market accounts, CDs)		Notes Payable to Others (Schedule E)	
Marketable Securities (Attach Schedule)		Secured	
Accounts and Notes Receivable		Unsecured	
Net Cash Surrender Value of Life Insurance (Schedule B)		Accounts Payable (including credit cards)	
Residential Real Estate (Schedule C)		Margin Accounts	
Real Estate Investments (Schedule C)		Taxes Payable	
Partnerships/PC Interests (Schedule C)			
IRA, Keogh, Profit-		Mortgage Debt (Schedule C)	
Sharing & Other Vested Retirement Accts.		Life Insurance Loans (Schedule B)	
Personal Property (including automobiles)		Other Liabilities (List):	
Other Assets (List):			
		TOTAL LIABILITIES	
		NET WORTH	
TOTAL ASSETS ►	\$		\$

Schedule B - Insurance						
Insurance Company	Face Amount of Policy	Type of Policy	Beneficiary	Cash Surrender Value	Amount Borrowed	Ownership

Disability Insurance	Applicant	Co-Applicant
Monthly Distribution if Disabled		

Schedule C - Real Estate Owned							
Address & Description of Property	Date of Acquisition	Title in Name of	Cost	Market Value	Mortgages		Name of Lender
					Balance	Mo. Payment	

Schedule E - Loans, Credit Cards & Accounts Payable Not Listed in Schedule C						
Payable to:	Type	Balance Owed	Collateral	Monthly Payment	Maturity	

Please Answer The Following Questions:

1. Have (either of) you or any firm in which you were a major owner ever declared bankruptcy? Yes No
 If yes, please provide details: _____

2. Do (either of) you have a line of credit or unused credit facility at any other institution(s)? Yes No
 If so, please indicate where, how much, and name of banker: _____

3. Please list any contingent liabilities (Guarantor, Co-signor for any other debts not directly in your name) Amount

IMPORTANT: Read these Directions before completing this Application. Check appropriate box

- If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete all sections except those that apply to co-applicant.
- If this is an application for joint credit with another person, complete all Sections, providing information about the joint applicant.
 We intend to apply for joint credit: _____
- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information in the Co-Applicant Sections about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

 Applicant _____
 Co-Applicant

Representations and Warranties: The information contained in this statement is provided to induce you to extend or to continue the extension of credit to me or to others upon my guarantee. I acknowledge and understand that you are relying on the information provided herein in deciding to grant or to continue credit. I represent, warrant and certify that the information provided is true, correct and complete, and agree to promptly notify you of any material changes to this information. If I fail to notify you as required above, or if any of the information should prove to be materially inaccurate or incomplete, you may declare my debt or that which I guarantee immediately payable. You are authorized to make all inquiries you deem necessary to verify accuracy and determine my creditworthiness. I authorize any person or consumer reporting agency to give you any information it may have on me, and authorize you to answer any questions about your credit experience with me. I shall continue to supply you annually with an updated financial statement. Any statement or financial information that I give to you shall be your property.

 Signature

 Signature

 Date

 Date