



Personal Financial Statement as of Date: _____

(Use Additional Sheets as Needed)

Applicant / Guarantor #1			
<input type="checkbox"/> Applicant		<input type="checkbox"/> Guarantor	
Name		Title	% Ownership in Entity
Physical Street Address (NO PO BOXES)			
City	State	Zip	E-Mail address
Social Security Number		Date of Birth	Home Phone Number
Employer		Years with employer	Will you continue this employment? <input type="checkbox"/> Yes <input type="checkbox"/> No
Employer Address			Business Phone Number
Former Employer		Title/Position:	Years with Former Employer
Accountant Name		Email / Phone Number	
Attorney Name		Email / Phone Number	

Co-Applicant / Guarantor #2			
<input type="checkbox"/> Co-Applicant		<input type="checkbox"/> Guarantor	
Name		Title	% Ownership in Entity
Physical Street Address (NO PO BOXES)			
City	State	Zip	E-Mail address
Social Security #		Date of Birth	Home Phone Number:
Employer		Years with employer	Will you continue this employment? <input type="checkbox"/> Yes <input type="checkbox"/> No
Employer Address			Business Phone Number
Former Employer		Title/Position	Years with Former Employer
Accountant		Email / Phone Number	
Attorney Name		Email / Phone Number	
If 2 or more Individuals are applying jointly for this loan, please read the following statement: <i>IT IS OUR INTENT TO APPLY FOR JOINT CREDIT</i>		Applicant	Co-Applicant
If you agree, please initial in the boxes to the right			

Personal Annual Income and Expenditure Statement

Income (Annual)	Source	Amount	Annual Expenditures	Amount
Salary (applicant)			Federal, State & Other Income Taxes	
Salary (co-applicant)			Property Taxes Residential/Investment	
Interest & Dividend Income			Rental Payments	
Rental/Real Estate Income (Net)			Mortgage Payments Residential/Investment	
Other Investment Income (Net)			Principal & Interest Payments on Term Loans	
Other Income* (Describe below):			Other Expenses (Describe Below):	
Total Income:			Total Expenses:	

* Income from alimony, child support, or other income need not be revealed if the applicant/co-applicant does not wish to have it considered as a basis for repayment

Personal Balance Sheet

Assets	Amount \$	Liabilities	Amount \$
Cash Deposits with Lender (include all accounts)		Notes Payable to Lender (secured)	
Cash In Other Financial Institutions: Please List Below (include all accounts)		Notes Payable to Lender (unsecured)	
		Notes Payable to Others: (total from Schedule E) Break Out Below	
		Total Secured	
		Total Unsecured	
Readily Marketable Securities: (total from Schedule A below)		Notes due Partnerships/Business Interests (total from Schedule D)	
Non-Readily marketable Securities: (total from Schedule A below)		Taxes Payable	
Accounts and Notes Receivable		Mortgages Payable (total from Schedule C)	
Net Cash Surrender Value of Life Insurance (total from Schedule B)		Life Insurance Loans (total from Schedule B)	
Residential Real Estate: (total from Schedule C)		Other Liabilities Please List Below:	
Real Estate Investment Properties: (total from Schedule C)			
Partnerships/PC Interests: (total from Schedule D)			
Retirement Account(s) total			
Personal Property Value			
Other Assets (Please list)			
		Total Liabilities	
Total Assets		Net Worth	

SCHEDULE A (All Securities)					
Readily Marketable Securities (negotiable, transferable)					
# of Stocks or Bonds	Description	Owner	Cost	Current Mkt Value	Pledged 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"/>
Non-Readily Marketable Securities (not traded, difficult to buy or sell)					
Description	Owner	Cost	Current Mkt Value	Pledged Yes No	
				<input type="checkbox"/>	<input type="checkbox"/>

SCHEDULE B INSURANCE						
Insurance Company	Type of Policy	Face Amount	Amount Borrowed	Ownership	Cash Surrender value	Beneficiary

SCHEDULE C REAL ESTATE – PERSONAL and INVESTMENT							
Personal Residence (primary home second home, camp, etc)							
Property Address	Legal Owner	Current Balance	Market value	Loan Maturity Date	Monthly Payment	Lender	
Investment Real Estate (commercial and residential rentals, or business property)							
Property Address	Legal Owner	Current Balance	Market value	Loan Maturity Date	Monthly Payment	Lender	

SCHEDULE D PARTNERSHIPS / BUSINESS INTERESTS				
BUSINESS INTERESTS				
Business Name	Initial Investment Cost	Date of Initial Investment	% Owned	Current Market Value
INVESTMENTS				
Business Name	Initial Investment Cost	Date of Initial Investment	% Owned	Current Market Value

Use additional sheets as needed.

SCHEDULE E NOTES PAYABLE						
Creditor	Original Amount	Current Balance	*Type of Loan	Interest Rate	Monthly Payment	Collateral

Use additional sheets as needed. * Type: Line (L), Term (T), Lease (LE), Other (O)

Please answer the following questions:	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"/>	
Do you, or your business, owe any taxes for years prior to the current year? If yes , please provide amount owed and what year taxes are owed for:	<input type="checkbox"/>	<input type="checkbox"/>	
Are you, or is your business, a party to, or threatened with, any claim or lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	
Have you, or has any business that you owned or operated, ever declared bankruptcy? If yes , please provide what chapter filed and year of filing:	<input type="checkbox"/>	<input type="checkbox"/>	
Is the business under any agreement that would change the ownership of the business?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have a line of credit or unused credit facility at any other institution(s)? If yes , please explain:	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have any outstanding letters of credit or surety bonds?	<input type="checkbox"/>	<input type="checkbox"/>	
Are you contingently liable on any lease or contract?	<input type="checkbox"/>	<input type="checkbox"/>	

If you answer YES to any of the questions above, please attach a separate sheet to provide additional details as needed.

Acknowledgement / Representations / Warranties

The information contained in this Personal Financial Statement is provided to induce Lender to extend, or to continue the extension of, credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that Lender is relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represent, warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify Lender immediately and in writing of any changes in name, address, or employment and of 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 Lender. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. The undersigned understand if any of the information herein should prove to be inaccurate or incomplete in any material respect, Lender may declare the indebtedness of the undersigned, or the indebtedness guaranteed by the undersigned as the case may be, immediately due and payable.

By signing below, each principal, owner, guarantor, or co-borrower that will be personally liable for the debt, hereby authorizes Lender and/or assigns to make or have made on each, all inquiries deemed necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. Each of the undersigned authorizes Lender and/or assigns to answer questions about Lenders credit experience with the undersigned, whether the signature(s) below are originals or copies. You further certify that the credit being applied for will be used for business purposes.

The undersigned authorize any person or consumer-reporting agency to give Lender any information it may have on the undersigned. Each of the undersigned authorizes Lender to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to Lender is outstanding, the undersigned shall supply annually, or as requested, an updated financial statement.

This personal financial statement and any other financial or other information that the undersigned may provide to Lender and/or assigns shall be Lender’s property.

Applicant or Guarantor #1	DATE
Co-Applicant or Guarantor #2	DATE