



PERSONAL FINANCIAL STATEMENT

(Mark with X) Individual Credit Joint Credit Statement Date: _____
 Initials _____

Please Note the Following:

- You must provide Financial Information about all applicants.
- Any willful misrepresentation could result in a violation of Federal Law (Sec. 18 U.S.C. 1014)

SECTION I -Personal Information

Applicant Name: _____
Mailing Address: _____
City/State/Zip: _____

Occupation: _____
Employer: _____
Years of Employment _____

Social Security Number: _____
Date of Birth: _____
Home Phone: _____
Secondary Phone: _____
Business Phone: _____
E-mail Address: _____

Co-Applicant Name: _____
Mailing Address: _____
City/State/Zip: _____

Occupation: _____
Employer: _____
Years of Employment _____

Relationship to Applicant: _____
Social Security Number: _____
Date of Birth: _____
Home Phone: _____
Secondary Phone: _____
Business Phone: _____
E-mail Address: _____

SECTION II -Income and Expenses

ESTIMATED ANNUAL INCOME		ESTIMATED ANNUAL EXPENSES	
Applicant:		Income Taxes:	
Salary, Bonuses & Commissions:		Property Taxes:	
Dividend, Interest, and Other Investment Income:		Other Taxes:	
Rental & Lease Income (Net):		Insurance Premiums:	
		Mortgage Payments:	
		Rental Payments:	
		Other Required Payments:	
Co-Applicant			
Salary, Bonuses & Commissions:			
Dividend, Interest, and Other Investment Income:		Other Expenses:	
Rental & Lease Income (Net):			
TOTAL:		TOTAL:	

SECTION III -Assets and Liabilities

A CASH IN BANKS

(Example: checking accounts, savings accounts, CD's, money market accounts, etc.)

	Name of Bank	Amount on Deposit	Type of Account	Type of Ownership
1				
2				
3				
4				
5				
CASH ON HAND:				
TOTAL CASH:				

[Enter on line 1 of Section IV]

B LIFE INSURANCE OWNED

	Insurance Company	Face Value of Insurance Policy	Current Cash Value	Balance Owed to Insurance Company	Is the Policy used as Collateral for other loans?	Beneficiary
1						
2						
3						
TOTAL:						

[Enter on line 2 of Section IV]

C SECURITIES OWNED

(Example: U.S. Government Bonds, Stocks, Bonds, etc.)

	Face Value (i.e. Bonds)	Number of Shares (i.e. Stock)	Description	In Whose Name(s) Registered	Original Cost	Amount Pledged	Present Market Value
1							
2							
3							
4							
5							
TOTAL:							

[Enter on line 3 of Section IV]

D NOTES RECEIVABLE, CONTRACTS FOR DEED OWNED BY YOU, AND OTHER ACCOUNTS RECEIVABLE

*(Please mark an X if others have an Ownership Interest)

	*X	Debtor	Balance Due	Open Date	Maturity Date (If Applicable)	Payment Amount	Description / Collateral
1							
2							
3							
4							
TOTAL:				TOTAL:			

[Enter on line 4 of Section IV]

E RETIREMENT PLANS

(Example: IRA's 401K's, etc.)

	Name of Plan Owner	Plan Type and Description	Estimated Value	Investment Held By:
1				
2				
3				
TOTAL:				

[Enter on line 9 of Section IV]

PLEASE ATTACH ADDITIONAL PAGES WHEN NECESSARY

SECTION III -Assets and Liabilities (...continued)

F PERSONAL PROPERTY & MOTOR VEHICLES

(Example: Autos, Boat's, Fixtures, Furnishings, Livestock, Equipment etc.)

*(Please mark an X if others have an Ownership Interest)

*X	Description	Estimated Present Value
1		
2		
3		
4		
5		
TOTAL:		

[Enter on line 10 of Section IV]

G REAL ESTATE OWNED

(Example: Personal Residence, Investment Property, etc.)

*(Please mark an X if others have an Ownership Interest)

*X	Name on Title	Description & Location	Original Cost of Real Estate	Present Value of Real Estate	Payment (If Applicable)	Balance Due (If Applicable)	Lender (If Applicable)
1							
2							
3							
4							
5							
6							
TOTAL:							

[Enter on line 11 of Section IV]

[Enter on line 16 of Section IV]

H OTHER DEBTS PAYABLE TO BANKS

(Example: Auto Loans, Lines of Credit, Student Loans, etc.)

	Name of Bank	Loan Amount	Monthly Payment	Type of Account	Collateral (if any) and Type of Ownership
1					
2					
3					
4					
5					
TOTAL:					

[Enter on line 17 of Section IV]

I ALL OTHER PERSONAL DEBTS, ACCOUNTS PAYABLE, AND RENTAL PAYMENTS

(Example: Credit Cards, Rent on Apartments, Notes due to Friends and Relatives, Etc.)

	Entity to whom Payable	Total Amount Payable	Monthly Payment	Maturity Date	Type of Account	Collateral (if any)
1						
2						
3						
4						
TOTAL:						

[Enter on line 18 of Section IV]

SECTION IV -Summary of Assets, Liabilities, and Net Worth

ASSETS	
1	Cash on Hand plus Cash in Banks (Section III - A)
2	Cash Value of Life Insurance (Section III - B)
3	Present Market Value of Securities Owned (Section III - C)
4	Notes Receivable And All Other Account Receivables (Section III - D)
5	Other Liquid Assets:
6	
7	
8	
9	Retirement Plans (Section III - E)
10	Personal Property & Motor Vehicles (Section III - F)
11	Real Estate Owned (Section III - G)
12	Other Assets:
13	Passive investments in various real estate partnerships (illiquid)
14	
15	Total Assets:
LIABILITIES	
16	Real Estate Mortgages Payable (Section III - G)
17	Other Debts Payable to Banks (Section III - H)
18	All Other Personal Debt, Accounts Payable, and Rental Payments (Section III - I)
19	Deferred Income Tax from 401k:
20	Deferred Income Tax on Appreciated Assets:
21	Unpaid Income Taxes Due - Federal/State:
22	Other Unpaid Taxes & Interest:
23	
24	
25	Total Liabilities:
26	Net Worth
27	Total Liabilities and Net Worth:

GENERAL INFORMATION	CONTINGENT LIABILITIES	
Are any of your assets pledged? <div style="display: flex; justify-content: flex-end; align-items: center; margin-top: 5px;"> <input style="width: 40px; height: 20px; margin-right: 5px;" type="checkbox"/> NO <input style="width: 40px; height: 20px; margin-right: 5px;" type="checkbox"/> YES (Mark with X) </div>	As Endorser, Guarantor:	
Are you a Defendant in any Law Suits or other Legal Actions? If yes, please explain: (Mark with X)	Leases or Contracts:	
Have you been declared Bankruptcy in the last 10 years? If yes, please explain: (Mark with X)	Legal Claims:	
	Other:	
	TOTAL:	

In connection with my (our) request for credit or my (our) request to guaranty the credit of a third party, I (we) acknowledge that you will be reviewing information from various sources. I (we) hereby authorize you to verify this information directly and/or by obtaining a consumer credit report that relates to my (our) eligibility for credit. I (we) furnish this statement as a true and accurate statement of my (our) financial condition. The undersigned also agrees to notify the Lender immediately of any significant adverse change in such condition.

Date Signed: _____

Applicant Signature: _____

Date Signed: _____

Co-Applicant Signature: _____