

PERSONAL FINANCIAL STATEMENT

INDIVIDUAL STATEMENT **JOINT STATEMENT** Information about your spouse need not be provided unless this is a joint statement with your spouse or if you are relying on his or her income or assets to obtain credit. All parties whose assets are relied upon will be requested to sign notes or other documents required in connection with credit extended.

Applicant Name		Date of Birth	Social Security Number	
Email Address		Cell Phone		Home Phone
Co-Applicant Name		Date of Birth	Social Security Number	
Email Address		Cell Phone		Home Phone
Address				Years at Address
Employer Name		Type of Business	Position	Years in Job
Employer Address			Business Telephone	

PERSONAL BALANCE SHEET

ASSETS		\$	LIABILITIES		\$
Cash (Schedule 1)			Consumer Debt (Schedule 3)		
Marketable Securities (Schedule 2)			Real Estate Mortgage, Personal (Schedule 4)		
Retirement Accounts (Schedule 7)			Real Estate Mortgage, Investment (Schedule 4)		
Real Estate, Personal (Schedule 4)			Loans against life insurance (Schedule 5)		
Real Estate, Investment (Schedule 4)			Margin Loans (Schedule 2)		
Cash Value Life Insurance (Schedule 5)			Other Liabilities		
Other Assets (Schedule 6)			Contingent Liabilities (See questions page 2)		
Business Interests (Schedule 8)					
TOTAL ASSETS			TOTAL LIABILITIES		
			NET WORTH		
			(TOTAL ASSETS MINUS TOTAL LIABILITIES)		

SCHEDULE 1	CASH — Bank Checking and Savings Accounts, Certificates of Deposit, Money Market Funds (If cash held in another bank exceeds \$500,000, please provide statements to confirm)		
	Name of Bank or Money Market Fund	Deposit Balance	Pledged as Collateral?

SCHEDULE 2	SECURITIES — Stock and Bonds Registered and Traded on National Exchanges or Over the Counter, Treasury Bills, Municipal Bonds, Commercial Paper, Mutual Funds - Include Margin Loans with Brokerage Firms					
	Bonds - Face Value Stocks - # of Shares	Owner	Description of Security	Market Value	Any Securities Pledged? If So, To Whom?	Brokerage Margin Loan

SCHEDULE 3	CONSUMER DEBIT AND INSTALLMENT CREDIT — Indicate type as auto, credit card, etc.				
	Type (auto, credit card, etc.)	Name of Company	Collateral	Monthly Payment	Outstanding Balance

SCHEDULE 4	PERSONAL OR INVESTMENT REAL ESTATE — Include 2nd mortgages/equity lines — *Use Schedule 4 Addendum if this space is insufficient							
	Property Address and Legal Owner	Personal or Investment	Purchase Date	Ownership %	Full Market Value	Current Loan Balance	Monthly P & I Payment	Lender

SCHEDULE 5	LIFE INSURANCE					
	Insurance Company	Face Amount of Policy	Whole Life or Term Policy	Beneficiary	Cash Surrender Value, If any	Amount Borrowed

SCHEDULE 6	OTHER ASSETS — List any items which you feel are significant enough to note				
	Asset - Investments, automobiles, airplanes, boats, etc.	Cost	Full Market Value	Amount Due	Monthly Payment

SCHEDULE 7	RETIREMENT ACCOUNTS — IRA's, Keogh's, etc.		
	Investment/Custodian	Date Acquired	Market Value

SCHEDULE 8	BUSINESS INTERESTS		
	Business Name	% Owned	Market Value

- | | YES | NO |
|--|--------------------------|--------------------------|
| 1) Have (either of) you or any firm in which you were a major owner ever declared bankruptcy? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2) Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3) Are there any suits or legal actions pending against you or any related entities in which you have ownership or control? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4) Are any of your or your company's income taxes past due? Taxes are filed and paid through: _____
Are any returns currently being audited or contested? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5) Do you have any outstanding letters of credit or surety bonds? If so, please provide the amount: \$ _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 6) Are any of your reported assets held in Trust or alternative ownership (i.e., in name of spouse or other third party?) | <input type="checkbox"/> | <input type="checkbox"/> |
| 7) Do you have a will? If so, who is the named executor? _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| 8) Are you obliged to pay alimony, child support or separate maintenance payments? | <input type="checkbox"/> | <input type="checkbox"/> |

If you answered affirmatively to any of the questions above, please provide details as an attachment.

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledges and understands 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 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 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 fails 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 authorizes any person or consumer reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any 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. The undersigned also agrees that all funds advanced under this extension of credit will be used for business purposes.

Applicant Signature

Date

Co-Applicant Signature

Date

