

PERSONAL FINANCIAL STATEMENT AS OF:

SUBMITTED BY:

GENERAL INFORMATION

APPLICANT (NAME)				CO-APPLICANT (NAME)			
Employer				Employer			
Address of Employer				Address of Employer			
Business Phone No.	No. of Years With Employer	Title/Position		Business Phone No.	No. of Years With Employer	Title/Position	
<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>	
Name of Previous Employer & position (if with current employer less than 3 years)			No of Yrs	Name of Previous Employer & position (if with current employer less than 3 years)			No of Yrs
<input type="text"/>			<input type="text"/>	<input type="text"/>			<input type="text"/>
Home Address				Home Address			
<input type="text"/>				<input type="text"/>			
Home Phone No.	Social Security No.	Date of Birth		Home Phone No.	Social Security No.	Date of Birth	
<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>	
Name, Phone No. of Your Accountant				Name, Phone No. of Your Accountant			
<input type="text"/>				<input type="text"/>			
Name, Phone No. of Your Attorney				Name, Phone No. of Your Attorney			
<input type="text"/>				<input type="text"/>			
Name, Phone No. of Your Investment Advisor/Broker				Name, Phone No. of Your Investment Advisor/Broker			
<input type="text"/>				<input type="text"/>			
Name, Phone No. of Your Insurance Advisor				Name, Phone No. of Your Insurance Advisor			
<input type="text"/>				<input type="text"/>			

Cash Income & Expenses Statement For Year Ended: (Omit Cents)

ANNUAL SOURCES OF INCOME	AMOUNT (\$)	ANNUAL EXPENSES	AMOUNT (\$)
Salary (applicant)	<input type="text"/>	Federal Income and Other Taxes	<input type="text"/>
Salary (co-applicant)	<input type="text"/>	State Income and Other Taxes	<input type="text"/>
Bonus & Commissions (applicant)	<input type="text"/>	Rental Payments, Co-op, or Condo Maintenance	<input type="text"/>
Bonus & Commissions (co-applicant)	<input type="text"/>	Mortgage Payments	Residential <input type="text"/> Investment <input type="text"/>
Rental Income	<input type="text"/>	Property Taxes	Residential <input type="text"/> Investment <input type="text"/>
Interest Income	<input type="text"/>	Interest & Principal Payments on Loans	<input type="text"/>
Dividend Income	<input type="text"/>	Insurance	<input type="text"/>
Capital Gains	<input type="text"/>	Investments (including tax shelters)	<input type="text"/>
Partnership Income	<input type="text"/>	Alimony/Child Support	<input type="text"/>
Other Investment Income	<input type="text"/>	Tuition	<input type="text"/>
Other Income (List)**	<input type="text"/>	Other Living Expenses	<input type="text"/>
		Medical Expenses	<input type="text"/>
		Other Expense (List)	<input type="text"/>
TOTAL INCOME		TOTAL EXPENDITURES	

Any significant income changes expected in the next 12 months? ☐ Yes (if yes attach information) ☐ No

**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 obligation.

ASSETS		AMOUNT (\$)	LIABILITIES		AMOUNT(\$)
Cash in this Facility (including money market accounts, CDs)			Notes Payable to this Facility	Secured	
				Unsecured	
Cash in Other Financial Institutions (list (including money market accounts, CDs):			Notes Payable to Others (Schedule E)	Secured	
				Unsecured	
			Accounts Payable (including credit cards)		
			Margin Accounts		
			Notes Due: Partnership (Schedule D)		
Readily Marketable Securities (Schedule A)			Taxes Payable		
Non-Readily Marketable Securities (Schedule A)			Mortgage Debt (Schedule C)		
Accounts and Notes Receivable			Life Insurance Loans (Schedule B)		
Net Cash Surrender Values of Life Insurance (Schedule B)			Other Liabilities (List):		
Residential Real Estate (Schedule C)					
Real Estate Investments (Schedule C)					
Partnerships/PC Interests (Schedule D)					
IRA, Keogh, Profit-Sharing & Other Vested Retirement Accts					
Deferred Income (number of years deferred)					
Personal Property (including automobiles)					
Other Assets (list):					
TOTAL ASSETS			TOTAL LIABILITIES		
			NET WORTH		

CONTINGENT LIABILITIES	YES	NO	AMOUNT
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Do you have any outstanding letters of credit or surety bonds?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Are there any suits or legal actions pending against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Are you contingently liable on any lease or contract?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Are any of your tax obligations past due?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
What would be your total estimated tax liability if you were to sell your major assets?			<input type="text"/>
If yes for any of the above give details:			<input type="text"/>

Schedule A – All Securities (including non-money market mutual funds)

No. of Shares (Stock) or Face Value (Bonds)	DESCRIPTION	OWNER(S)	WHERE HELD	COST	CURRENT MARKET VALUE	PLEGGED	
						YES	NO
READILY MARKETABLE SECURITIES (including U.S. Governments and Municipals)*							
NON-READILY MARKETABLE SECURITIES (including U.S. Governments and Municipals)*							

*If not enough space, attach a separate schedule or brokerage statement and enter totals only.

Schedule – B Insurance						
Life Insurance (use additional sheet if necessary)						
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		
Number of Years Covered		

Schedule C – Personal Residence & Real Estate Investments, Mortgage Debt (majority ownership only)									
Personal Residence	Legal Owner	Purchase		Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
Property Address		Year	Price						
Investment	Legal Owner	Purchase		Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
Property Address		Year	Price						

*If not enough space, attach a separate sheet.

Schedule – D Partnerships (less than majority for real estate partnerships)*							
Type of Investment	Date of Initial Investment	Cost	Percent Owned	Current Market Value	Balance Due on Partnerships: Notes, Cash Call	Final Contribution Date	
Business/Professional (Indicate name):							
Investments (including Tax Shelters):							

*Note: Those investments that represent a significant portion of your total assets, please submit the corresponding financial statements or tax returns, or for a partnership investment or S-corporations, schedule K-1s.

Schedule E – Notes Payable								
Due To	Type of Facility	Amount of Line	Secured		Collateral	Interest Rate	Maturity	Unpaid Balance
			Yes	No				

Personal Questionnaire (This section must be completed):

1. Income tax returns filed through (date): Are any returns currently audited or contested? ☐ Yes ☐ No
If yes, what year(s)?
2. Have (either of) you or any firm in which you were a major owner ever declared bankruptcy? ☐ Yes ☐ No
If yes, please provide details:
3. Have you drawn a will? ☐ Yes ☐ No
If yes, please furnish the name of the executor(s) and year will was drawn:
4. Number of dependents (excluding self) and relationship to applicant:
5. Have you ever had a financial plan prepared for you? ☐ Yes ☐ No
6. Did you include two years federal and state tax returns? ☐ Yes ☐ No
7. 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 facility:
8. Do you anticipate any substantial inheritances? ☐ Yes ☐ No
If yes, please explain:

Representations and Warranties

Information provided in this statement is intended to induce you to extend or to continue the extension of credit to the undersigned or to others upon the signature and/or guarantee of the undersigned. The undersigned acknowledge and understand 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 and that there are no material omissions. Each of the undersigned agrees to notify you immediately and 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 document should be considered as a continuing statement and can be relied upon as being 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 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 evaluate the credit-worthiness of each undersigned. Each of the undersigned authorizes you to share information 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. The undersigned grants the Facility authority to obtain personal credit information from credit reporting agencies on an annual or as-needed basis. This personal statement and any other financial or other information supplied by the undersigned shall be your property.

Date

Your Signature

Date

Co-Applicant's Signature (If you are requesting the financial accommodation jointly)