

PERSONAL FINANCIAL STATEMENT

To be completed annually by each applicant (unless joint), guarantor, and owner having 20% or greater interest.

Name: _____ Home/Cell Phone: _____

Street: _____ City: _____ State: _____ Zip: _____

Spouse/Joint Applicant: _____ Home/Cell Phone: _____

Street: _____ City: _____ State: _____ Zip: _____

If less than three years, please provide prior address(es): _____

Business Name of Applicant/Borrower: _____ Business Phone: _____

ASSETS		LIABILITIES + NET WORTH	
A. Cash on Hand		K. Total Notes Payable to Banks and Others <i>(Describe in Section 2)</i>	
B. Savings and Checking Accounts		L. Total of All Credit Card Balances	
C. IRA/other retirement accounts		M. Total of Mortgages on Real Estate <i>(Describe in Section 3)</i>	
D. Accounts and Notes Receivable		N. Unpaid Taxes <i>(Describe in Section 6)</i>	
E. Real Estate <i>(Describe in Section 3)</i>		O. Other Debts (e.g., Child Support – Describe in Section 7)	
F. Stocks and Bonds <i>(Describe in Section 4)</i>		P. Total Liabilities (K:O)	\$
G. Automobile – Present Value			
H. Life insurance – Cash Surrender Value <i>(Complete Section 8)</i>			
I. Other Personal Property <i>(Describe in Section 5)</i>		Q. Net Worth <i>(Totals Assets [X] – Total Liabilities [P])</i>	\$
J. Other Assets <i>(Describe in Section 5)</i>			
X: Total Assets¹ (A:J)	\$	Y: Total¹ (P+Q)	\$

¹Totals should balance

Section 1. Income		Contingent Liabilities	
Salary		As Guarantor of Co-signer	
Net Investment Income		Legal Claims and Judgments	
Real Estate Income		Provision for Federal Income Tax	
Spousal Income		Other	
Other Income ² <i>(Describe below)</i>			
Description of Other Income ² :			

²Alimony or child support payments need not be disclosed in “Other Income” unless it is desired to have such payments counted toward total income

Section 2. Notes payable to Banks and Others <small>(Use attachments if necessary. Each must be identified as a part of this statement and signed.)</small>					
Name and Address of Noteholders	Original Balance	Current Balance	Payment Amount	Payment Frequency	Security

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Section 3. Real Estate Owned (List each parcel separately, using attachments if necessary. Each attachment must be identified as a part of this statement, and be signed and dated.)

	Property A	Property B	Property C
Type of property			
Owner			
Property address			
Date purchased			
Original cost			
Present market value			
Mortgage holder			
Address of mortgage holder			
Mortgage Balance			
Payment amt. per mo./yr.			
Status of mortgage			

Section 4. Stocks and Bonds (Include attachments if necessary. Each attachment must be identified as a part of this statement, and be signed and dated.)

# of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 5. Other Personal Property and Other Assets (Please describe. If pledged as security, state name and address of lien holder, amount of lien, terms of payment. If payment is delinquent, please explain and provide delinquency amount.)

Section 6. Unpaid Taxes (Describe type, to whom payable, when due, amount, and for what property a tax lien is attached.)

Section 7. Other Liabilities

Section 8. Life Insurance Held (Provide face amount and cash surrender value of policies, name of insurance company, and beneficiaries.)

I authorize Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. I certify the statements contained herein and in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand that falsifying statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001).

I authorize Lender to respond to any inquiries from others concerning the Lender's credit experience with the undersigned, excluding information contained within the credit report. I understand Lender may provide information about my credit experience with lender to credit reporting agencies.

Signature	Today's Date	Social Security #	Date of Birth
Signature	Today's Date	Social Security #	Date of Birth

For CEI Use Only: