**PERSONAL FINANCIAL STATEMENT AS OF \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, 20\_\_\_**

IMPORTANT: Read the following before completing this Statement and check to the appropriate boxes below.

( ) I am applying individually for credit, hence, my income and assets (and not the income and assets of another person) shall be the basis for repayment of the credit requested. Complete only Section 1 and 3.

( ) I am applying jointly for credit with another person. Complete Section 1, 2 and 3.

|  |  |
| --- | --- |
| **SECTION 1-INDIVIDUAL INFORMATION** | **SECTION 2-OTHER PARTY INFORMATION** |
| Name | Name |
| SSN DOB | SSN DOB |
| Address (residence) | Address (residence) |
| City, State, Zip | City, State, Zip |
| Phone | Phone |
| Occupation | Occupation |
| Business Name | Business Name |
| Business Address | Business Address |
| City, State, Zip | City, State, Zip |
| Business Phone | Business Phone |

|  |  |  |  |
| --- | --- | --- | --- |
| **SECTION 3- STATEMENT OF FINANCIAL CONDITION (Complete All Pages)** | | | |
| ASSETS | ($) | LIABILITIES | ($) |
| Cash on Deposit |  | Debts Owed to Banks (Schedule C) |  |
| Other Marketable Securities |  | Debts/Accounts owed to Others (Schedule D) |  |
| Notes and Accounts Due |  | Real Estate Mortgages (Schedule A) |  |
| Cash Value of Life Insurance |  | Taxes Accrued |  |
| Real Estate (Schedule A) |  | Taxes Paid Through |  |
| Partnerships (Schedule E) |  | City & County: Year |  |
| Stocks, Bonds, etc. (Schedule B) |  | State: Year |  |
| Vehicles (Make/Model/Year) |  | Federal: Year |  |
|  |  |  |  |
| Other Assets |  | Other Liabilities |  |
|  |  |  |  |
|  |  |  |  |
|  |  | Total Liabilities |  |
|  |  | Net Worth |  |
| Total Assets |  | Total Liabilities and Net Worth |  |

\*If over $1,000, itemize in the provided Schedules or on Separate Schedules

|  |  |
| --- | --- |
| **SOURCES OF INCOME FOR YEAR ENDED** | **PERSONAL INFORMATION** |
| Salary, Bonuses, Commissions $ | Do you have a will? If so, provide name of executor. |
| Dividends /Interest $ |
| Real Estate Income $ |
| Other Income $ |
| Alimony, child support, or separation maintenance income need not be revealed if you do not wish  to have it considered as a basis for repaying  this obligation. | Are you a partner, owner or officer in any other business or venture?  If so, describe. |
| TOTAL INCOME $ | Are you obligated to pay alimony, child support, or separate maintenance payments? If so, describe. |
| **CONTINGENT LIABILITIES** | Are any assets pledged other than as described on schedules? \_\_\_\_\_\_\_\_  If so, describe. |
| Do you have any contingent liabilities?  If so, describe. |
| As endorser, co. maker or guarantor $ | Income tax settled through (date) |
| On leases or contracts? $ | Are you a defendant in any suits or legal actions? |
| Legal Claims $ | Personal Bank Accounts carried at: |
| Other Special Debt $ | Have you ever filed for bankruptcy?  When?  Describe. |
| Amount of Contested Income Tax Liens $ |

**ATTACH SEPARATE SCHEDULES IF NECESSARY**

**SCHEDULE A · REAL ESTATE-OWNED**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Address and Type of Property | Titled in Name of | Cost ($) | | Present Market Value ($) | Balance  Owed ($) | Mortgage Held by  Pymt(s) per month |
| Year Acquired | |
|  |  | Cost ($) |  |  |  |  |
| Date Acquired |  | per |
|  |  | Cost ($) |  |  |  |  |
| Date Acquired |  | per |
|  |  | Cost ($) |  |  |  |  |
| Date Acquired |  | per |
|  |  | Cost ($) |  |  |  |  |
| Date Acquired |  | per |
|  | | | TOTAL $ |  |  |  |

**SCHEDULE B · STOCKS AND BONDS**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| No. Shares or Bond Amount(s) | Description | Titled in Name of | Present Market  Value ($) | Pledged?  (Yes/No) |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  | | TOTAL $ |  |  |

**SCHEDULE C · DEBTS OWED TO FINANCIAL INSTITUTIONS**

**(Include Credit Cards, Installment Loans & Lines of Credit)**

|  |  |  |  |
| --- | --- | --- | --- |
| Name of  Financial Institution | Collateral Pledged as Security or Name of Co-Maker | Monthly Payment ($) | Current Balance ($) |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  | TOTAL $ |  |  |

**SCHEDULE D · DEBTS AND ACCOUNTS OWED TO OTHERS**

**(Itemize Debts over $1,000. Combine Debts under $1,000)**

|  |  |  |  |
| --- | --- | --- | --- |
| Name of Creditor | Collateral | Monthly Payment ($) | Current Balance ($) |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  | TOTAL $ |  |  |

**SCHEDULE E · PARTNERSHIPS**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Name of Creditor | Annual NOI ($) | Debt Service ($) | Est. Market Value ($) | Total Debt ($) | % Ownership | Net Market Value ($) |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  | | | TOTAL $ |  |  |  |

**SCHEDULE F · LIFE INSURANCE**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Insurance Company | Name of Insured | Beneficiary | Amount of Insurance ($) | Cash Value ($) |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  | | TOTAL $ |  |  |

I authorize the lender or its designated agents to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. This may include, but is not limited to, credit bureau inquiries, verification of my personal and business tax returns with the IRS, and obtaining credit and banking references. I hereby certify that the information provided above and in any accompanying documentation is true and accurate as of the date submitted. These statements are made for the purpose of obtaining, or guaranteeing, a commercial loan. I understand that false or misleading statements may result in the forfeiture of benefits and potential prosecution under applicable federal laws (Ref. 18 U.S.C. 1001). \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature (Individual)

Signed as of: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, 20\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature (Other Party)

**Appraisal Notice (Loans Secured by a 1st Lien on a Dwelling):** Completion and submission of this application for credit serves as notice that we may order an appraisal to determine the property’s value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

**HMDA Questionnaire**

**CO-APPLICANT:**

\_\_ I do not wish to furnish this information

**Ethnicity:**

\_\_ Hispanic or Latino

\_\_ Not Hispanic or Latino

**Race:**

\_\_ American Indian or Alaska Native

\_\_ Asian

\_\_ Black or African American

\_\_ Native Hawaiian or Other Pacific Islander

\_\_ White

**Sex:**

\_\_ Female

\_\_ Male

**APPLICANT:**

\_\_ I do not wish to furnish this information

**Ethnicity:**

\_\_ Hispanic or Latino

\_\_ Not Hispanic or Latino

**Race:**

\_\_ American Indian or Alaska Native

\_\_ Asian

\_\_ Black or African American

\_\_ Native Hawaiian or Other Pacific Islander

\_\_ White

**Sex:**

\_\_ Female

\_\_ Male

To be Completed by the Loan Originator:

This information was provided

\_\_ In a face-to-face interview

\_\_ In a telephone interview

\_\_ By the applicant and submitted by fax or mail

\_\_ By the applicant and submitted via e-mail or the Internet

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender’s compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may choose more than one designation. If you do not furnish ethnicity, race or sex under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made an application this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)