



# PERSONAL FINANCIAL STATEMENT

As of \_\_\_\_\_, 20\_\_\_\_\_

Please complete and sign this form for: (1) each proprietor, or (2) each limited partner who holds a 20% or more ownership interest, (3) each general partner, or (4) each corporate stockholder who holds 20% or more of voting stock, or (5) any other person or entity providing a guaranty for the loan.

MARITAL/REGISTERED DOMESTIC PARTNER ("RDP") STATUS:  Married/RDP  Unmarried  Separated

I AM APPLYING FOR:  Individual Credit  Joint Credit with my Spouse/RDP: \_\_\_\_\_

Joint Credit with Someone Other than my Spouse: \_\_\_\_\_

A Guaranty of the Loan requested by: \_\_\_\_\_

If married or in a registered domestic partnership, include information about self and spouse/RDP (unless you do not reside in a community property state in which case do not answer any questions in regards to your spouse/RDP unless your spouse/RDP is to be a co-obligor on the loan). If applying for Joint Credit with your spouse/RDP, both you and your spouse/RDP must sign this form. All assets and income of married/RDP applicants will be presumed to be community property unless you expressly indicate otherwise. See the "How Held" codes on page 2 of this form.

**Spousal/RDP Information:**

Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

APPLICANT INFORMATION			
BUSINESS NAME OF APPLICANT/BORROWER			
FIRST NAME	MIDDLE INITIAL	LAST NAME	SOCIAL SECURITY NUMBER
STREET ADDRESS		CITY	STATE
BUSINESS PHONE		RESIDENTIAL PHONE	E-MAIL ADDRESS
<b>ASSETS</b>	(Omit cents)	<b>LIABILITIES</b>	(Omit cents)
CASH IN THIS CREDIT UNION	\$	ACCOUNTS PAYABLE	\$
CASH IN OTHER CREDIT UNION OR BANKS	\$	NOTES PAYABLE TO BANKS & OTHERS (DESCRIBE IN SECTION 2)	\$
IRA OR OTHER RETIREMENT ACCOUNTS	\$	INSTALLMENT ACCOUNT (AUTO) MO. PAYMENTS \$ _____	\$
ACCOUNTS AND NOTES RECEIVABLE	\$	INSTALLMENT ACCOUNT (OTHER) MO. PAYMENTS \$ _____	\$
LIFE INSURANCE - CASH SURRENDER VALUE ONLY (COMPLETE SECTION 8)	\$	LOAN ON LIFE INSURANCE	\$
STOCKS AND BONDS (DESCRIBE IN SECTION 3)	\$	MORTGAGES ON REAL ESTATE (DESCRIBE IN SECTION 4)	\$
REAL ESTATE (DESCRIBE IN SECTION 4)	\$	UNPAID TAXES (DESCRIBE IN SECTION 6)	\$
AUTOMOBILE - PRESENT VALUE	\$	OTHER LIABILITIES (DESCRIBE IN SECTION 7)	\$
OTHER PERSONAL PROPERTY (DESCRIBE IN SECTION 5)	\$	TOTAL LIABILITIES	\$
OTHER ASSETS (DESCRIBE IN SECTION 5)	\$	NET WORTH	\$
<b>TOTAL</b>	\$	<b>TOTAL</b>	\$

# PERSONAL FINANCIAL STATEMENT

SECTION 1: ANNUAL INCOME		ANNUAL EXPENSES & CONTINGENT LIABILITIES	
SALARY/EMPLOYMENT INCOME	\$	MORTGAGE (Principal & Interest) or RENT	\$
NET INVESTMENT INCOME	\$	OTHER PAYMENTS & LIVING EXPENSES	
REAL ESTATE INCOME	\$	FEDERAL, STATE & PROPERTY TAXES	\$
OTHER INCOME (DESCRIBE BELOW)*	\$	CONTINGENT LIAB (as endorser or co-maker)	\$
TOTAL INCOME:	\$	TOTAL EXPENSES & CONT LIABILITIES:	\$

Description of other income in Section 1: Please describe any recurring income not reflected on previous tax returns. \_\_\_\_\_

\*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

PLEASE INDICATE HOW ASSETS ARE HELD USING THE FOLLOWING ABBREVIATIONS: Revocable Trust: **RT** Irrevocable Trust: **IT**  
 Community Property: **CP** Single Ownership: **SO** Joint Tenants: **JT** Tenants in Common: **TIC**

### SECTION 2: NOTES PAYABLE TO BANK AND OTHERS

Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.

NAME AND ADDRESS OF NOTE HOLDER(S)	ORIGINAL BALANCE	CURRENT BALANCE	PAYMENT AMOUNT	FREQUENCY (MONTHLY, ETC.)	HOW SECURED OR ENDORSED / TYPE OF COLLATERAL
	\$	\$	\$		
	\$	\$	\$		
	\$	\$	\$		
	\$	\$	\$		

### SECTION 3: STOCKS AND BONDS

Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.

NUMBER OF SHARES	TITLE IN NAME OF	HOW HELD CODE	PRESENT MARKET VALUE	IRA/SEP/401K?	LISTED (L) OR UNLISTED (U)
			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	
			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	
			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	
			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No	

### SECTION 4: REAL ESTATE

List each parcel separately. Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.

	PROPERTY A	PROPERTY B	PROPERTY C
TYPE OF PROPERTY			
ADDRESS OF PROPERTY			
NAME OF OWNER			
HOW HELD CODE			
DATE PURCHASED			
ORIGINAL COST	\$	\$	\$
PRESENT MARKET VALUE	\$	\$	\$
NAME OF LENDER			
LOAN BALANCE	\$	\$	\$
MATURITY DATE			
MO. PAYMENT AMOUNT	\$	\$	\$
STATUS OF LOAN			

**SECTION 5. OTHER PERSONAL PROPERTY AND OTHER ASSETS**

Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment, and if delinquent, describe delinquency.

**SECTION 6. UNPAID TAXES**

Describe in detail: type, to whom payable, when due, amount, and what property, if any, a tax lien is attached.

**SECTION 7. OTHER LIABILITIES**

Describe in detail

**SECTION 8. INSURANCE HELD**

Give face amount and cash surrender value of policies – name of insurance and beneficiaries.

I authorize Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained 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 FALSE statements on an SBA loan application may result in forfeiture of benefits, a fine up to \$10,000, or imprisonment for not more than five years, or both, under 18 U.S.C. 1001. FALSE statements on a conventional loan application may result in fines and imprisonment under relevant federal and state laws.

**PLEASE ANSWER THE FOLLOWING QUESTIONS:**

- Have you ever declared bankruptcy?  Yes  No
- Are you a party to any claim or lawsuit?  Yes  No
- Are you current with all employee withholding and/or income taxes, Federal and State?  Yes  No
- Are there or have there been any satisfied or unsatisfied judgements against you?  Yes  No
- Have you given a lender a deed in lieu of foreclosure or been involved in a loan default?  Yes  No
- Are any assets on financial statement pledged to secure indebtedness other than liabilities listed?  Yes  No
- Are any assets held in personal trusts?  Yes  No

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_