



PERSONAL FINANCIAL STATEMENT

Date: _____



PERSONAL INFORMATION

Applicant (Name)			Co-applicant (Name)		
Employer			Employer		
Address of Employer			Address of Employer		
Bus. Phone	Yrs employed	Title	Bus. Phone	Yrs employed	Title
Name of previous employer and position		Years	Name of previous employer and position		Years
Home Address			Home Address		
Home Phone	Soc. Sec.	DOB	Home Phone	Soc. Sec.	DOB
Name and phone number of your accountant			Name and phone number of your accountant		
Name and phone number of your attorney			Name and phone number of your attorney		
Name and phone number of your investment advisor			Name and phone number of your investment advisor		
Name and phone number of your insurance advisor			Name and phone number of your insurance advisor		

Income & Expenditure Statement for year end:

Annual Income	Amount	Annual Expenditures	Amount
Salary (applicant)		Federal income and other taxes	
Salary (co-applicant)		State income and other taxes	
Bonuses and Commissions (appl)		Rental payments, co-op fees, etc.	
Bonuses and Commissions (co-appl)		Mortgage payments - residential	
Rental Income		Mortgage payments - investment	
Interest Income		Property taxes - residential	
Dividend Income		Property taxes - investment	
Capital Gains		Interest & Principal loan pmts	
Partnership Income		Insurance	
Other Investment Income		Investments (incl tax shelters)	
Other Income* (list)		Alimony/Child support	
		Tuition	
		Medical expenses	
		Other expenses	
Total Income		Total Expenditures	

*Income from alimony, child support, or separate maintenance income need not be revealed if not to be considered as a basis for repaying this obligation.

Any significant changes expected in the next 12 months? Yes No If yes, attach details

Balance Sheet as of (date)				
Assets		Amount	Liabilities	Amount
Cash in financial institutions (list)			Notes payable to financial institutions	
(include CDs, money mkt accts)			Secured (Sched E)	
			Unsecured (Schedule E)	
			Accts Payable (incl credit cards)	
			Margin accounts	
Marketable securities (Sched A)			Notes due: Partnership (Sched D)	
Non-marketable securities (Sched A)			Taxes Payable	
Accounts and notes receivable			Mortgage debt (Sched C)	
Cash value of life insurance (Sched B)			Life insurance loans (Sched B)	
Residential real estate (Sched C)			Other liabilities (list)	
Investment real estate (Sched C)				
Partnerships/PC interest (Sched D)				
Retirement accounts				
Deferred income	# of yrs:			
Personal property				
Other assets				
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?			
Do you have any outstanding letters of credit or surety bonds?			
Are there any suits or legal actions pending against you?			
Are you contingently liable on any lease or contract?			
Are any of your tax obligations past due?			
What would be your total estimated tax liability if you were to sell your major assets?			

If yes for any of the above, give details:

SCHEDULE A - All securities, including non-money market mutual funds

No. of shares or face value	Description	Owner(s)	Where held	Cost	Current Market Value	Pledged
						Yes No
Readily marketable securities including US gov't and municipals*						
Non-readily marketable securities (closely held, thinly traded, or restricted stock)						

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

SCHEDULE B - Insurance

Life Insurance (use additional sheet if necessary)

Insurance Co.	Face Amt.	Type of Policy	Beneficiary	Cash Value	Amt Borrow.	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		Purchase		Market Value	Loan Balance	Interest Rate	Loan Maturity	Monthly Pmt	Lender
Property Address		Year	Price						
TOTALS									
Investment		Purchase		Market Value	Loan Balance	Interest Rate	Loan Maturity	Monthly Pmt	Lender
Property Address		Year	Price						
TOTALS									

SCHEDULE D - Partnerships (less than majority ownership for real estate partnerships)*

Type of Investment	Initial Date	Cost	% Owned	Curr Mkt Value	Bal Due Notes, Cash Call	Monthly Pmt
Business/Professional (name)						
Investments (incl tax shelters)						

*Note: For investments that represent a material portion of your total assets, please include the relevant financial statements or tax returns, or in the case of partnership investments or S-corp, Schedule K-1s.

SCHEDULE E - Notes Payable

Due to	Type	Amount	Collateral	Int Rate	Maturity	Balance Due
TOTALS						

Please answer the following questions:	Yes	No
1. Income tax returns filed through (date): _____ 2. Have (either or) you or any firm in which you were a major owner ever declared bankruptcy? If yes, please provide details:		
3. Have you drawn a will? If yes, please provide name of executor(s) and year drawn:		
4. Number of dependents (excluding self) and relationship to applicant:		
5. Have you ever had a financial plan prepared for you? 6. Did you include two years of federal and state tax returns? 7. Do (either of) you have a line of credit or unused credit facility at any other institution(s)? If yes, please indicate where, how much, and name of banker:		
8. Do you anticipate any substantial inheritances? If yes, please explain:		

Representation and Warranties

The information contained in this statement is provided 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 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 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 the undersigned gives you shall be your property.

Date

Applicant's Signature

Date

Co-applicant's Signature (if you are requesting the financial accomodation jointly)