



Personal Financial Statement – CONFIDENTIAL

Each owner who owns 20% or more of the business is required to guarantee any loans granted to the applicant. Each owner who owns 20% or more must complete this personal financial statement. Make copies if necessary. Spouses may use just one form if applying jointly.

IMPORTANT: Directions to the Applicant(s) and Guarantor(s)

Read directions before completing this Personal Financial Statement. Please check the appropriate box.

- ☐ **Individual credit** – If relying on your own income and assets and not the income and assets of a spouse or another person as a basis for extension of or repayment of credit, complete the Financial Statement below only as it applies to you individually. Do not provide any information about a spouse or other person. Sign the Financial Statement.
- ☐ **Joint credit** – If applying for joint credit or for individual credit relying on your own income and/or assets of a spouse or another person as a basis for extension of or repayment of credit requested, complete the Financial Statement below. Include information about income, assets and liabilities of both parties. Both Applicant and Spouse or Co-Applicant must sign this statement.

Applicant / Guarantor Name:			Co-applicant / Guarantor Name:		
Residential Address:			Residential Address:		
City:	State:	Zip:	City:	State:	Zip:
Date of Birth:	SSN:		Date of Birth:	SSN:	
Employer if not loan applicant:			Employer if not loan applicant:		

SOURCES OF INCOME			SOURCES OF INCOME		
Income from Applicant Business	\$		Income from Co-applicant Business	\$	
Income from Outside Wages	\$		Income from Outside Wages	\$	
Real Estate Net Income	\$		Real Estate Net Income	\$	
*Other (includes Interest, Dividends)	\$		*Other (includes Interest, Dividends)	\$	
Total	\$		Total	\$	

*Alimony, child support or separate maintenance payments need not be disclosed unless relied upon as a basis for extension of credit. If disclosed, payments received under

☐ court order ☐ written agreement ☐ oral understanding.

Personal Financial Statement (Information is as of the signature date)

Assets	Amount	Individual (I) or Joint (J)	Liabilities	Amount	Individual (I) or Joint (J)
Individual (I) or Joint (J)					
Cash in PCU	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)	Taxes Payable	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)
Cash in other Financial Institutions	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)	Revolving Credit/Credit Cards	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)
Publicly Traded Securities Owned	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)	Installment Notes	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)
IRA/Keogh/Pension/401K	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)	Mortgages Primary Residence	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)
Real Estate: Primary Residence	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)	Mortgages (Other)	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)
Other Real Estate	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)	Other Liabilities (Detail)	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)
Personal Property (incl. Autos)	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)		\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)
Business Value	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)		\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)
Other Assets (Detail)	\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)		\$	<input type="checkbox"/> (I) <input type="checkbox"/> (J)
Total Assets	\$		Total Liabilities	\$	

Please answer the following questions and provide details on an attached sheet of paper if the answer to any question is YES.

Have you and/or Co-applicant ever filed for bankruptcy?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Do you or the Co-applicant owe any taxes that are past due?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you and/or Co-applicant ever defaulted on a loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you or the Co-applicant a party to a claim or lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you/or Co-applicant have any past due loans?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Do you and the Co-applicant have a will?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the business for sale or under agreement that would change the ownership of the business?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Have you and/or Co-applicant ever been arrested, charged with or convicted of a felony?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Real Estate Owned with Mortgages. Real Estate Type: SF = Single Family, A = Apartments, C = Commercial

Address	RE Type	Units	Title In Name Of	Date Acquired	Cost plus Improvements	Present Mkt. Value	Mortgage Balance	Mortgage Mo. Payment	Lender
					\$	\$	\$	\$	
					\$	\$	\$	\$	
					\$	\$	\$	\$	
					Total	\$	\$	\$	

Installment and Auto Loans

Name of Institution	Amount Owning	Monthly Payment	Secured by What Assets
	\$	\$	
	\$	\$	
	\$	\$	

Life Insurance

Owner	Company	Whole Life (WL), Term (TL)	Amount	Cash Surrender Value
			\$	\$
			\$	\$

Ownership in Other Companies (not including applicant company)

Name	% Ownership	Type of Business	City	State

Home Mortgage Disclosure

1. Is your loan request for one or more of the following situations? ☐ YES ☐ NO
a. purchase of, b. or improvements to, c. or a refinance of a residential property?
(By definition, residential property is 50% or more of the rental income from the residential units.)
2. Will the Borrower be a : (Check one) ☐ Individual(s)? ☐ Partnership? ☐ LLC? ☐ LLP? ☐ Corporation? ☐ Trust?

If the answer to **question 1 is Yes and** the answer to **question 2 is Individual or Partnership**, please read the information below and initial where indicated - otherwise, go to the Signature section below.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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 discriminate neither on the basis of this information nor on whether you choose to furnish it. If You furnish the information please provide both ethnicity and race. For race, You may check 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 or surname. If you do not wish to furnish the information, please check the box below.

APPLICANT:

☐ I do not wish to furnish this information.

Ethnicity:

- ☐ Hispanic or Latino
☐ Not Hispanic or Latino

Race or National Origin:

- ☐ American Indian or Alaska Native
☐ Asian
☐ Black or African American
☐ White
☐ Native Hawaiian or Other Pacific Islander

Sex :

- ☐ Female ☐ Male

Applicant's initials _____

CO-APPLICANT

☐ I do not wish to furnish this information.

Ethnicity:

- ☐ Hispanic or Latino
☐ Not Hispanic or Latino

Race or National Origin:

- ☐ American Indian or Alaska Native
☐ Asian
☐ Black or African American
☐ White
☐ Native Hawaiian or Other Pacific Islander

Sex :

- ☐ Female ☐ Male

Co-Applicant's initials _____

Signatures

I/we fully understand that it is a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, pursuant to 18 U.S.C. Section 1014.

Applicant / Guarantor's Signature _____ Date _____

Co-applicant / Guarantor's Signature _____ Date _____