



PERSONAL FINANCIAL STATEMENT

Personal Financial Statement

Note: An individual personal financial statement should be submitted by all persons who will be contractually liable for the repayment of this loan. Please request additional forms when applicable. If this loan is to be made to a business or corporation, please submit a detailed financial statement of that entity also.

Personal Information									
FULL NAME	D.O.B.	MARITAL STATUS	DEPENDENTS						
PRESENT ADDRESS- <input type="checkbox"/> Own <input type="checkbox"/> Rent Years _____ PHONE _____		Complete for Secured Loans Only <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried-(Includes Single, Divorced or Widowed)	Do Not Include Yourself						
			NO.	AGES					
PREVIOUS ADDRESS (Complete if less than two years at present address)		SOCIAL SECURITY NO.							
SOURCE OF INCOME					ANNUAL INCOME				
Current Employer- How Long: _____ Years Phone _____	Employer's Name				Salary	\$ _____			
Employer's Address	Employer's Address				Bonus and Commissions	_____			
Position/Title	Position/Title				Dividends and Interest	_____			
Type of Business	Type of Business				Net Rental (enter from detail on reverse)	_____			
					*Other-Optional-See Income Remarks	_____			
					TOTAL	\$ _____ -			
					(Complete if current job held less than two years)				
					PREVIOUS EMPLOYER-How Long _____				
					Name: _____				
					Address: _____				
					Type of Business	Position/Title			

Income Remarks-Note: Income from Alimony, Child Support, or Maintenance Payments need not be disclosed unless their consideration is desired

SUMMARY ASSET-LIABILITY-ENTER DETAILS ON CORRESPONDING SCHEDULE INSIDE			
ASSETS		LIABILITIES AND NET WORTH	
Cash and Money on Deposit	\$ _____	Notes Payable	\$ _____
Stocks and Bonds	_____	Margin Accounts	_____
Accounts and Notes Receivable	_____	Monthly Charges	_____
Cash Value Life Insurance	_____	Life Insurance loans	_____
Deferred Compensation	_____	Unpaid Taxes	_____
Pension Funds	_____	Real Estate Mortgage/Liens	_____
Real Estate Owned	_____	Installment Loans	_____
Vehicles Owned	_____	Other Debts (itemize)	_____
Other Personal Property	_____		_____
Other Assets	_____		_____
	_____	TOTAL LIABILITIES	\$ _____ -
TOTAL ASSETS	\$ _____ -	Net Worth	_____
		TOTAL LIABILITIES & NET WORTH	\$ _____ -

ASSET-LIABILITY DETAILS

UNEXERCISED STOCK OPTIONS

Holder of Option: _____

	Name of Company	No. of Shares	Price		Current Market		Expiration Date
			Per Share	Total	Per Share	Total	
Qualified				\$ -		\$ -	
Qualified				\$ -			
Non-Qualified				\$ -			
Non-Qualified				\$ -			
Total						\$ -	

**CASH-CHECKING/NOW ACCOUNTS-SAVINGS ACCOUNTS-CDs
SCHEDULE OF CASH ACCOUNTS**

Name of Depository	Type of Account	Account Number	In Name of	Approximate Balance	Pledged	
					Yes	No
					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>
Total				\$ -		

SCHEDULE OF STOCKS AND BONDS

Number	Description	In Name of	Market Value	Pledged	
				Yes	No
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
Total			\$ -		

SCHEDULE OF ACCOUNTS AND NOTES RECEIVABLE

Description	Owned By	Due Date	Amount Due	G- Good D- Doubtful
Total			\$ -	

SCHEDULE OF LIFE INSURANCE CARRIED

Name of Insurance Company	Type	Benefit Value	Beneficiary	Cash Value	Loans Against Cash Values
Totals				\$ -	\$ -

USE PAGE (4) FOR EXPLANATION AND FOR LISTING ADDITIONAL DETAILS

ASSET-LIABILITY DETAILS

SCHEDULE OF REAL ESTATE OWNED

Indicate and Carry Forward to Asset/Liability Statement ONLY Your Proportionate Interest

1	PROPERTY ADDRESS	Prop Type	% of Ownership	Date Acquired	Purchase Price	Market Value	Amount of Mortgages and Liens	Monthly Payment	Gross Monthly Rental Income	Monthly Net Rental Income
2	TITLE IN NAME OF	Managed By			Purchase Price	Market Value	Amount of Mortgages and Liens	Tax Escrow (Y/N)	# of Units	Monthly Net Rental Income
3	NAME OF MORTGAGE HOLDER							Tax Escrow (Y/N)		
1										
2										
3										
1										
2										
3										
1										
2										
3										
1										
2										
3										
Totals					\$ -	\$ -				\$ -

SCHEDULE OF NOTES-PAYABLE

Owed To (Name & Address)	Date Opened	Date Due	Approximate Amount Owed	Secured	
				Yes	No
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
Total			\$ -		

SCHEDULE OF INSTALLMENT LOANS / OBLIGATIONS / CREDIT REFERENCES

Purpose & Date Opened	Owed To (Name & Address)	Account Number	Monthly Payment	Balance Owed or Date Paid	Secured	
					Yes	No
					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>
Total			\$ -	\$ -		

VESTED INTEREST IN DEFERRED COMPENSATION PLANS OR PENSION PLANS

Name of Company	Amount	Date Available	Payout Basis	Beneficiary
Total			\$ -	

USE PAGE (4) FOR EXPLANATION AND FOR LISTING ADDITIONAL DETAILS

ADDITIONAL INFORMATION and EXPLANATIONS

PERSONAL STATEMENT

Have you been or are you now (or and property you have owned or now own) subject to or affected by any of the following: (check box if yes to any of these questions and explain on an attached sheet).

- | | | | |
|--|---|--|--|
| <input type="checkbox"/> Bankruptcy proceedings (within previous 7 years.) | <input type="checkbox"/> Foreclosure Suits | <input type="checkbox"/> Federal or State Tax Liens on Any Notes, Leases or Contracts. | <input type="checkbox"/> Liable as Endorser, Co-maker or Guarantor |
| <input type="checkbox"/> Personal Judgments | <input type="checkbox"/> Mechanic Lien Claims | <input type="checkbox"/> Unpaid Taxes or Assessments | |

Agreement

This financial statement, and any schedules, explanations or additional information attached is submitted on behalf of the undersigned for the purpose of procuring, establishing and maintaining credit from time to time with the above named Lender. The undersigned has carefully read the information contained herein and warrants it to be as complete, true and correct as of the following date and that the Lender may continue to rely upon this statement as continuing to be true and correct until a written notice of change is given to the Lender by the undersigned.

Further, the undersigned agrees that this statement shall remain the property of the Lender regardless if credit is extended. The Lender is authorized to make any inquiries deemed necessary to verify the accuracy of the information herein including, but not limited to: procuring consumer reports from consumer reporting agencies; obtaining credit information from other financial institutions and extenders of credit, present and past employers, and references.

Accepted: _____ Date: _____

THIS SECTION SHOULD BE COMPLETED ON "DWELLING" RELATED LOANS TO "NATURAL PERSONS" ONLY ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors, and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not approved; (7) the Lender, and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in this application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors, or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Borrower's Signature

Date

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 (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.)

- BORROWER** 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 Interviewer Interviewer's Name: _____ Name and Address of Interviewer's Employer: _____

This application was taken by: _____

- | | | | |
|---|--|------------|--|
| <input type="checkbox"/> Face-to-face Interview | | | |
| <input type="checkbox"/> Mail | | | |
| <input type="checkbox"/> Telephone | Interviewer's Signature _____ | Date _____ | |
| <input type="checkbox"/> Internet | Interviewer's Phone Number (incl. area code) _____ | | |