

Personal Financial Statement

If you are applying for credit in your own name and are relying on your own income and asset and not the income and assets of another person as the basis for repayment of the credit requested, complete only the section for BORROWER.

If you are applying for joint credit with another person, complete all sections providing information about the joint applicant.

If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, complete all sections., providing information in the CO-BORROWER section about the person whose alimony, support, or maintenance payments or income or assets your are relying.

Type of Credit: Individual: Or Joint:

BORROWER				CO-BORROWER			
Name: _____				Name: _____			
Birth date: _____				Birth date: _____			
Present Address:		#of Years	Own:	Rent:			
Street: _____				Street: _____			
City/State/Zip: _____				City/State/Zip: _____			
Former Address:		#of Years	Own:	Rent:			
Street: _____				Street: _____			
City/State/Zip: _____				City/State/Zip: _____			
Marital Status:		Married	Separated	Unmarried			
Dependents other than listed by Co-Owner: Ages				Dependents other than listed by Co-Owner: No: Ages			
1. _____				1. _____			
2. _____				2. _____			
3. _____				3. _____			
4. _____				4. _____			
5. _____				5. _____			
Name and Address of Employer: _____				Name and Address of Employer: _____			
Position: _____				Position: _____			
Type of Business: _____				Type of Business: _____			
SS Number: _____				SS Number: _____			
Home Phone: _____		Business Phone: _____		Home Phone: _____		Business Phone: _____	
Cellular Phone: _____				Cellular Phone: _____			

GROSS MONTHLY INCOME				MONTHLY EXPENSE INFORMATION		
Item	Borrower	Co Borrower	Total	Monthly Expense	Present	Proposed
Base Empl. Income				Rent		
Overtime				First Mortgage		
Bonuses				Other Loan Payments		
Commissions				Hazard Insurance		
Dividends/Interests				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other				Home Assoc Dues		
				Other		
Total						

DESCRIBE OTHER INCOME		
B-Borrower C- Co-Borrower	NOTICE: Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered as a basis for repaying this loan.	Monthly Amount

BALANCE SHEET

ASSETS		LIABILITIES		
1.	Cash (checking or savings) on hand & unrestricted	Name and address of company	Monthly Payment	Unpaid Balance
2.	U.S. Govt. Securities (bonds, bills, notes) See Schedule D			
3.	Accounts Receivable Loans and Notes Receivable See Schedule A			
4.	Insurance Cash Value (savings account value) See Schedule D			
5.	Stock (privately held or publicly traded) See Schedule D			
6.	Real Estate (registered in your name) See Schedule B			
7.	Automobiles (total value for all registered in your name)			
8.	Equipment (used in business)			
9.	Personal Property (jewelry, furniture, etc.)			
10.	Other Assets (ex: 401k Plan, IRA's, etc.) Please specify: Schedule D			
11.	TOTAL ASSETS	Other Liabilities Schedule E		
12.	(LESS TOTAL LIABILITIES) line 25	25 TOTAL LIABILITIES		
13.	EQUALS NET WORTH line 26	26 PLUS NET WORTH		
14.	TOTAL ASSETS	27 TOTAL LIABILITIES AND NET WORTH		

THESE QUESTIONS APPLY TO BOTH BORROWERS

If a "yes" answer is given to a question in this column, please explain on an attached sheet.	Borrower Yes/No	Co-Brwr Yes/No
Are there any outstanding judgments against you?		
Have you been declared bankrupt in the past 7 years?		
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		
Are you a party to a law suit?		
Are you obligated to pay alimony, child support, or separate maintenance?		
Is any part of the down payment borrowed?		
Are you a co-maker or endorser on a note?		

SCHEDULE A: ACCOUNTS, LOANS, AND NOTES RECEIVABLE (A LIST OF THE LARGEST AMOUNTS OWED TO ME)

Name and Address of Debtor	Amount Owed	Age of Debt	Description of Type of Debt	Description of Security Held	Date of Expected Account/Loan Payoff

SCHEDULE B: REAL ESTATE The legal and equitable title to all the real estate listed in this statement is solely in the name of the undersigned, except as follows:

Description or Street Number	Dimensions or Acres	Improvements Consist of	Mortgage or lien	Due Dates and Amount of Payments	Tax Asses Value	Present Market Value

SCHEDULE C: BANKS OR FINANCE COMPAINIES WHERE CREDIT HAS BEEN OBTAINED

Name & Address of Lender	Credit in the Name of	Secured or Unsecured	Original Date	High Credit	Current Balance

SCHEDULE D: If you did not have enough space on any of the schedules, please use this space

Description of Asset	Value of Asset	Is Asset Pledged	If Pledged, to whom?

SCHEDULE E: LIABILITIES

	Monthly Payment	Unpaid Balance
TOTAL		

The information contained the this statement is provided for the purpose of obtaining, or maintaining credit with you on behalf of the undersigned, or persons, firms, or corporations in whose behalf the undersigned may either have severally or jointly with others, execute a guaranty in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that **the information is true and complete** and that you may consider this statement as continuing to be true and correct until a written notice of change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements herein, and to determine my/our creditworthiness. You are authorized to answer questions about your credit experience with me/us.

Signature Borrower _____

Signature Co-Borrower _____

Date Signed _____