



Individual Personal Financial Statement

This Form Can Be Completed Electronically Using Adobe Acrobat

Individual: _____ Social Sec. #: _____ - _____ - _____ Individual Address: _____ _____ City: _____ State: _____ Zip: _____ Phone : _____	Spouse (If Applicable): _____ Social Sec. #: _____ - _____ - _____ Spouse Address: _____ _____ City: _____ State: _____ Zip: _____ Phone : _____
Marital Status: Married Not Married	
Role In Borrowing Entity (Individual, Borrower, Guarantor, etc.):	
Individual (s) General Partner Guarantor Managing Member Member Shareholder President Trustee Trust Co-Borrower *Other *Other: _____	
Years As Business Owner / Investor: _____ % Owned Of Borrowing Entity: _____	

EMPLOYMENT INFORMATION

Individual: Employer: _____ Employer Address: _____ _____ City: _____ State: _____ Zip: _____ Self-Employed: Yes: No: Position/Title: _____ Type Of Business: _____ Years On This Job: _____ Years In This Line of Work: _____	Spouse (If Applicable) Employer: _____ Employer Address: _____ _____ City: _____ State: _____ Zip: _____ Self-Employed: Yes: No: Position/Title: _____ Type Of Business: _____ Years On This Job: _____ Years In This Line Of Work: _____
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MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Primary Residence: Own Rent # Of Years: _____			Combined Monthly Housing Expense (For Primary Residence Only)		
	Individual:	Spouse:	Total:		
Gross Monthly Income					
A. Base Employee Income:	\$ _____	\$ _____	\$ _____	A. Rent:	\$ _____
B. Overtime:	\$ _____	\$ _____	\$ _____	B. First Mortgage (P & I):	\$ _____
C. Bonuses:	\$ _____	\$ _____	\$ _____	C. Other Financing (P & I):	\$ _____
D. Commissions:	\$ _____	\$ _____	\$ _____	D. Hazard Insurance:	\$ _____
E. Dividends/Interest:	\$ _____	\$ _____	\$ _____	E. Real Estate Taxes:	\$ _____
F. Net Rental Income:	\$ _____	\$ _____	\$ _____	F. Mortgage Insurance:	\$ _____
G. Other Income*:	\$ _____	\$ _____	\$ _____	G. Homeowner Assoc:	\$ _____
Total:	\$ _____	\$ _____	\$ _____	H. Other:	\$ _____
* Describe Other Income: _____			Total:	\$ _____	

PERSONAL ASSETS

Cash Deposit Toward Purchase Held By (If Applicable): _____ Account Balance: \$ _____

LIST ALL FINANCIAL ACCOUNTS BELOW

Financial Institution/Acct #: _____ Joint Account: _____ Account Balance: \$ _____

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Financial Institution/Acct #: _____ Joint Account: _____ Account Balance: \$ _____

Stocks & Bonds: _____ Joint Account: _____ Account Balance: \$ _____

Stocks & Bonds: _____ Joint Account: _____ Account Value: \$ _____

Life Insurance Net Cash Value _____ \$ _____

Net Real Estate Equity - Attach Schedule of Real Estate \$ _____

Vested Interest In Retirement Fund _____ \$ _____

Net Worth Of Business Owned (Attach Financial Statement) _____ \$ _____

Personal Property Including Automobiles _____ \$ _____

Other Assets (itemize): _____ \$ _____

Other Assets (itemize): _____ \$ _____

Total Assets: \$ _____

PERSONAL LIABILITIES

LIABILITIES (REAL ESTATE) - ATTACH COMPLETED SCHEDULE OF REAL ESTATE OWNED

LIABILITIES - OTHER THAN REAL ESTATE

	Balance	Monthly Payment
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____
Creditor Name/Acct #: _____	\$ _____	\$ _____

Total Liabilities: \$ _____

APPLICANT NET WORTH (TOTAL ASSETS LESS LIABILITIES): \$ _____

PERSONAL DECLARATIONS

If you answer "Yes" to any questions A through F, please provide a separate explanation.

Guarantor		Spouse	
Yes	No	Yes	No

- a. Are there any outstanding judgments against you?
- b. Have you declared bankruptcy within the last 10 years?
- c. Have you had property foreclosed upon or given deed in lieu thereof in the last 10 yrs?
- d. Are you party to a lawsuit? If yes, explain: _____
- e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment?
- f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation bond or loan guarantee?
- g. Are you obligated to pay alimony, child support or separate maintenance?
- h. Is any part of the down payment borrowed? (N/A for refinances)
- i. If applicable, do you intend to occupy the property as your primary housing residence?
- j. Are you a U.S. citizen?
- k. Are you a permanent resident alien?

CREDIT AUTHORIZATION

I HEREBY AUTHORIZE LENDER TO VERIFY MY PAST AND PRESENT EMPLOYMENT, EARNING RECORDS, BANK ACCOUNTS, STOCK HOLDINGS AND ANY OTHER ASSET BALANCES NEEDED TO PROCESS MY LOAN APPLICATION.

I FURTHER AUTHORIZE LENDER TO ORDER A CREDIT REPORT AND VERIFY ALL OTHER CREDIT INFORMATION, INCLUDING PAST AND PRESENT MORTGAGE AND LANDLORD REFERENCES. IT IS UNDERSTOOD THAT A PHOTOCOPY IS DEEMED TO BE THE EQUIVALENT OF THE ORIGINAL HEREOF AND MAY BE USED AS A DUPLICATE ORIGINAL.

_____ Social Sec. # _____ - _____ - _____ Date: ____ - ____ - _____
 Applicant Authorization/Signature

_____ Social Sec. # _____ - _____ - _____ Date: ____ - ____ - _____
 Co-Applicant Authorization/Signature

This application is for a business purpose loan secured by commercial real estate. The above signed specifically acknowledge and agree that (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purposes or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by Lender, even if the loan is not approved; (6) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/we have continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender its agents, successors and assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency (8) ownership of the loan may be transferred to successors or assigns of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors and assigns make no representations of warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property;

I/we as signed above certify that the information provided in this loan application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation of the information contained in this application may result in civil liability and/or criminal penalties.