



PERSONAL FINANCIAL STATEMENT

As of _____, 20_____

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock and each corporate officer and director, or (4) any other person or entity providing a guaranty on the loan.

APPLICANT INFORMATION					
BUSINESS NAME OF APPLICANT/BORROWER					
BORROWER: FIRST NAME	MIDDLE INITIAL	LAST NAME	DATE OF BIRTH	SOCIAL SECURITY NUMBER	
CO-BORROWER: FIRST NAME	MIDDLE INITIAL	LAST NAME	DATE OF BIRTH	SOCIAL SECURITY NUMBER	
STREET ADDRESS		CITY	STATE	ZIP CODE	
BUSINESS PHONE	RESIDENTIAL PHONE	E-MAIL ADDRESS			
ASSETS	(Omit cents)	LIABILITIES	(Omit cents)		
CASH IN THIS CREDIT UNION	\$	ACCOUNTS PAYABLE	\$		
CASH IN OTHER CREDIT UNION OR BANKS	\$	NOTES PAYABLE TO BANKS & OTHERS (DESCRIBE IN SECTION 2)	\$		
IRA OR OTHER RETIREMENT ACCOUNTS	\$	INSTALLMENT ACCOUNT (AUTO) MO. PAYMENTS \$ _____	\$		
ACCOUNTS AND NOTES RECEIVABLE	\$	INSTALLMENT ACCOUNT (OTHER) MO. PAYMENTS \$ _____	\$		
LIFE INSURANCE - CASH SURRENDER VALUE ONLY (COMPLETE SECTION 8)	\$	LOAN ON LIFE INSURANCE	\$		
STOCKS AND BONDS (DESCRIBE IN SECTION 3)	\$	MORTGAGES ON REAL ESTATE (DESCRIBE IN SECTION 4)	\$		
REAL ESTATE (DESCRIBE IN SECTION 4)	\$	UNPAID TAXES (DESCRIBE IN SECTION 6)	\$		
AUTOMOBILE - PRESENT VALUE	\$	OTHER LIABILITIES DESCRIBE IN SECTION 7	\$		
OTHER PERSONAL PROPERTY (DESCRIBE IN SECTION 5)	\$	TOTAL LIABILITIES	\$		
OTHER ASSETS (DESCRIBE IN SECTION 5)	\$	NET WORTH	\$		
	\$		\$		
TOTAL	\$	TOTAL	\$		
SECTION 1: SOURCE OF INCOME		CONTINGENT LIABILITIES			
SALARY	\$	AS ENDORSER OR CO-MAKER	\$		
NET INVESTMENT INCOME	\$	LEGAL CLAIMS AND JUDGMENTS	\$		
REAL ESTATE INCOME	\$	PROVISION FOR FEDERAL INCOME TAX	\$		
OTHER INCOME (DESCRIBE BELOW)*	\$	OTHER SPECIAL DEBT	\$		
Description of Other Income in Section 1: Please describe any recurring income not reflected on previous tax returns. _____					
*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.					
SECTION 2: NOTES PAYABLE TO BANK AND OTHERS					
Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.					
NAME AND ADDRESS OF NOTE HOLDER(S)	ORIGINAL BALANCE	CURRENT BALANCE	PAYMENT AMOUNT	FREQUENCY (MONTHLY, ETC.)	HOW SECURED OR ENDORSED TYPE OF COLLATERAL
	\$	\$	\$		
	\$	\$	\$		
	\$	\$	\$		
	\$	\$	\$		



SECTION 3: STOCKS AND BONDS
 Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.

NUMBER OF SHARES	NUMBER OF SECURITIES	COST	MARKET VALUE QUOTATION EXCHANGE	DATE OF QUOTATION EXCHANGE	TOTAL VALUE
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$

SECTION 4: REAL ESTATE
 List each parcel separately. Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.

	PROPERTY A	PROPERTY B	PROPERTY C
TYPE OF PROPERTY			
ADDRESS OF PROPERTY			
NAME OF PROPERTY OWNER			
DATE PURCHASED			
ORIGINAL COST	\$	\$	\$
PRESENT MARKET VALUE	\$	\$	\$
NAME OF LENDER			
LOAN NUMBER			
LOAN BALANCE	\$	\$	\$
AMOUNT OF PAYMENT PER MONTH			
STATUS OF LOAN			

SECTION 5. OTHER PERSONAL PROPERTY AND OTHER ASSETS
 Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment, and if delinquent, describe delinquency.

SECTION 6. UNPAID TAXES
 Describe in detail as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.

SECTION 7. OTHER LIABILITIES
 Describe in detail

SECTION 8. INSURANCE HELD
 Give face amount and cash surrender value of policies – name of insurance and beneficiaries.

I authorize Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements on an SBA loan application may result in forfeiture of benefits, a fine up to \$10,000, or imprisonment for not more than five years, or both, under 18 U.S.C. 1001. FALSE statements on a conventional loan application may result in fines and imprisonment under relevant Federal and State laws.

Applicant Signature: _____ Date: _____

Applicant Signature: _____ Date: _____