

**PERSONAL FINANCIAL STATEMENT**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | | **Date of Birth** | **Social Security No.**  **-    -** | |
| Home Address | | | No. of Years | |
| City, State, Zip | | | Home Phone No.  (    )    - | |
| Email Address | | | | |
| Employer | | | No. of Years | |
| Employer Address | | | Business Phone No.  (   )    -     ext | |
| City, State, Zip | | | Dr. License No.:  Exp Date: |  |
| Title/Position | Previous Employer | | | |
| **Name of Spouse \*** | | Date of Birth | Social Security No.      -    - | |
| Home Address | | | No. of Years | |
| City, State, Zip | | | Home Phone No.  (     )    - | |
| Email Address | | |  | |
| Employer | | | No. of Years | |
| Employer Address | | | Business Phone No.  (   )    -     ext | |
| City, State, Zip | | | Dr. License No.:  Exp. Date: |  |
| Title/Position | Previous Employer | | | |

*\*Complete if married and residing in California or another community property state.*

|  |  |
| --- | --- |
| This is a statement of | ☐my individual financial condition |
|  | ☐ our joint financial condition  **}** **as of date:** |
|  | ☐ trust financial condition *only* |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **ANNUAL INCOME** | | **ANNUAL EXPENDITURES** | | **CONTINGENT LIABILITIES** | |
| Employment Income | $ | Property Taxes/Assessments | $ | As Endorser | $ |
| (Employment Income) | $ | Income and Other Taxes | $ | As Guarantor | $ |
| Dividends | $ | Mortgage Payments & Interest | $ | On Damage Claims | $ |
| Interest | $ | Other Contract Payments | $ | For Taxes | $ |
| Rentals (Schedule 5) | $ | Insurance | $ | Other (Detail) | $ |
|  | $ | Living Expense | $ |  | $ |
| Alimony/Child Support**\*** | $ | Alimony/Child Support | $ |  | $ |
| Other | $ | Other | $ | Check here if NONE | ☐ |
| **TOTAL INCOME** | **$** | **TOTAL EXPENDITURES** | **$** | **TOTAL CONTINGENT LIABILITIES** | **$** |

*\* Income from alimony, child support or separate maintenance income need not be revealed unless you wish to have it considered.*

DATE OF STATEMENT:

|  |  |  |  |
| --- | --- | --- | --- |
| **ASSETS** | **AMOUNT** | **LIABILITIES** | **AMOUNT** |
| Cash in Banks (Detail)\* | $ | Notes Payable to others (Schedule 7) |  |
|  | $ | Accounts Payable |  |
|  | $ | Credit Cards and Charge Cards | $ |
|  | $ | Installment Loans (e.g. Automobile Loans) | $ |
|  | $ |  | $ |
| Accounts and Notes Receivable (Schedule 1) | $ |  | $ |
| Stocks and Bonds (Schedule 2) \* | $ |  | $ |
| Partnerships, LLP’s, LLC’s and S Corporations (Schedule 3) | $ | Income Taxes Payable: Federal:  State: | $       $ |
|  | $ | Other Taxes Payable | $ |
| Cash Surrender Value of Life Insurance (Schedule 4) | $ |  | $ |
| Retirement and Pension Funds\* | $ | Loans on Life Insurance (Schedule 4) | $ |
| Real Estate (Schedule 5) | $ | Mortgages on Real Estate (Schedule 6) | $ |
| Automobiles | $ | Other Liabilities (Detail) |  |
|  | $ |  | $ |
| IRA Account | $ |  | $ |
| Other Assets (Detail) | $ |  | $ |
| Value of Business | $ |  | $ |
|  | $ |  | $ |
|  | $ | **TOTAL LIABILITIES** | $ |
|  | $ | **NET WORTH (TOTAL ASSETS - TOTAL LIABILITIES)** | $ |
|  | $ |
|  | $ |  |  |
| **TOTAL ASSETS** | $ | **TOTAL LIABILITIES & NET WORTH** | $ |

***\* PLEASE SUBMIT THREE MONTHS OF STATEMENTS FROM ACCOUNTS. STATEMENTS NOT TO BE OLDER THAN 90-DAYS OF THE DATE ABOVE.***

SCHEDULE 1 – **ACCOUNTS AND NOTES RECEIVABLE**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **NAME OF DEBTOR** | **COLLATERAL** | **PAYABLE** | **MATURITY DATE** | **TOTAL AMOUNT DUE** |
|  |  | $       per |  | $ |
|  |  | $       per |  | $ |
|  |  | $       per |  | $ |
|  |  | $       per |  | $ |

SCHEDULE 2 – **STOCKS AND BONDS (DATE OF MARKET VERIFICATION OF PRICES**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **NO. SHARES OR BOND AMOUNT** | **UNLISTED NYSE**  **AMEX**  **OTC**  **NASDQ** | **DESCRIPTION** | **TITLE IN NAME OF** | **HOW HELD CODE \*** | **PRICE PER SHARE** | **TOTAL MARKET VALUE** | **PLEDGED** |
| or $ |  |  |  |  | $ | $ |  |
| or $ |  |  |  |  | $ | $ |  |
| or $ |  |  |  |  | $ | $ |  |
| or $ |  |  |  |  | $ | $ |  |
| or $ |  |  |  |  | $ | $ |  |
| or $ |  |  |  |  | $ | $ |  |
|  |  |  |  |  | **TOTAL** | $ |  |

SCHEDULE 3 **- PARTNERSHIPS, LLP’s, LLC’s, and S CORPORATIONS**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **NAME \*\*** | **TYPE** | **DATE OF INITIAL INVESTMENT** | **INITIAL INVESTMENT** | **AMOUNT ANTICIPATED CAPITAL CONTRIBUTION** | **GENERAL PARTNER?** | **MARKET VALUE**  **(SHOW AT 100%)** |
| **% OWNED** | **DATE EXPECTED** |
| 1) |  |  | $ | $ |  | $ |
| % |  |
| 2) |  |  | $ | $ |  | $ |
| % |  |
| 3) |  |  | $ | $ |  | $ |
| % |  |
| 4) |  |  | $ | $ |  | $ |
| % |  |
| 5) |  |  | $ | $ |  | $ |
| % |  |
| 6) |  |  | $ | $ |  | $ |
| % |  |

***\*\* PLEASE SUBMIT K-1’S***

ARE YOU LIABLIE FOR ANY BUSINESS DEBT SECURED BY REAL ESTATE? ☐ YES ☐ NO

ARE YOU LIABLE FOR ANY OTHER BUSINESS DEBT? ☐ YES ☐ NO

ARE YOU LIABLE FOR ANY OTHER BUSINESS CASH FLOW SHORTFALLS? ☐ YES ☐ NO

SCHEDULE 4 – **LIFE INSURANCE**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **INSURED** | **FACE AMT OF POLICY** | **INSURANCE CO** | **BENEFICIARY** | **CASH VALUE** | **LOANS** |
|  | $ |  |  | $ | $ |
|  | $ |  |  | $ | $ |
|  | $ |  |  | $ | $ |
|  | $ |  |  | $ | $ |
|  | $ |  |  | $ | $ |
|  |  |  | **TOTALS:** | $ | $ |

SCHEDULE 5 – **REAL ESTATE**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ADDRESS**  **& TYPE OF PROPERTY** | **TITLE IN NAME OF** | **% OWNED** | **HOW HELD CODE \*** | **COST**  **YEAR ACQUIRED** | **MONTHLY INCOME**  **ANNUAL TAXES** | **PRESENT MARKET VALUE** |
| 1) |  | % |  | $ | $ | $ |
|  |  | $ |
| 2) |  | % |  | $ | $ | $ |
|  |  | $ |
| 3) |  | % |  | $ | $ | $ |
|  |  | $ |
| 4) |  | % |  | $ | $ | $ |
|  |  | $ |
| 5) |  | % |  | $ | $ | $ |
|  |  | $ |
| 6) |  | % |  | $ | $ | $ |
|  |  | $ |
| 7) |  | % |  | $ | $ | $ |
|  |  | $ |
| 8) |  | % |  | $ | $ | $ |
|  |  | $ |
| 9) |  | % |  | $ | $ | $ |
|  |  | $ |
| 10) |  | % |  | $ | $ | $ |
|  |  | $ |

SCHEDULE 6 – **MORTGAGES AND LIENS ON REAL ESTATE**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **PROPERTY NO.** | **TO WHOM PAYABLE** | **MORTGAGES** | **PAYABLE** | **INTEREST RATE** | **MATURITY DATE** | **BALANCE OWING** |
| 1) As listed above |  | 1ST Mortgage | $       per | % |  | $ |
|  |  | $       per | % |  | $ |
| 2) As listed above |  | 1ST Mortgage | $       per | % |  | $ |
|  |  | $       per | % |  | $ |
| 3) As listed above |  | 1ST Mortgage | $       per | % |  | $ |
|  |  | $       per | % |  | $ |
| 4) As listed above |  | 1ST Mortgage | $       per | % |  | $ |
|  |  | $       per | % |  | $ |
| 5) As listed above |  | 1ST Mortgage | $       per | % |  | $ |
|  |  | $       per | % |  | $ |
| 6) As listed above |  | 1ST Mortgage | $       per | % |  | $ |
|  |  | $       per | % |  | $ |
| 7) As listed above |  | 1ST Mortgage | $       per | % |  | $ |
|  |  | $       per | % |  | $ |
| 8) As listed above |  | 1ST Mortgage | $       per | % |  | $ |
|  |  | $       per | % |  | $ |
| 9) As listed above |  | 1ST Mortgage | $       per | % |  | $ |
|  |  | $       per | % |  | $ |
| 10) As listed above |  | 1ST Mortgage | $       per | % |  | $ |
|  |  | $       per | % |  | $ |
| **TOTALS:** | $       per |  |  | $ |

SCHEDULE 7 – **NOTES PAYABLE**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **TO WHOM PAYABLE** | **PERSONS LIABLE** | **COLLATERAL** | **INTEREST RATE** | **PAYABLE** | **UNPAID BALANCE** |
|  |  |  | % | $       per | $ |
|  |  |  | % | $       per | $ |

SCHEDULE 8 – **ACCOUNTS AND BILLS PAYABLE (INCLUDING CREDIT CARDS AND CHARGE CARDS)**

|  |  |  |  |
| --- | --- | --- | --- |
| **TO WHOM PAYABLE** | **PERSONS LIABLE** | **PAYABLE** | **UNPAID BALANCE** |
|  |  | $       per | $ |
|  |  | $       per | $ |
|  |  | $       per | $ |
|  |  | $       per | $ |
|  |  | $       per | $ |
|  |  | $       per | $ |
|  |  | $       per | $ |
|  |  | $       per | $ |
|  |  | $       per | $ |
|  |  | $       per | $ |

\* *Please use these codes for* ***How Held****: CP= Community Property; SP= Separate Property; JT= Joint Tenancy;*

*TIC = Tenancy in Common; and TR = Trust*

**PLEASE KEEP THIS PAGE FOR YOUR RECORDS**

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR APPLYING FOR A LOAN: To help the government fight the funding of terrorism and money-laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. WHAT THIS MEANS TO YOU: When you open an account or apply for a loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, martial status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant’s income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Federal Reserve Consumer Help Center, PO Box 1200, Minneapolis, MN, 55480.

NOTICE OF RIGHT TO RECEIVE A COPY OF APPRAISAL (Commercial & Multi-Family 5+ units Real Estate): You have the right to receive a copy of the appraisal report used in connection with your application for credit.

NOTICE OF RIGHT TO RECEIVE A COPY OF APPRAISAL (Residential 1-4 Unit Real Estate):

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.