

PERSONAL FINANCIAL STATEMENT

Financial Condition as of : _____

Main Credit Union Used _____

Complete this form for : (1) each proprietor, or (2) each partner who owns 20% or more interest, or (3) each stockholder owning 20% or more interest, or (4) any person providing a guaranty on the loan.

Section 1 :: Information about myself

Applicant _____	Co-Applicant _____
Soc. Sec. #: _____	Soc. Sec. #: _____
Date of Birth _____	Date of Birth _____
Address _____	Address _____
Phone _____	Phone _____
Email _____	Email _____
Employer _____ Yrs on job _____	Employer _____ Yrs on job _____
Position/Title/ Business Type _____ Yrs in profession _____	Position/Title/ Business Type _____ Yrs in profession _____
Employer Address _____	Employer Address _____

Business Name of Applicant/Borrower _____

Name, Address, & Phone number of nearest relative not living with applicant(s) _____

Annual Sources of Income	Applicant	Co-Applicant	Contingent Liabilities	In Even Dollars
Wages, Salaries from Employment			As endorser, co-maker or guarantor	
Net Investment Income			Annual Lease Obligations	
Real Estate Income			Any legal claims & judgements	
Dividends and Interest			Provision for federal income taxes	
*Other Income: Itemize			Other special debt (recourse or repurchase liability)	
TOTAL			TOTAL	
*Alimony, child support or separate maintenance payments need not be disclosed unless relied upon as a basis for extension of credit. If disclosed, payments received under court order, written agreement, oral understanding.			Details of Other Income or of Contingent Liabilities	

General Information	Applicant (Yes/No)	Co-Applicant (Yes/No)
Are you a US Citizen?		
Are you a defendant in any suits or legal action? If yes, attach additional comments on a separate page.		
Have you ever declared Bankruptcy? If yes, attach additional comments on a separate page.		
Have any judgements ever been entered against you? If yes, attach additional comments on a separate page.		
Do you have a will or a trust? If yes, with whom? If yes, attach additional comments on a separate page.		
Do you have ownership in or are you a partner in any other corporation or partnership? If yes, attach additional comments on a separate page.		
Do you pay alimony, child support or separate maintenance payments? If Yes, Amount :		
Do you have any contested tax liens? If yes, attach additional comments on a separate page.		
Do you have any contingent liabilities as endorser or guarantor? If yes, attach additional comments on a separate page.		
Have you ever had any assets repossessed? If yes, attach additional comments on a separate page.		
Are any debts past due? If yes, attach additional comments on a separate page.		
Have you applied for a loan in the past six months?		
Number of dependants _____ Ages _____		

Section 2 :: Information About My Deposit Accounts

Name of Institution	Name on Account	Balance on Deposit	Pledged Yes / No	Notes
TOTAL				

Section 3 :: Information About My Marketable Securities / Brokerage Accounts

Number of Shares or Face Value of Bonds	1. Agency or name of company issuing security or bond 2. Type of investment or equity classification 3. Basis of valuation	In Name Of	Cost	Market Value	Pledged Yes/No	Amount Pledged
TOTAL						

Section 4 :: Real Estate I Own

Description of Property or Address	Title in Name of	Date Acquired	Cost + Improvements	Present Mkt. Value	Real Estate Mortgage		
					Balance Owing	Monthly Paymt.	Monthly Rental Income
TOTAL							

Please complete another page with the same information if more lines are needed

Section 5 :: Information about my ownership in LLCs, S-Corps, or other closely held businesses

Business Name & Your Position	Basis for Valuation	Ownership %	Valuation	Years in Business, What does the Business do? Any Contingent Liabilities or Personal Guarantees?
TOTAL				

Please complete another page with the same information if more lines are needed

Section 6 :: Other Loans I Have

Note Holder	Maturity	Original Balance	Bal. Owing	Mo. Paymt	Secured By/Collateral
TOTAL					

Section 7 :: Life Insurance on Me

Name of Company	Insured	Face Amount	Cash Surrender Value	Loans	Beneficiary and Relationship
TOTAL					

Please fill in the information that did not fill down from the individual schedules:

Assets	In Even Dollars	Liabilities and Net Worth	Monthly Payment	In Even Dollars
Cash on hand and in Banks (Section 2)		Accounts, Loans & Notes Payable (Section 6)		
Marketable Securities / Brokerage Accounts (Section 3)		Accounts and Bills Due		
Other Equity Interests		Unpaid Taxes		
Retirement Accounts (401K, Sep IRA, etc.)		Real Estate Mortgages Payable (Section 4)		
Real Estate Owned (Section 4)		Life Insurance Loans (Section 7)		
Accounts, Loans, & Notes Receivable		Other Debts / Liabilities: Please Itemize		
Cash Value of Life Insurance (Section 7)				
Equity in LLC's, S-Corp's or Other Businesses (Section 5)				
Other Assets: Please Itemize				
		TOTAL LIABILITIES		
		NET WORTH		
TOTAL ASSETS		TOTAL LIABILITIES AND NET WORTH		

The financial statement and the information contained herein is given to the financial institution, hereafter called "Lender," by the undersigned for the purpose of inducing Lender, from time to time, to extend credit to or otherwise become or remain the creditor of the undersigned, or persons, firms or corporations in whose behalf the undersigned may either individually or jointly with others, execute a guarantee in the Lender's favor. The undersigned acknowledges that the Lender will rely on the information contained in this Financial Statement in making its credit decision, and under penalty of perjury, represents and warrants that such information is true and complete and that there are no material omissions. The undersigned agrees that the Lender may consider this Financial Statement as continuing to be true and complete until a written notice of a change is given to the Lender by the undersigned. The Lender and/or its affiliates is authorized to make all inquiries that it deems necessary to verify the accuracy of the information contained herein and to determine the undersigned's creditworthiness. The Lender is further authorized to respond to any inquiries from others concerning the Lender's credit experience with the undersigned.

I/We fully understand that it is a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, pursuant to 18 U.S.C. Section 1014.

Applicant's
Signature _____ Date Signed _____

Co-Applicant's
Signature _____ Date Signed _____