

PERSONAL FINANCIAL STATEMENT (PFS)

Applicant Name: _____ Date of PFS: _____

Joint Applicant Name: _____ (If Joint Application, please see top of page 4)

Are either a Defendant
any suit or legal action? NO YES (please explain): _____

Filed for bankruptcy
in the last 10 years? NO YES (please explain): _____

SCHEDULE A: Cash on Hand - Banks, Credit Unions, etc

- This section applies to cash on-hand only.
- For Investments, Stocks, etc please use Schedule E - do not list here.

NAME OF BANKING INSTITUTION	NAME(S) ON ACCOUNT	BANK BALANCE
TOTAL		

SCHEDULE B: Vehicle Loans, Student Loans, Credit Cards, Finance Companies, etc.

- For Current Agency Loans use Schedule E - do not list here.
- For Mortgages use Schedule D - do not list here.
- For more space use Schedule I

NAME OF CREDITOR	NAME ON ACCOUNT	ORIGINAL BALANCE	CURRENT BALANCE	MONTHLY PAYMENT	SECURED BY WHAT ASSET
TOTAL					

SCHEDULE C: Non-Cash Holdings

- Stocks, Bonds, Investments, Retirement Accounts, Pensions, 401's, etc.
- If none, please indicate "NONE"

NUMBER OF:	PLEASE INDICATE FOLLOWING INFORMATION:			PLEGGED:	
SHARES, VALUE OR %	COMPANY ISSUING SECURITY, PARTNERSHIP, INVESTMENT OR EQUITY CLASSIFICATION	NAME(S) ON ACCOUNT	MARKET VALUE	YES	NO
TOTAL					

SCHEDULE D: Real Estate Owned - and related debt if applicable

- * Type refers to: Home, Rental, Vacation, Commercial, Land, etc.
- ** Monthly income only applies if property generates income to owner.

CURRENT RESIDENTIAL STATUS: OWN (complete below) RENT (monthly amount): \$ _____

PROPERTY ADDRESS	TYPE*	DATE ACQUIRED	MARKET VALUE	MONTHLY INCOME**	MORTGAGE PAYABLE		
					BALANCE	PAYMENT	HOLDER
TOTAL							

SCHEDULE E: Currently Owned Agency(s) - does not apply to an agency currently being purchased

- If you do not currently own an agency, please skip this section and move to Schedule F.
- If you have both a SCRATCH and a PURCHASED agency, please fill out both sections below.
- List any and all Primary, Secondary, or Seller Notes still in place.
- If additional space is needed, please provide on a separate page.

SCRATCH AGENCY(S) NAME	OPEN DATE	DEBT ON AGENCY?		CURRENT LOANS AGAINST the AGENCY (if applicable)			
		YES	NO	ORIGINAL BALANCE	CURRENT BALANCE	MONTHLY PAYMENT	LIEN HOLDER
TOTAL							

PURCHASED AGENCY(S) NAME	PURCHASE DATE	CURRENT LOANS AGAINST the AGENCY (if applicable)				
		PURCHASE PRICE	DOWN PAYMENT	CURRENT BALANCE	MONTHLY PAYMENT	LIEN HOLDER
TOTAL						

SCHEDULE F: Life Insurance Carried - and related debt if applicable

In addition to proposed collateral, lender will require a collateral assignment of life insurance equal to the proposed loan amount.

COMPANY NAME	FACE AMOUNT of POLICY	SURRENDER VALUE - CASH	LOAN AMOUNT AGAINST POLICY	MONTHLY REPAYMENT	BENEFICIARY
TOTAL					

SCHEDULE G: Unpaid Taxes

* Type refers to: Payroll, Sales Tax, Personal Income tax, etc.

BELONGING TO	* TYPE OF UNPAID TAXES	YEAR	UNDER REPAYMENT		MONTHLY REPAYMENT	CURRENT BALANCE
			YES	NO		
TOTAL						

SCHEDULE H: Additional Assets - if applicable

PLEASE LIST ALL BOATS, CARS, RVS, OTHER VEHICLES, HOUSEHOLD ITEMS, ETC	PRESENT MARKET VALUE
TOTAL	

SCHEDULE I: Additional Liabilities - if applicable

PLEASE LIST DESCRIPTION OF ADDITIONAL LIABILITIES	AMOUNT
TOTAL	

INCOME:

SOURCE OF ANNUL INCOME	IN EVEN DOLLARS
Wages & Income - <i>if including spousal income, see top of page 4 and</i> CHECK BOX	
Bonus and Commission Income	
Dividend and/or Interest Income	
Real Estate Income - From Schedule D	
Other Income - Source: _____	
TOTAL	

PERSONAL FINANCIAL STATEMENT TOTALS PAGE

- For spouses applying jointly - please use same Personal Financial Statement, *both must sign*.
- If applying individually but including spouse income - *please check box on page 3*
- If applying individually but own joint assets - please note which are held jointly or individually.
- For all other applicants applying jointly - please use separate Personal Financial Statements. *All must sign*
- Applicant(s) may be asked to provide verification of assets and or liabilities

ASSETS	IN EVEN DOLLARS	LIABILITIES	IN EVEN DOLLARS
Cash on Hand: Total From Schedule A		** Credit Card Balance: Breakout total Credit Cards from Schedule B	
Non-Cash Holdings: Total From Schedule C		** Automobile Loans: Breakout total Auto Loans from Schedule B	
Real Estate Owned: Total From Schedule D		** Student Loans: Breakout total Student Loans from Schedule B	
* Value of Agency(s) you currently own: Agency(s) listed in Schedule E		** Additional Loans: Breakout total of all other loans from Schedule B	
Cash Value from Life Insurance: Total From Schedule F		Loan(s) against Agency(s) you currently own: Information from Schedule E	
Additional Assets: Total From Schedule H		Real Estate Payable: Total From Schedule D	
TOTAL ASSETS		Life Insurance Loans: Total From Schedule F	
		Unpaid Taxes: Total From Schedule G	
		Additional Liabilities: Total From Schedule I	
		TOTAL LIABILITIES	
		NET WORTH	

* Please manually enter total
 ** Please manually enter totals

SIGNATURE(s):

Date: _____ Signature of Applicant: _____

Date: _____ Signature of Joint Applicant: _____