

PERSONAL FINANCIAL STATEMENT (PFS)

Applicant Name: _____ Date of PFS: _____

Address: _____ City: _____ State: _____ Zip: _____

Joint Applicant Name: _____ (If Joint Application, both must sign page 4)

Are either a Defendant in 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 Firm(s) - does not apply to a firm currently being purchased

- If you do not currently own an firm, please skip this section and move to Schedule F.
- If you have both a SCRATCH and a PURCHASED firm, 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 FIRM(S) NAME	OPEN DATE	DEBT ON FIRM?		CURRENT LOANS AGAINST the FIRM (if applicable)			
		YES	NO	ORIGINAL BALANCE	CURRENT BALANCE	MONTHLY PAYMENT	LIEN HOLDER
TOTAL							

PURCHASED FIRM(S) NAME	PURCHASE DATE	CURRENT LOANS AGAINST the FIRM (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 ANNUAL INCOME	IN EVEN DOLLARS
Wages and Income (W2, 1099, etc) - if including spousal income, see top of page 4	
Bonus and Commission Income	
Dividend and/or Interest Income	
Real Estate Income - From Schedule D	
Other Income	
TOTAL	

PERSONAL FINANCIAL STATEMENT TOTALS PAGE

- Please fill in totals below from information provided in previous pages.
- For spouses applying jointly - please use same Personal Financial Statement.
- If applying individually but including spouse income - please note as such
- 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.
- 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 Balances: Please breakout total from Schedule B	
Non-Cash Holdings: Total From Schedule C		Automobile Loans: Please breakout total from Schedule B	
Real Estate Owned: Total From Schedule D		Student Loans: Please breakout total from Schedule B	
Value of the Firm you currently own: Information from Schedule E		Loan Against Firm you currently own: Information from Schedule E	
Cash Value Life Insur: Total From Schedule F		Real Estate Payable: Total From Schedule D	
Additional Assets: Total From Schedule H		Life Insur. Loans Total From Schedule F	
TOTAL ASSETS		Unpaid Taxes: Total From Schedule G	
		Additional Liabilities: Total From Schedule I	
		TOTAL LIABILITIES	
		NET WORTH	

SIGNATURE(s):

Date: _____ Signature of Applicant: _____

Date: _____ Signature of Joint Applicant: _____