

Personal Financial Statement

Statement of Financial Condition As of

Applicants First Name:		Applicants Last Name:	
Home Address:			
City:	State:	Zip:	
Business Phone:	Cell Phone:	Email:	
Driver's License #:	State Issued:	SS#:	

ASSETS	AMOUNT(S)	LIABILITIES & NET WORTH	AMOUNT(S)
Cash in Bank (including money market accounts, CDs)		Notes Payable to Bank	
		Secured	
Cash in Other Financial Institutions (including money market accounts, CDs)		Unsecured	
		Notes Payable to Others (Schedule F)	
		Secured	
		Unsecured	
		Credit Cards & Accounts Payable	
		Margin Accounts	
Readily Marketable Securities (Schedule A)		Notes Due to Privately Owned Businesses	
Non-Readily Marketable Securities (Schedule A)		Taxes Payable	
Ownership in Privately Owned Business (Schedule B)		Personal Residential Mortgages (Schedule D)	
Notes Receivable from Business		Investment Real Estate Debt (Schedule E)	
Notes Receivable from Others		Life Insurance Loans (Schedule C)	
Net Cash Surrender Value of Life Insurance (Schedule C)		Other Liabilities (List):	
Real Estate for Personal Use (Schedule D)			
Real Estate Investments (Schedule E)			
Retirement Accounts (IRA, Keogh, Profit Sharing & Other)			
Automobile			
		Total Liabilities:	
Other Assets (List):			
		Net Worth (Total Assets minus Total Liabilities)	
Total Assets		Total Liabilities & Net Worth	

SOURCES OF INCOME		CONTINGENT LIABILITIES	
Salary		As Guarantor, Endorser, or Co-maker	
Bonus & Commissions		On Leases or Contracts	
Interest & Dividends		Legal Claims	
Real Estate Income		Provisions for Federal Income Taxes	
<small>You need not disclose alimony, child support or separate maintenance income unless you wish the Bank to consider them in a credit decision.</small>		Other Special Debt	
Other Income (please itemize)			
Total Income		Total Contingent Liabilities	

GENERAL INFORMATION		PERSONAL INFORMATION	
Are any assets pledged? (If yes, please list in schedule below)		Business or Employer:	
Are you a defendant in any suits or legal actions?			
US Citizen? If no, Resident Alien Number:		Date of Birth:	
Personal bank accounts carried at (name of financial institution):			
		Partner or officer in any other venture ?	
Have you or any business you have owned ever declared bankruptcy? If yes, please explain on additional sheet.		Do you have a will?	
		If so, name of the executor:	

SCHEDULE OF ASSETS PLEDGED		
Description	Value	To Whom Pledged

SCHEDULE A – ALL SECURITIES INCLUDING NON-MONEY MARKET MUTUAL FUNDS <i>(use additional sheet)</i>						
NO. OF SHARES OF BOND FACE VALUE	DESCRIPTION	OWNER(S)	WHERE HELD	CURRENT MARKET VALUE	PLEDGED	
					YES	NO

READILY MARKETABLE SECURITIES (Including Stocks, Bonds, Mutual Funds, US Governments, and Municipals)

NON-READILY MARKETABLE SECURITIES (Thinly traded or restricted stock)

SCHEDULE B – OWNERSHIP IN PRIVATELY HELD BUSINESSES *(Use additional sheet if necessary)*

BUSINESS NAME	NATURE OF BUSINESS	DATE OF INVESTMENT	ORIGINAL INVESTMENT COST	% OF OWNERSHIP	PRESENT VALUE OF YOUR INVESTMENT

SCHEDULE C - LIFE INSURANCE *(Use additional sheet if necessary)*

[illegible]

SCHEDULE D - REAL ESTATE FOR PERSONAL USE *(Use additional sheet if necessary)*

PROPERTY ADDRESS	LEGAL OWNER	PURCHASE PRICE / YEAR	MARKET VALUE	PRESENT LOAN BALANCE	INTEREST RATE	MATURITY DATE	MONTHLY PAYMENT	LENDER

[illegible]

SCHEDULE F – NOTES PAYABLE

[illegible]

SCHEDULE G – BANK ACCOUNTS (ANY ACCOUNTS WHERE YOU ARE A SIGNOR) (Use additional sheet if necessary)

BANK NAME	ACCOUNT HOLDER NAME	CHECKING	SAVINGS	ACCOUNT #

REPRESENTATIONS AND WARRANTIES

The information contained in this statement is provided to induce Loan Concierge to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that the Loan Concierge is relying on the information provided herein in deciding to grant or to continue to grant credit or to accept a guarantee thereof. Each of the undersigned represents, warrants, and certifies that the information provided herein is true, correct, and complete. Each of the undersigned agrees to notify the Loan Concierge immediately and in writing of any change in name, address or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform their obligations to the Loan Concierge. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify the Loan Concierge as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, the Loan Concierge may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. Loan Concierge is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. Each of the undersigned authorizes Loan Concierge to answer questions about the Loan Concierge's credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to Loan Concierge is outstanding, the undersigned shall supply annually an updated personal financial statement. This personal financial statement and any other financial or other information that the undersigned gives Bank shall become the property of the Loan Concierge.

By signing below signor acknowledges that Loan Concierge is a service provider acting on behalf of Lender/Broker. Furthermore signor provides Consent and Authorization to Loan Concierge, together with its Lender/Broker successors and/or assigns to provide signor with any authorizations, agreements, disclosures, notices, documents, and/or other information in connection with signor's mortgage loan transaction.

The undersigned authorize any person or consumer reporting agency to give Loan Concierge a copy of the undersigned's credit report and any other financing information it may have on the undersigned and to prepare at Loan Concierge's request, a consumer investigative report.					
Signature:		Date:		Social Security Number:	
Signature:		Date:		Social Security Number:	