

PERSONAL FINANCIAL STATEMENT AS OF _____ FOR COMMERCIAL LOAN CUSTOMER
(Date)

NAME		Applicant		Co-Applicant	
		Social Security #	Birth Date:	Social Security #	Birth Date:
ADDRESS					
PHONE					
EMPLOYER					
YEARS AND POSITION					
EMPLOYER ADDRESS					
EMPLOYER PHONE					
SALARY		\$		\$	
BONUSES & COMMISSIONS					
If less than 3 years at current employer, please add previous employer information below.					
EMPLOYER					
YEARS AND POSITION					
EMPLOYER ADDRESS					
EMPLOYER PHONE					
SALARY		\$		\$	
BONUSES & COMMISSIONS					
ANNUAL INCOME					
RENTAL INCOME		\$		\$	
INTEREST INCOME					
DIVIDEND INCOME					
CAPITAL GAINS					
PARTNERSHIP					
OTHER INVESTMENT					
OTHER (List)*					
TOTAL INCOME		\$		\$	
*Income from alimony, child support or separate maintenance need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.					
ANNUAL EXPENDITURES					
FEDERAL TAX		\$		\$	
STATE TAX					
OTHER TAX					
RENTAL COSTS (Co-op or Condo Maintenance)					
MORTGAGE PAYMENTS	RESIDENTIAL				
	INVESTMENT				
PROPERTY TAX	RESIDENTIAL				
	INVESTMENT				
PAYMENTS ON LOANS (Principal & Interest)					
INSURANCE					
INVESTMENTS (Including Tax Shelters)					
ALIMONY/CHILD SUPPORT					
TUITION					
MEDICAL EXPENSES					
OTHER EXPENSES					
TOTAL EXPENDITURES		\$		\$	
Any significant changes expected in the next 12 months?			If yes, please explain:		

BALANCE SHEET AS OF: _____

ASSETS		AMOUNTS (\$)	LIABILITIES		AMOUNTS (\$)
Cash in this Bank (Including money market accounts, CDs)	\$		Notes Payable to this Bank	Secured	\$
Cash in other Financial Institutions (please list below) (Including money market accounts, CDs)			Notes Payable to Others (Schedule E)	Unsecured	
				Secured	
				Unsecured	
Readily Marketable Securities (Schedule A)			Accounts Payable (Including credit cards)		
Non-Readily Marketable Securities (Schedule A)					
Accounts and Notes Receivable					
Net Cash Surrender Value of Life Insurance (Schedule B)					
Residential Real Estate (Schedule C)			Margin Accounts		
Real Estate Investments (Schedule C)			Notes Due: Partnership (Schedule D)		
Partnerships/PC Investments (Schedule D)			Taxes Payable		
Deferred Income (number of years deferred)			Mortgage Debt (Schedule C)		
IRA, Keogh, Profit-Sharing & Other Vested Retirement Accounts			Life Insurance Loans (Schedule B)		
Personal Property (including automobiles)					
Other Assets (please list below)			Other Liabilities (please list below)		
TOTAL ASSETS	\$		TOTAL LIABILITIES		\$

NET WORTH: \$ _____

CONTINGENT LIABILITIES	YES	NO	AMOUNT
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation or partnership?	___	___	\$ _____
Do you have any outstanding letters of credit or surety bonds?	___	___	_____
Are there any suits or legal actions pending against you?	___	___	_____
Are you contingently liable on any lease or contract?	___	___	_____
Are any of your tax obligations past due?	___	___	_____
Have (either of) you or any firm in which you were a major owner ever declared bankruptcy? Yes _____ No _____			
If yes, please provide details: _____			

Number of dependents (excluding self) and relationship to applicant _____

Schedule A – All Securities (Including non-money market mutual funds)(Use additional sheet if necessary)

# of Shares (Stock) or Face Value (Bonds)	Description	Owner(s)	Where Held	Cost	Current Mkt. Value	Pledged Yes or No
READILY MARKETABLE SECURITIES (Including U.S. Governments and Municipals)						
NON-READILY MARKETABLE SECURITIES (Closely held thinly traced or restricted stock)						

Schedule B – Life Insurance (Use additional sheet if necessary)

Insurance Company	Face Amt of Policy	Type of Policy	Beneficiary	Cash Surrender Value	Amount Borrowed	Ownership

Schedule C – Personal Residence, Real Estate Investments, Mortgage Debt (majority ownership only)

Personal Residence(s)

Property Address	Legal Owner	Purchased Year/Cost	Market Value	Present Loan Bal.	Rate %	Maturity Date	Monthly Payment	Lender
		\$						

Investment Properties (if applicable)

		\$						
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Schedule D – Partnerships (less than majority ownership for real estate partnerships) *

Type of Investment, Including Tax Shelters Business or Professional, also Indicate Name	Date of Initial Investment	Cost	% Owned	Current Mkt. Value	Balance due on Partnerships: Notes, Cash or Call	Final contribution Date

*Note: For investments which represent a material portion of your total assets, please include the relevant financial statements or tax returns, or in the case of partnership investments or S-Corporations include Schedule K-1s

Schedule E – Notes Payable

Note Due to:	Type of Facility	Amount of Line	Secured Yes or No	Collateral	Interest Rate	Maturity	Unpaid Balance

Representations and Warranties

The information contained in this statement is provided to induce you 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 you are relying on the information provided herein in deciding to grant or continue 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 you 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 its (or their) obligations to you. 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 you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer-reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned give you shall be your property.
