



# Personal Financial Statement

**YOU MAY APPLY FOR CREDIT EXTENSION OR FINANCIAL ACCOMODATION SEPARATELY, JOINTLY WITH YOUR SPOUSE OR JOINTLY WITH ANOTHER PERSON**

Are you requesting this financial accommodation:  Separately?  Jointly with your spouse?  
 Jointly with another person?

Reflect in this statement the financial condition of your spouse or other person, as well as, your own financial condition if:

1. You are seeking this financial accommodation jointly with your spouse, or with another person, or
2. You are relying on your spouse's or other person's assets or income in requesting this financial accommodation, or
3. You are relying on community property in requesting this financial accommodation.  
 (If you live in a community property state like California, community property usually includes your employment income as well as your spouse's employment income and any property or savings from this income. We will assume that all assets, income and obligations of such a married person are community property and community obligations unless otherwise indicated.)

|                         |          |                      |                |
|-------------------------|----------|----------------------|----------------|
| Date: _____             |          |                      |                |
| Name                    |          | SSN                  | DOB            |
| Residence Address       |          | Residence Phone      |                |
| City, State, & Zip Code |          | Business Phone       |                |
| Employer                | Position | Length of Employment | Salary-Monthly |
| Employers Address       |          |                      |                |
| Spouse/Other Party      |          | SSN                  | DOB            |
| Employer                | Position | Length of Employment | Salary-Monthly |

I authorize Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001).

|                  |             |
|------------------|-------------|
| Signature: _____ | Date: _____ |
| Signature: _____ | Date: _____ |

| ASSETS                              |                                  | AMOUNT                      | LIABILITIES                                       |  | AMOUNT    |
|-------------------------------------|----------------------------------|-----------------------------|---|--|-----------|
| Cash                                | <b>SCHEDULE A</b>                |                             | Notes & Loans Payable<br>(Other Than Real Estate) | <b>SCHEDULE H</b>  |           |
|                                     | In This Institution              |                             |   | Notes Payable to Banks   |           |
|                                     | Other Banks                      |                             |   | Notes & Loans Payable to Others                                  |           |
| Stocks & Bonds                      | <b>SCHEDULE B</b>                |                             | Loans On Life Insurance                           | <b>SCHEDULE D</b>  |           |
|                                     | Marketable Securities            |                             |   |  |           |
|                                     | Others                           |                             |   |  |           |
| Accounts & Notes Receivable         | <b>SCHEDULE C</b>                |                             | Accounts & Bills Payable                          | <b>SCHEDULE I</b>  |           |
|                                     |                                  |                             |   | Bank Cards   |           |
|                                     |                                  |                             |   | Open & Revolving Accts   |           |
|                                     |                                  |                             |   | Other  |           |
| IRA or Other Retirement Accounts    | <b>SCHEDULE D</b>                |                             | Real Estate Notes & Contracts Payable             | <b>SCHEDULE F(a)</b>   |           |
|                                     | IRA                              |                             |   | Pers. Residence(s)   |           |
|                                     | 401-k/Others                     |                             |   | Income/Investment Properties                                     |           |
| Life Insurance                      | <b>SCHEDULE D</b>                |                             |   | Unimproved Land  |           |
|                                     | Cash Value                       |                             |   | Other  |           |
| Autos & Equipment                   | <b>SCHEDULE E</b>                |                             | Other Liabilities & Obligations                   | <b>SCHEDULE J</b>  |           |
|                                     | Present Value                    |                             |   | Itemize:   |           |
|                                     |                                  |                             |   | 1.   |           |
| Real Estate                         | <b>SCHEDULE F</b>                |                             |   | 2.   |           |
|                                     | Pers. Residence(s)               |                             |   | 3.   |           |
|                                     | Income/Investment Properties     |                             |   | 4.   |           |
|                                     | Unimproved Land                  |                             |   |  |           |
|                                     | Other                            |                             |   |  |           |
| Other Assets                        | <b>SCHEDULE G</b>                |                             |   |  |           |
|                                     | Other Assets & Personal Property |                             |   |  |           |
|                                     | <b>TOTAL ASSETS</b>              | \$                          |   | <b>TOTAL LIABILITIES</b>   | \$        |
| <b>RECAP OF INCOME AND EXPENSES</b> |                                  |                             | <b>NET WORTH</b>                                  | <b>(DIFFERENCE BETWEEN TOTAL ASSETS &amp; TOTAL LIABILITIES)</b> | <b>\$</b> |
| ANNUAL INCOME FOR YEAR:             |                                  | ANNUAL EXPENSES FOR YEAR:   |   | CONTINGENT LIABILITIES   |           |
| Salary or Wages                     |                                  | Prop. Tax & Assessments     |   | As Endorser on Notes/Contracts                                   |           |
| Dividends or Interest               |                                  | Fed. & State Income Tax     |   | As Guarantor on Notes/Contracts                                  |           |
| Rentals (Gross Income)              |                                  | Real Estate Loan Payments   |   | For Taxes  |           |
| Business (Net Income)               |                                  | Payments on Contracts/Notes |   | Other (Describe)   |           |
| Other Income (Describe)             |                                  | Estimated Living Expenses   |   |  |           |
|                                     |                                  | Other:                      |   |  |           |
| TOTAL INCOME                        | \$                               | TOTAL EXPENSES              | \$  | TOTAL  | \$        |

| <b>SCHEDULE A</b>                     |                 |        |                          |                                |
|---------------------------------------|-----------------|--------|--------------------------|--------------------------------|
| <b>CASH IN FINANCIAL INSTITUTIONS</b> |                 |        |                          |                                |
| Name of Bank                          | Type of Account | Amount | Names of Account Holders | Is Account Pledged for a Loan? |
| Suncrest Bank                         |                 | \$     |                          |                                |
| Other Institutions:                   |                 |        |                          |                                |
|                                       |                 |        |                          |                                |
|                                       |                 |        |                          |                                |
| Total                                 |                 | \$     |                          |                                |

| <b>SCHEDULE B</b>  |                  |                 |                                 |                            |             |
|--|------------------|-----------------|---------------------------------|----------------------------|-------------|
| <b>STOCKS AND BONDS (Include Interests In Any Closely Held Business)</b> |                  |                 |                                 |                            |             |
| Name of Securities   | Number of Shares | Price Per Share | Market Value Quotation/Exchange | Date of Quotation/Exchange | Total Value |
|  |                  | \$              | \$                              |                            | \$          |
|  |                  |                 |                                 |                            |             |
|  |                  |                 |                                 |                            |             |
| Total  |                  | \$              | \$                              | Total                      | \$          |

| <b>SCHEDULE C</b>                    |                  |                 |                |                           |                    |
|--------------------------------------|------------------|-----------------|----------------|---------------------------|--------------------|
| <b>ACCOUNTS AND NOTES RECEIVABLE</b> |                  |                 |                |                           |                    |
| Name and Address of Noteholder(s)    | Original Balance | Current Balance | Payment Amount | Frequency (monthly, etc.) | Type of Collateral |
|                                      | \$               | \$              | \$             |                           |                    |
|                                      |                  |                 |                |                           |                    |
|                                      |                  |                 |                |                           |                    |
| Total                                | \$               | \$              | \$             |                           |                    |

| <b>SCHEDULE D</b>  |       |             |             |                 |            |
|--|-------|-------------|-------------|-----------------|------------|
| <b>IRA OR OTHER RETIREMENT ACCOUNTS - LIFE INSURANCE</b> |       |             |             |                 |            |
| Company Name/ Type of Account                            | Owner | Beneficiary | Face Amount | Loans on Policy | Cash Value |
|  |       |             | \$          | \$              | \$         |
|  |       |             |             |                 |            |
|  |       |             |             |                 |            |
| Total  |       |             | \$          | \$              | \$         |

| <b>SCHEDULE E</b>                |       |                    |       |                           |    |
|----------------------------------|-------|--------------------|-------|---------------------------|----|
| <b>AUTOMOBILES AND EQUIPMENT</b> |       |                    |       |                           |    |
| Automobiles                      | Value | Equipment          | Value | Totals                    |    |
| Yr: Make:                        | \$    |                    | \$    | Subtotal - Autos          | \$ |
| Yr: Make:                        |       |                    |       | Subtotal - Equipment      | \$ |
| Yr: Make:                        |       |                    |       |                           |    |
| Subtotal Autos                   | \$    | Subtotal Equipment | \$    | Total-All Autos/Equipment | \$ |

| <b>SCHEDULE F</b> |                 | <b>REAL ESTATE ASSETS</b> |               |                |               |
|-------------------|-----------------|---------------------------|---------------|----------------|---------------|
| Address/Location  | Property Type   | Owner(s)                  | Date Acquired | Purchase Price | Present Value |
| 1                 | Pers. Residence |                           |               | \$             | \$            |
| 2                 |                 |                           |               |                |               |
| 3                 |                 |                           |               |                |               |
| 4                 |                 |                           |               |                |               |
| Total             |                 |                           |               | \$             | \$            |

| <b>SCHEDULE F(a)</b>   |                 | <b>REAL ESTATE NOTES &amp; CONTRACTS PAYABLE</b> |                |               |              |
|------------------------|-----------------|--|----------------|---------------|--------------|
| Mortgage or Lienholder | Current Balance | Payment Amount                                   | Monthly Income | Maturity Date | Annual Taxes |
| 1                      | \$              | \$   | \$             |               |              |
| 2                      |                 |  |                |               |              |
| 3                      |                 |  |                |               |              |
| 4                      |                 |  |                |               |              |
| Total                  |                 | \$   | \$             | \$            |              |

Note: Schedules F and F(a) are corresponding schedules. Each RE asset should have its corresponding debt - if no payments are due state "Zero Balance".

| <b>SCHEDULE G</b>  |  | <b>OTHER ASSETS AND PERSONAL PROPERTY</b> |  |
|--------------------|--|---|--|
| Personal Property: |  | Value                                     |  |
| Furniture          |  | \$  |  |
| Jewelry            |  |   |  |
| Boats/Motorcycles  |  |   |  |
| Other:             |  |   |  |
| Total              |  | \$  |  |

| <b>SCHEDULE H</b> |                    | <b>NOTES &amp; LOANS PAYABLE TO BANKS AND OTHERS (Other Than Real Estate)</b> |                |                           |                 |
|-------------------|--------------------|---|----------------|---------------------------|-----------------|
| Payable To        | Type of Collateral | Maturity Date   | Payment Amount | Frequency (monthly, etc.) | Current Balance |
|                   |                    |   | \$             |                           | \$              |
|                   |                    |   |                |                           |                 |
|                   |                    |   |                |                           |                 |
| Total             |                    |   | \$             | Total                     | \$              |

| <b>SCHEDULE I</b> |                | <b>ACCOUNTS AND BILLS PAYABLE (Including Bank Cards)</b> |                           |                 |    |
|-------------------|----------------|--|---------------------------|-----------------|----|
| Payable To        | Account Number | Payment Amount   | Frequency (monthly, etc.) | Current Balance |    |
|                   |                | \$   |                           | \$              |    |
|                   |                |  |                           |                 |    |
|                   |                |  |                           |                 |    |
| Total             |                |  | \$                        | Total           | \$ |

| <b>SCHEDULE J</b> |                | <b>OTHER LIABILITIES (Itemized)</b> |                    |             |                 |
|-------------------|----------------|-------------------------------------|--------------------|-------------|-----------------|
| Payable To        | Persons Liable | Maturity Date                       | Type of Collateral | How Payable | Current Balance |
|                   |                |                                     |                    | \$ Per      | \$              |
|                   |                |                                     |                    | \$ Per      |                 |
|                   |                |                                     |                    | \$ Per      |                 |
|                   |                |                                     |                    | \$ Per      |                 |
| Total             |                |                                     |                    | \$          | \$              |