**PERSONAL FINANCIAL STATEMENT**

**Personal Information – Applicant**

Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Employer \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Home Address \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Business Address \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

City, State, Zip \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ City, State, Zip \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Social Security No. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Occupation \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_­\_\_\_\_

Home Phone ( ) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Email\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**S**elf-employed (circle one) Yes or No

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**Personal Information – Spouse**

Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Employer \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Home Address \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Business Address \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

City, State, Zip \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ City, State, Zip \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Social Security No. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Occupation \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_­\_\_\_\_

Home Phone ( ) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Email\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**S**elf-employed (circle one) Yes or No

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**Assets & Liabilities Information**

Statement of Financial Condition as of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, 20 \_\_\_\_\_\_.

|  |  |  |  |
| --- | --- | --- | --- |
| **Assets** | **Joint** | **Liabilities** | **Joint** |
| Cash on hand and in banks $\_\_\_\_\_\_\_\_\_\_\_\_ |  | Real Estate Mortgages – Primary Residence $\_\_\_\_\_\_\_\_\_\_\_\_ |  |
| Checking & Savings – Personal $\_\_\_\_\_\_\_\_\_\_\_\_ |  | Real Estate Mortgage – Investment/Other $\_\_\_\_\_\_\_\_\_\_\_\_ |  |
| Checking & Savings – Business $\_\_\_\_\_\_\_\_\_\_\_\_ |  | Notes Payable – To Banks – Secured $\_\_\_\_\_\_\_\_\_\_\_\_ |  |
| Stocks & Bonds – Listed $\_\_\_\_\_\_\_\_\_\_\_\_ |  | Notes Payable – To Banks – Unsecured $\_\_\_\_\_\_\_\_\_\_\_\_ |  |
| Stocks & Bonds – Unlisted $\_\_\_\_\_\_\_\_\_\_\_\_ |  | Notes Payable – Other – Secured $\_\_\_\_\_\_\_\_\_\_\_\_ |  |
| Retirement Accounts – IRA/401k/etc. $\_\_\_\_\_\_\_\_\_\_\_\_ |  | Notes Payable – Other – Unsecured $\_\_\_\_\_\_\_\_\_\_\_\_ |  |
| Real Estate Owned $\_\_\_\_\_\_\_\_\_\_\_\_ |  | Auto Loans $\_\_\_\_\_\_\_\_\_\_\_\_ |  |
| Real Estate Mortgages – Receivable $\_\_\_\_\_\_\_\_\_\_\_\_ |  | Credit Cards $\_\_\_\_\_\_\_\_\_\_\_\_ |  |
| Notes Receivable $\_\_\_\_\_\_\_\_\_\_\_\_ |  | Consumer Debt - Other $\_\_\_\_\_\_\_\_\_\_\_\_ |  |
| Accounts Receivable $\_\_\_\_\_\_\_\_\_\_\_\_ |  | Alimony/Child Support $\_\_\_\_\_\_\_\_\_\_\_\_ |  |
| Life Insurance (Whole) – Cash Value $\_\_\_\_\_\_\_\_\_\_\_\_ |  | Unpaid Income Taxes $\_\_\_\_\_\_\_\_\_\_\_\_ |  |
| Automobiles $\_\_\_\_\_\_\_\_\_\_\_\_ |  | Contingent Liabilities $\_\_\_\_\_\_\_\_\_\_\_\_ |  |
| Personal Property $\_\_\_\_\_\_\_\_\_\_\_\_ |  | Other Liabilities $\_\_\_\_\_\_\_\_\_\_\_\_ |  |
| Other Assets $\_\_\_\_\_\_\_\_\_\_\_\_ |  |  |  |
|  |  |  |  |
| **Total Assets $\_\_\_\_\_\_\_\_\_\_\_\_** |  | **Total Liabilities $\_\_\_\_\_\_\_\_\_\_\_** |  |
|  | | | |
| **Net Worth (Assets – Liabilities =) $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | | |
| **Total Net Worth & Liabilities $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | | |

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**Income Information**

Income Sources for the Year 20\_\_\_\_

|  |  |
| --- | --- |
| **Applicant** | **Spouse** |
| Salary $\_\_\_\_\_\_\_\_\_\_\_\_ | Salary $\_\_\_\_\_\_\_\_\_\_\_\_ |
| Commission $\_\_\_\_\_\_\_\_\_\_\_\_ | Commission $\_\_\_\_\_\_\_\_\_\_\_\_ |
| Bonus $\_\_\_\_\_\_\_\_\_\_\_\_ | Bonus $\_\_\_\_\_\_\_\_\_\_\_\_ |
| Net Rental Income $\_\_\_\_\_\_\_\_\_\_\_\_ | Net Rental Income $\_\_\_\_\_\_\_\_\_\_\_\_ |
| Other (itemize below) $\_\_\_\_\_\_\_\_\_\_\_\_ | Other (itemize below) $\_\_\_\_\_\_\_\_\_\_\_\_ |
| Total $\_\_\_\_\_\_\_\_\_\_\_\_ | Total $\_\_\_\_\_\_\_\_\_\_\_\_ |
|  |  |

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**Additional Information**

Applicant

Are you obligated to pay alimony, child support or separate maintenance? (circle one) Yes or No

If yes, describe. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Are any assets pledged other than as described in this Personal Financial Statement? (circle one) Yes or No

If yes, describe. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Are you a defendant in any suits or legal actions? (circle one) Yes or No

If yes, describe. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Have you ever filed bankruptcy? (circle one) Yes or No

If yes, when and describe? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Are you contingently liable for any debts (such as but not limited to a Co-Signer or Guarantor), contracts or leases? (circle one) Yes or No

If yes, describe? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Do you have any outstanding judgments filed, not filed or pending against you? (circle one) Yes or No

If yes, describe? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Any tax obligations past due? (circle one) Yes or No

If yes, describe and how much\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Income taxes (Federal, State and Local) filed through \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Personal bank accounts carried at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Spouse

Are you obligated to pay alimony, child support or separate maintenance? (circle one) Yes or No

If yes, describe. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Are any assets pledged other than as described in this Personal Financial Statement? (circle one) Yes or No

If yes, describe. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Are you a defendant in any suits or legal actions? (circle one) Yes or No

If yes, describe. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Have you ever filed bankruptcy? (circle one) Yes or No

If yes, when and describe? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Are you contingently liable for any debts (such as but not limited to a Co-Signer or Guarantor)? (circle one) Yes or No

If yes, describe? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Do you have any outstanding judgments filed, not filed or pending against you? (circle one) Yes or No

If yes, describe? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Personal bank accounts carried at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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The information contained in this Personal Financial Statement is provided to induce Dunn Twiggar \_\_\_\_\_\_\_\_\_\_\_\_\_ (“Dunn Twiggar”) 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 Dunn Twiggar is relying on this information provided herein in deciding the 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 Dunn Twiggar immediately and in writing of any change in name, address or employment and of any material adverse change in (1) any of the information contained in this statement or (2) the financial condition of any of the undersigned or (3) the ability of any of the undersigned to perform its (or their) obligations to Dunn Twiggar. In the absence of such notice or a new and full written statement, this shall be considered as a continuing statement and substantially correct. If the undersigned fails to notify Dunn Twiggar as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, Dunn Twiggar may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. Dunn Twiggar 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. The undersigned authorize any person or consumer reporting agency to give Dunn Twiggar a copy of the undersigned's credit report and any other financial information it may have on the undersigned. As long as any obligation or guarantee of the undersigned to Dunn Twiggar is outstanding, the undersigned shall supply annually an update financial statement. This personal financial statement and any other financial or other information that the undersigned gives Dunn Twiggar shall be your property.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Applicant Signature Date Spouse Signature Date