

# Personal Financial Statement

## Business Real Estate Financing

**A complete and signed Personal Financial Statement (PFS) is required from each individual guarantor. Co-guarantors with joint assets and liabilities can be included on one joint PFS. However, if any assets or liabilities are not joint, a separate PFS is required from each individual even if the co-guarantor is a spouse/domestic partner. Please complete each relevant supporting schedule.**

Guarantor/Applicant Name (First MI Last): \_\_\_\_\_

Co-Guarantor/Co-Applicant Name (guaranteeing spouses/domestic partners only): \_\_\_\_\_

Business Name: \_\_\_\_\_

### Financial Statement Schedules

#### Schedule 1: Cash in Bank Accounts

Account Description/Account Owner	Name of Bank	Current Balance
		\$
		\$
		\$
		\$
<b>Total</b>		<b>\$</b>

#### Schedule 2: Publicly Traded Investments – stocks, bonds, mutual funds, 401k, IRAs

Account Description	Name Registered In	Shares/Amount	Retirement	Current Value
			<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
			<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
			<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
			<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
<b>Total</b>				<b>\$</b>

#### Schedule 3: Other Assets – vehicles, boats, partnerships, proprietorships, cash-value life insurance

Property Description	Name Registered In	Current Value
		\$
		\$
		\$
		\$
<b>Total</b>		<b>\$</b>

#### Schedule A: Total Revolving Credit – credit cards, credit lines

To Whom Payable	Description	Commitment Amount	Monthly Payment	Current Balance
				\$
				\$
				\$
				\$
<b>Total</b>				<b>\$</b>

#### Schedule B: Total Installment Loans – boats, cars, furniture

To Whom Payable	Description	Monthly Payment	Current Balance
			\$
			\$
			\$
			\$
<b>Total</b>			<b>\$</b>

#### Schedule C: Other Liabilities – contract debts, maintenance payments, lawsuits, tax penalties

To Whom Payable	Description	Monthly Payment	Current Balance
			\$
			\$
			\$
<b>Total</b>			<b>\$</b>

**Schedule D: Contingent Liabilities – partnerships, guarantees**

To Whom Payable	Description	Monthly Payment	Current Balance
			\$
			\$
			\$
<b>Total</b>			\$

**Guarantor/Applicant Real Estate Schedule**

**Property Type: SF = Single Family, MF = Multiple Family, C = Commercial/Industrial, L = Land/Acreage**

Property Use	Primary Residence	<input type="checkbox"/> Vacation <input type="checkbox"/> Rental <input type="checkbox"/> Business	<input type="checkbox"/> Vacation <input type="checkbox"/> Rental <input type="checkbox"/> Business
Property Type	<input type="checkbox"/> SF <input type="checkbox"/> MF	<input type="checkbox"/> SF <input type="checkbox"/> MF <input type="checkbox"/> C <input type="checkbox"/> L	<input type="checkbox"/> SF <input type="checkbox"/> MF <input type="checkbox"/> C <input type="checkbox"/> L
Name(s) Registered In			
Ownership % (use whole numbers only)	_____ %	_____ %	_____ %
Co-Owned with Spouse	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Property Address			
City, State, ZIP Code			
Date Purchased			
Purchase Price			
Estimated Market Value			
1st Mortgage Balance			
Lender			
Interest Rate	_____ %	_____ %	_____ %
Maturity Date			
1st Mortgage Payment			
All Other Mortgage/Liens (include loans or equity lines)			
Lender(s)			
Payments – other Mortgage			
Annual Property Tax			
Annual Property Insurance			
Taxes and Insurance Escrowed by Lender	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Gross Monthly Rent			

**Property Type: SF = Single Family, MF = Multiple Family, C = Commercial/Industrial, L = Land/Acreage**

Property Use	Primary Residence	<input type="checkbox"/> Vacation <input type="checkbox"/> Rental <input type="checkbox"/> Business	<input type="checkbox"/> Vacation <input type="checkbox"/> Rental <input type="checkbox"/> Business
Property Type	<input type="checkbox"/> SF <input type="checkbox"/> MF	<input type="checkbox"/> SF <input type="checkbox"/> MF <input type="checkbox"/> C <input type="checkbox"/> L	<input type="checkbox"/> SF <input type="checkbox"/> MF <input type="checkbox"/> C <input type="checkbox"/> L
Name(s) Registered In			
Ownership % (use whole numbers only)	_____ %	_____ %	_____ %
Co-Owned with Spouse	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Property Address			
City, State, ZIP Code			
Date Purchased			
Purchase Price			
Estimated Market Value			
1st Mortgage Balance			
Lender			
Interest Rate	_____ %	_____ %	_____ %
Maturity Date			
1st Mortgage Payment			
All Other Mortgage/Liens (include loans or equity lines)			
Lender(s)			
Payments – other Mortgage			
Annual Property Tax			
Annual Property Insurance			
Taxes and Insurance Escrowed by Lender	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Gross Monthly Rent			

## Other Real Estate Totals (factors in Ownership %)

Real Estate Holdings Attachment – Totals	
Total Market Value	\$
Total Mortgage(s) Balance	\$

## Guarantor/Applicant Financial Statement

Assets of Borrower	Amount
Cash in Bank Accounts (Schedule 1)	\$
Publicly Traded Investments (Schedule 2)	\$
Other Assets (Schedule 3)	\$
Residence Market Value (RE Schedule)	\$
Other Real Estate Market Value (RE Schedule)	\$
<b>Total Assets</b>	<b>\$</b>

Liabilities of Borrower	Amount
Total Revolving Credit (Schedule A)	\$
Total Installment Loans (Schedule B)	\$
Other Liabilities (Schedule C)	\$
Mortgage on Residence (RE Schedule)	\$
Mortgage(s) on Other Real Estate (RE Schedule)	\$
<b>Total Liabilities</b>	<b>\$</b>
<b>Net Worth</b>	<b>\$</b>

## Guarantor Income

Annual	Amount
Salary	\$
Commissions	\$
Cash Distributions from Individual/Business:	\$
Dividends/Interest	\$
Rental Income	\$
Alimony/Child Support* (disclosure not required):	\$
Other Sources	\$
<b>Total Annual Income</b>	<b>\$</b>

## Co-Guarantor/Co-Applicant Income

Annual	Amount
Salary	\$
Commissions	\$
Cash Distributions from Individual/Business:	\$
Dividends/Interest	\$
Rental Income	\$
Alimony/Child Support* (disclosure not required):	\$
Other Sources	\$
<b>Total Annual Income</b>	<b>\$</b>

\*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

## General Information

	Guarantor/Applicant	Co-Applicant
1. Have you ever filed bankruptcy or have you been a principal or guarantor of a business entity that filed bankruptcy, or was the debtor in an involuntary bankruptcy case? (If "Yes," explain below)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Have you ever been convicted of a felony? (If "Yes," explain below)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Are you a co-signer or guarantor of any other debt? (If "Yes," explain below)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Explanations (If applicable):

The signer certifies that all information in this personal financial statement is accurate and provides a complete and correct statement of the financial condition of the undersigned as of the date indicated below.

Guarantor/Applicant Signature: \_\_\_\_\_

Date: \_\_\_\_\_  
(mm/dd/yyyy)

Co-Guarantor/Co-Applicant Signature: \_\_\_\_\_

Date: \_\_\_\_\_  
(mm/dd/yyyy)