# PERSONAL FINANCIAL STATEMENT

This Personal Financial Statement (this "Statement") describes the financial condition of _____ (the "Filer") as of _____ (the "Statement Date"). If two people complete it together, "the Filer" means both of them, and each of them signs. Amounts are in U.S. dollars at fair market value or at the balance owed on the Statement Date.

Purpose (check one): [ ] loan or credit application [ ] SBA-backed loan (this Statement does not replace SBA Form 413) [ ] court case [ ] lease or guarantee [ ] personal planning. Delivered to: _____ (the "Recipient").

**1. FILER INFORMATION**

Name: _____ Joint filer (if any): _____, relationship: _____

Home address: _____

Telephone: _____ Employer and position: _____

**2. ASSETS**

Cash on hand and in checking, savings and money market accounts: $_____

Retirement accounts, such as 401(k) plans and IRAs: $_____

Stocks, bonds, mutual funds and other securities: $_____

Cash surrender value of life insurance: $_____

Real estate, at market value (from the Real Estate section): $_____

Vehicles (_____): $_____

Household goods, jewelry and other personal property: $_____

Money owed to the Filer, such as loans and notes receivable: $_____

Business interests (_____): $_____

Other assets (_____): $_____

TOTAL ASSETS: $_____

**3. REAL ESTATE**

Property 1: _____. Market value $_____; mortgages and other liens $_____; equity $_____.

Property 2: _____. Market value $_____; mortgages and other liens $_____; equity $_____.

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Property 3: _____. Market value $_____; mortgages and other liens $_____; equity $_____.

**4. LIABILITIES**

Mortgages and other liens on real estate (from the Real Estate section): $_____

Credit card balances: $_____

Vehicle loans: $_____

Student loans: $_____

Personal loans, lines of credit and notes payable: $_____

Unpaid income, property and other taxes: $_____

Other liabilities (_____): $_____

TOTAL LIABILITIES: $_____

NET WORTH (total assets minus total liabilities): $_____

**5. ANNUAL INCOME**

Salary, wages, commissions and bonuses: $_____

Net income from a business or self-employment: $_____

Investment and rental income: $_____

Other income (_____): $_____. Alimony, child support and separate maintenance need not be listed unless the Filer wants them considered.

TOTAL ANNUAL INCOME: $_____

**6. CONTINGENT LIABILITIES AND CREDIT HISTORY**

The Filer could become responsible for these obligations if a future event occurs (guarantees or co-signed loans, pending lawsuits, open tax disputes, other). They are not included in total liabilities. Describe each and the most that could be owed, or write "none": _____

Within the last 7 years, has the Filer filed for bankruptcy or lost property through foreclosure? Is the Filer delinquent on any federal debt, or subject to an unpaid judgment or tax lien? If yes, explain: _____

**7. CERTIFICATION**

The Filer certifies that the information in this Statement, and in any schedule or document attached to it, is true, complete and correct as of the Statement Date, and that nothing has been left out that would make it misleading. The Filer will tell the Recipient in writing, without delay, of any material adverse change before the request is approved or closed.

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The Filer authorizes the Recipient to obtain consumer credit reports about the Filer and to verify the information in this Statement for the request described above.

Warning: knowingly making a false statement, or willfully overvaluing property, to influence a federally insured bank or credit union, a mortgage lender, the Small Business Administration or certain other lenders is a federal crime under 18 U.S.C. section 1014, punishable by a fine of up to $1,000,000, up to 30 years in prison, or both.

This Statement is not a contract to lend, borrow, lease or guarantee. It is governed by the laws of the State of _____ and may be signed electronically.

**SIGNATURES**

**Filer**

Signature: _____ Date: _____

Printed Name: _____

**Joint Filer (if any)**

Signature: _____ Date: _____

Printed Name: _____

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