Personal Financial Statement

Complete this statement if you are applying for a line of credit, personally guaranteeing a line of credit for a business, or providing your financial information for a credit review. Print clearly in ink or type. If you need more room, attach a separate sheet and note the section number.

Instructions: Answer every section. Write “None” or “N/A” where an item does not apply - do not leave blanks. List amounts in U.S. dollars and round to the nearest dollar. Both borrower and co-borrower (if any) must sign page 5.

FINANCIAL STATEMENT AS OF (DATE)

PURPOSE - LINE OF CREDIT REQUESTED ($)

APPLYING AS

☐ Individual ☐ Joint

1 PERSONAL INFORMATION

Borrower

FULL LEGAL NAME

DATE OF BIRTH

SOCIAL SECURITY NO. (LAST 4)

HOME ADDRESS (STREET, CITY, STATE, ZIP)

HOME PHONE

CELL PHONE

EMAIL ADDRESS

MARITAL STATUS

NO. OF DEPENDENTS / AGES

HOW LONG AT THIS ADDRESS?

OWN / RENT - MONTHLY PAYMENT ($)

Co-Borrower / Spouse / Guarantor

FULL LEGAL NAME

DATE OF BIRTH

SOCIAL SECURITY NO. (LAST 4)

HOME ADDRESS (IF DIFFERENT)

HOME PHONE

CELL PHONE

EMAIL ADDRESS

MARITAL STATUS

RELATIONSHIP TO BORROWER

MAILING ADDRESS (IF DIFFERENT)

PREVIOUS ADDRESS (IF < 2 YEARS)

IDENTIFICATION & CONTACT PREFERENCES

DRIVER’S LICENSE / ID - STATE

ID NUMBER (LAST 4)

CITIZENSHIP / RESIDENCY STATUS

PREFERRED CONTACT METHOD

☐ Phone ☐ Text ☐ Email

BEST TIME TO CONTACT

ALTERNATE MAILING ADDRESS / NOTES ABOUT RESIDENCY OR CONTACT

2 EMPLOYMENT & MONTHLY INCOME

	BORROWER	CO-BORROWER / SPOUSE
Current employer		
Position / Title		
Employer address & phone		
Years in this job / field		
Previous employer (if < 2 yrs)		

MONTHLY INCOME SOURCE	BORROWER ($)	CO-BORROWER ($)
Salary / Wages (gross)		
Business / Self-employment income		
Rental income (net)		
Interest, dividends & investments		
Other income - describe: _____		
TOTAL MONTHLY INCOME		

Alimony, child support, or separate maintenance income need not be listed unless you want it considered as a basis for repaying the credit requested.

REFERENCES & ADDITIONAL INCOME NOTES

BANK REFERENCE - INSTITUTION / BRANCH

ACCOUNTANT / CPA - NAME & PHONE

ATTORNEY - NAME & PHONE

INSURANCE AGENT - NAME & PHONE

DESCRIBE OTHER INCOME, SEASONAL INCOME, OR RECENT CHANGES IN EMPLOYMENT / INCOME

BUSINESS INCOME NOTES - BUSINESS NAME(S), YOUR ROLE, AND HOW INCOME ABOVE WAS CALCULATED

3 BALANCE SHEET SUMMARY

List what you own and what you owe as of the date on page 1. Detail for the items marked with a schedule letter goes on page 4. Totals on this page should match your schedules.

Assets - What You Own

ASSET	AMOUNT ($)
Cash - checking accounts (Sch. A)	
Cash - savings / money market (Sch. A)	
Stocks, bonds & investments (Sch. A)	
Retirement accounts - IRA / 401(k)	
Cash value of life insurance	
Real estate owned (Sch. B)	
Automobiles / Vehicles	
Business interests / Equity	
Notes / Accounts receivable	
Personal property / Other assets	
TOTAL ASSETS	

Liabilities - What You Owe

LIABILITY	AMOUNT ($)
Mortgages on real estate (Sch. B)	
Home equity line / Other lines	
Credit cards (Sch. C)	
Auto / Vehicle loans (Sch. C)	
Student loans	
Business loans you personally owe	
Taxes owed	
Notes payable to banks / others	
Other debts - describe in Sch. C	
TOTAL LIABILITIES	

TOTAL ASSETS ($) _____ MINUS TOTAL LIABILITIES ($) _____ **NET WORTH ($)** _____

MONTHLY HOUSING & LIVING SNAPSHOT

MONTHLY EXPENSE	AMOUNT ($ / MO)	MONTHLY EXPENSE	AMOUNT ($ / MO)
Mortgage / Rent		Auto payments	
Property taxes & insurance		Credit card minimums	
HOA / Other housing		Other loan payments	
TOTAL HOUSING		**TOTAL OTHER DEBT PAYMENTS**	

BUSINESS INFORMATION (IF APPLICABLE)

BUSINESS NAME _____

BUSINESS TYPE (LLC / CORP / SOLE PROP. / PARTNERSHIP) _____

YOUR OWNERSHIP % _____

YEARS IN BUSINESS / EIN (LAST 4) _____

BUSINESS ADDRESS _____

HOW WILL THE LINE OF CREDIT BE USED? _____

4 DETAIL SCHEDULES

Schedule A - Cash, Bank Accounts & Investments

INSTITUTION / ACCOUNT	TYPE	OWNER	BALANCE ($)
TOTAL - Carry to Assets on page 3			

Schedule B - Real Estate Owned (List Every Property)

PROPERTY ADDRESS	TYPE / YEAR	MARKET VALUE ($)	MORTGAGE OWED ($)	MONTHLY RENT ($)	MO. PAYMENT ($)
TOTALS - Carry to page 3					

Type examples: primary residence, rental single-family, multifamily, commercial, land. Attach a rent roll or separate sheet if you own more than five properties. Note the lender name for each mortgage below or on an attached sheet.

MORTGAGE LENDER(S) - PROPERTY 1 / 2

MORTGAGE LENDER(S) - PROPERTY 3 / 4 / 5

Schedule C - Credit Cards, Loans & Other Debts

CREDITOR / DEBT	ACCOUNT OWNER	BALANCE OWED ($)	MONTHLY PAYMENT ($)	RATE / TERM
TOTALS - Carry to Liabilities on page 3				

Other Assets & Notes Receivable

DESCRIPTION	OWNER	VALUE ($)

5 OTHER OBLIGATIONS & DECLARATIONS

ALIMONY ($ / MO) | CHILD SUPPORT ($ / MO) | SEPARATE MAINTENANCE ($ / MO)

Answer Yes or No for borrower and co-borrower. If Yes to any item, explain on a separate sheet with amounts and dates.

1. Are you a party to any lawsuit, claim, or legal action?	☐ Yes	☐ No
2. Have you ever filed for bankruptcy?	☐ Yes	☐ No
3. Are you delinquent on taxes, loans, or any financial obligation?	☐ Yes	☐ No
4. Are any of your assets pledged as collateral for another debt?	☐ Yes	☐ No
5. Have you guaranteed or co-signed a loan for anyone else?	☐ Yes	☐ No
6. Are you a U.S. citizen or permanent resident?	☐ Yes	☐ No

Contingent Liabilities - Debts You Could Become Responsible For

DESCRIPTION (GUARANTEES, CO-SIGNED LOANS, PENDING CLAIMS)	AMOUNT ($)
TOTAL CONTINGENT LIABILITIES	

LIFE INSURANCE - CARRIER / FACE AMOUNT / BENEFICIARY

6 CERTIFICATION & SIGNATURES

I certify that the information in this statement, including all schedules and attachments, is true, complete, and correct to the best of my knowledge. I understand this statement will be relied upon in evaluating a request for a line of credit. I authorize the lender or its representatives to verify this information, including obtaining credit reports and contacting employers, banks, and other references, in connection with this application and any review, renewal, or extension of credit.

I agree to update this information promptly if my financial condition changes materially before a credit decision is made.

BORROWER SIGNATURE | CO-BORROWER / GUARANTOR SIGNATURE

PRINT NAME | DATE | PRINT NAME | DATE

Documents to Attach (If Available)

- Most recent 2 years of personal tax returns
- Most recent 2 months of bank and investment statements
- Most recent pay stub(s) or proof of other income
- For real estate owned: mortgage statements, insurance, and rent roll / leases
- Business tax returns and financials, if applying through or guaranteeing for a business
- Government-issued photo ID

ADDITIONAL NOTES

Confidential - For line of credit evaluation only. Do not email sensitive documents through unsecured email unless instructed. Ask your lender how to submit this form and attachments securely.