

# Personal Financial Statement

**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. 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>    |             |                 | <b>\$</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                                       |                                                          |                                                                                                               |                                                                                                               |

|                                                 |    |
|-------------------------------------------------|----|
| <b>Real Estate Holdings Attachment – Totals</b> |    |
| Total Market Value                              | \$ |
| Total Mortgage(s) Balance                       | \$ |

| <b>Assets of Borrower</b>                    | <b>Amount</b> |
|----------------------------------------------|---------------|
| 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>     |

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