

PERSONAL FINANCIAL STATEMENT

Applicant is Applying for this loan: ☐ Individually ☐ Jointly

☐ If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete all applicable sections.

☐ If this is an application for joint credit with another person, complete applicant and co-applicant sections and indicate or provide explanations relating to any assets owned jointly or by a trust or owned with others. (Attach schedules and explanatory notes if necessary.)

We intend to apply for joint credit.

Applicant

Co-Applicant

☐ If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information in the applicant section about the person on whose alimony, support, or maintenance payments or income or assets you are relying. (Attach schedules and explain if necessary.)

APPLICANT INFORMATION

Applicant			Co-Applicant		
SSN <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated			SSN <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		
Date of Birth			Date of Birth		
Street Address			Street Address		
City	State	ZIP	City	State	ZIP
Home Ph	Cell		Home Ph	Cell	
Email			Email		
Occupation			Occupation		
Employer	Phone		Employer	Phone	
Years w/ Employer	Years in Profession		Years w/ Employer	Years in Profession	

APPLICANT INCOME	AMOUNT	CO-APPLICANT INCOME	AMOUNT
Salary / Wages		Salary / Wages	
Bonuses / Commissions		Bonuses / Commissions	
Business Net Income / Draws / Distributions		Business Net Income / Draws / Distributions	
Interest / Dividends		Interest / Dividends	
Gross Rental Income		Gross Rental Income	
Other Income		Other Income	
Total Monthly Income	\$	Total Monthly Income	\$

ASSETS	AMOUNT	LIABILITIES	AMOUNT
Cash on Hand or in Banks		Real Estate Mortgages (Describe in Sections 1 & 3)	
Marketable Securities		Notes Payable (Describe in Section 4)	
Retirement Accounts		Auto Loans	
Cash Value of Life Insurance		Credit Cards (Describe in Section 5)	
Personal Residence Market Value (Describe in Section 1)		Loan on Life Insurance	
Personal Property (Describe in Section 2)		Alimony/Child Support	
Investment Real Estate (Describe in Section 3)		Unpaid Taxes	
Notes Receivable		Other Living Expenses	
Other Assets (describe)		Other Liabilities (describe)	
Total Assets	\$	Total Liabilities	\$

(Use attachments if necessary. Each attached sheet must be signed and identified as part of this statement.)

Section 1 - Personal Residences

Address	Years Owned	Market Value	Lender	Balance	Monthly Payment / Rent
Total		\$		\$	\$

Section 2 - Personal Property

Item	Value
Total	\$

Section 3 - Investment Real Estate

Type of Property / Ownership Interest Property Address	Date Acquired	Original Cost	Market Value	Lender / Balance/Int Rate	Monthly Payment	Rental Income
Total			\$	\$	\$	\$

(Use attachments if necessary. Each attached sheet must be signed and identified as part of this statement.)

Section 4 - Notes Payable to Banks & Others (Other than Real Estate)		
Lender	Balance	Monthly Payment
Total	\$	\$

Section 5 - Credit Card Accounts		
Lender	Balance	Monthly Payment
Total	\$	\$

Please Answer the Following Questions (Explain below if necessary)	Yes	No	Amount / Reason
Are you a guarantor, co-maker, or endorser for any debt of an individual or business?			
Do you have any outstanding letters of credit or surety bonds?			
Are there any judgments, liens, suits, or legal actions pending against you?			
Are you contingently liable on any lease or contract?			
Are any of your tax obligations past due?			
Have you ever filed bankruptcy?			
Income tax returns filed through previous year?			

Explanation(s):

I authorize Posh Lending, Inc. to make inquiries as necessary to verify the accuracy of the statements made to determine my credit worthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining or guaranteeing a loan. I understand false statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General.

Applicant Signature	Date	Co-Applicant Signature	Date
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