

PERSONAL FINANCIAL STATEMENT AS OF

(Date)

PERSONAL INFORMATION									
APPLICANT (NAI	ME)			CO-APPLICANT (NAME)					
Employer and Address			Employer and Addre	ess					
				Business Phone No.	1				
Business Phone No.	No. of Years with Employer	No. of Years with Employer Title/Position			No. of Years with Employer	Title/Position			
Previous Employer & Po	sition		No. of Yrs.	Previous Employer & P	Position	1	No. of Yrs.		
Home Address				Home Address					
Home Phone No.	me Phone No. Social Security No. Date of Birth			Home Phone No.	Social Security No. Date of Birth				
Accountant and Phone	:#			Accountant and Phone #					
Attorney and Phone #				Attorney and Phone #					
Investment Advisor/B	roker and Phone #	‡		Investment Advisor/Broker and Phone #					
Insurance Advisor and	Phone #			Insurance Advisor and Phone #					
Marital Status*: Married O Separated O				Marital Status: Married O Separated O					
Unmarried (includes s	ingle, divorced, a	nd widowed	l persons) 🔘	Unmarried (includes	single, divorced, an	d widowed perso	ns) 🔾		

CASH INCOME & EXPENDITURE STATEMENT FOR THE YEAR ENDED

ANNUAL INCO	SOURCES**	AMOUNT (\$) (OMIT CENTS)
Salary (applicant)		
Salary (co-applicant)		
Bonuses & Commissions (applicant)		
Bonuses & Commissions (co-applicant)		
Rental Income		
Interest Income		
Dividend Income		
Proceeds from Sales		
Partnership Income		
Other Investment Income		
Other Income (List)***		
TOTAL	INCOME (\$)	

ANNUAL EXP	AMOUNT (\$) (OMIT CENTS)	
Federal Income and Othe		
State Income and Other T		
Rental Payments, Co-op,		
Mortgage Payments	Investment	
D 4 T	Residential	
Property Taxes	Investment	
Interest and Principal Pay	ments on Other Loans	
Insurance (Home, Health	, Vehicles)	
Investments (including ta	ıx shelters)	
Alimony/Child Support		
Meals and Food		
Tuition		
Contributions and Gifts		
Medical Expenses		
Other Living Expenses		
Other Expenses (List)		
TOTAL EXP	PENDITURES (\$)	

Any significant changes expected in the next 12 months? Yes \bigcirc No \bigcirc (If yes, attach information)

^{*} Marital status information not required if applicant is applying for individual unsecured credit.

^{**} Examples are Cash, W-2, Tax Return, etc.

^{***} Income from alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.



Balance	Sheet	as	of	

ASSETS	AMOUNT (\$)	LIABILITIES	AMOUNT (\$)
Cash in Primary Bank		Notes Payable	
(including money market accounts, CD's)		Secured	
Cash in Other Financial Institutions (List)		Unsecured	
(including money market accounts, CD's)		Notes Payable to Others (Schedule E)	
		Secured	
		Unsecured	
Readily Marketable Securities (Schedule A)		Accounts Payable (including credit cards)	
Non-Readily Marketable Securities (Schedule A)		Margin Accounts	
Accounts and Notes Receivable		Notes Due: Partnership (Schedule D)	
Cash Surrender Value of Life Insurance (Schedule B)		Life Insurance Loans (Schedule B)	
Residential Real Estate (Schedule C)		Taxes Payable	
Real Estate Investments (Schedule C)		Mortgage Debt (Schedule C)	
Partnerships/PC Interests/ S Corporations (Schedule D)		Other Liabilities (List)	
IRA, Keogh, Profit Sharing and other Vested Retirement			
Accounts			
Deferred Income (# of yrs. deferred)			
Personal Property (including automobiles)			
Sole Proprietorship Assets:			
Accounts Receivable			
Inventory			
Fixed Assets			
Other Assets (List)			
		TOTAL LIABILITIES	
		NET WORTH	
		=	

		-110	
CONTINGENT LIABILTIES	YES	NO	AMOUNT (\$)
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation or partnership?	0	0	
Do you have any outstanding letters of credit or surety bonds?	0	0	
Are there any suits or legal actions pending against you?	0	0	
Are you contingently liable on any lease or contract?	0	0	
Are any of your tax obligations past due?	0	0	
Are you obligated to pay alimony and/or child support?	0	0	
What would be your total estimated tax liability if you were to sell your major assets?	0	0	
If yes for any of the above, give details:			

SCHEDULI	E A—ALL SECURITIES	(Including Non-Mo	oney Market Mutua	l Funds)				
# of Shares					CURRENT	PLEDGED		
(Stock) or Face Value (Bonds)	DESCRIPTION	OWNER (S)	WHERE HELD	COST	MARKET VALUE	YES	NO	
READILY MA	RKETABLE SECURITIES (IN	CLUDING U.S. GOVE	RMENT AND MUNICIP	ALS)*				
NON- READILY MARKETABLE SECURITIES (CLOSELY HELD, THINLY TRADED OR RESTRICTED STOCK)								

 $^{{\}it * If not enough space, attach a separate schedule or brokerage statement and enter totals only.}$



chedule B—Insuran Life Insurance (use ac	i ce dditional s	sheets if	necess	sary)								
Insurance Company	Insurance Company Face Amoun of Policy		Type of Policy		Beneficiary		Cash Surrender Value		er Amount Borrowed		Ownership	
Disability Insura Ionthly Distribution if I	Disabled			Applica	ant				Co- <i>A</i>	Applicant		
umber of Years Covere		<u> </u>										
chedule C—Persona								•		• /		
Personal Residence Address		egal wner		rchase	Market Value		sent oan	Interest Rate	Loan Maturity	Monthly Paymen		
Auuress		When	Year	Price	V aiuc	_	ance	Nau	Date Date	raymen	ıt	
Investment Property	v L	egal	Pu	rchase	Market	Pre	sent	Interest	Loan	Monthl	y Lender	
Address		wner	Year	Price	Value	Lo	ance	Rate	Maturity Date	Paymen		
	Į.		l i	1		ļ		Į.	ļ	I	l .	
chedule D—Partner	shins and	LS Cor	porațio	ens (less th	an maior	tv.owne	ership	for real	estate nart	perships	1 *	
Schedule D—Partner Type of Investm	nent	Da In Inve	poration te of hitial stment	ons (less th	an major % Owne	Curr	ership ent Ma Value	arket Pa	estate part Balance Duc rtnerships: Cash Cal	e on Notes,)* Current Year Investments	
	nent	Da In Inve	ite of iitial		%	Curr	ent Ma	arket Pa	Balance Due rtnerships:	e on Notes,	Current Year	
Type of Investm	nent	Da In Inve	ite of iitial		%	Curr	ent Ma	arket Pa	Balance Due rtnerships:	e on Notes,	Current Year	
Type of Investm	nent indicate na	Da In Inves	ite of iitial		%	Curr	ent Ma	arket Pa	Balance Due rtnerships:	e on Notes,	Current Year	
Type of Investm	nent indicate na	Da In Inves	ite of iitial		%	Curr	ent Ma	arket Pa	Balance Due rtnerships:	e on Notes,	Current Year	
Type of Investm	nent indicate na	Da In Inves	ite of iitial		%	Curr	ent Ma	arket Pa	Balance Due rtnerships:	e on Notes,	Current Year	
Type of Investm	nent indicate na	Da In Inves	ite of iitial		%	Curr	ent Ma	arket Pa	Balance Due rtnerships:	e on Notes,	Current Year	
Type of Investm	nent indicate na	Da In Inves	ite of iitial		%	Curr	ent Ma	arket Pa	Balance Due rtnerships:	e on Notes,	Current Yea	
Type of Investments (including ninestments (including ninestments, r in the case of partners)	tax shelter	Da In Investame)	nte of nitial stment	Cost	% Owner	Curred Seets, please	vent Ma	arket Pa	Balance Duc rtnerships: Cash Cal	e on Notes, I	Current Year Investments	
Type of Investments (including	tax shelter	Tresent a rements or	nte of nitial stment material S-Corpo	Cost	% Owner	Curry	rent Ma Value	arket Pa	Balance Duc rtnerships: Cash Cal	e on Notes, I	Current Yeal Investments ents or tax retu	
Type of Investments (including and investments (including and investments). Note: For investments, in the case of partners in	tax shelter which repriship investr	Tresent a rements or	nte of nitial stment material S-Corpo	Cost	% Owner	Ssets, pleases.	rent Ma Value	Pa	Balance Duc rtnerships: Cash Cal	e on Notes, I	Current Year Investments	
Type of Investments (including and investments (including and investments). Note: For investments, in the case of partners in	tax shelter which repriship investr	Tresent a rements or	nte of nitial stment material S-Corpo	Cost	% Owne Owne Oour total a. dedule K-1' Secured	Ssets, pleases.	rent Ma Value	Pa	Balance Duc rtnerships: Cash Cal	e on Notes, I	Current Year Investments	
Type of Investments (including and investments (including and investments). Note: For investments, in the case of partners in	tax shelter which repriship investr	Tresent a rements or	nte of nitial stment material S-Corpo	Cost	% Owne Owne Oour total a. dedule K-1' Secured	Ssets, pleases.	rent Ma Value	Pa	Balance Duc rtnerships: Cash Cal	e on Notes, I	Current Year Investments	



Please Answer the Following Questions:	YES	NO
1. Income Tax returns filed through (date):		
Are any returns currently being audited or contested? If so, what year?	0	0
2. Have (either of) you or any firm in which you are or were a major owner, ever declared bankruptcy?	0	0
If Yes, please provide details:		
Have you ever drawn a will?	0	0
If Yes, please furnish the name of the executor(s) and year will was drawn:		
4. Number of dependents (excluding self) and relationship to applicant:		
5. Do you live in a community property state?	0	0
6. Have you ever had a financial plan prepared for you?	0	0
7. Did you include two years federal and state tax returns?	0	0
8. Do (either of) you have a line of credit or unused credit facility at any other institution?	0	0
If so, please indicate where, how much and name of banker:		
9. Do you have ownership of an LLC, trust or other assets protection device?	0	0
10. Do you anticipate any substantial inheritances?	0	0
If yes, please explain:		

Representations and Warranties

The information contained in this statement is provided to induce Aviscent Mortgage to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that Aviscent Mortgage is relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify Aviscent Mortgage immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to Aviscent Mortgage. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify Aviscent Mortgage as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give Aviscent Mortgage any information it may have on the undersigned. Each of the undersigned authorizes Aviscent Mortgage to answer questions about their credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to Aviscent Mortgage is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned gives Aviscent Mortgage shall be Aviscent Mortgage's property.

Your Signature	Date
Co-Applicant's Signature	 Date
(if you are requesting the financial accommodation jointly)	Date