



**PERSONAL FINANCIAL STATEMENT AS OF \_\_\_\_\_ Date**

PERSONAL INFORMATION					
<b>APPLICANT (NAME):</b>			<b>CO-APPLICANT (NAME):</b>		
Employer			Employer		
Address of Employer			Address of Employer		
Business Phone No.	No. of Years with Employer	Title/Position	Business Phone No.	No. of Years with Employer	Title/Position
Name of previous employer & position (if with current employer less than 3 years)			Name of previous employer & position (if with current employer less than 3 years)		
Home Address			Home Address		
Home Phone No.	Social Security No.	Date of Birth	Home Phone No.	Social Security No.	Date of Birth
Email Address			Email Address		

ASSETS	AMOUNT (\$)	LIABILITIES	AMOUNT (\$)
Cash (Schedule A)	\$ -	Notes Payable	
Marketable Securities (Schedule B)	\$ -	Secured	\$ -
Net Cash Surrender Value of Life Insurance (Schedule C)	\$ -	Unsecured	\$ -
Total Liquid Assets	\$ -	Notes Due: Partnership (Schedule E)	\$ -
Accounts and Notes Receivable	\$ -	Taxes Payable	
Non-Readily Marketable Securities (Schedule B)	\$ -	Mortgage Debt (Schedule D)	\$ -
Residential Real Estate (Schedule D)	\$ -	Investment Mortgages (Real Estate Holdings Sheet)	\$ -
Real Estate Investments (Real Estate Holdings Sheet)	\$ -	Life Insurance Loans (Schedule C)	\$ -
Partnerships / PC Interests (Schedule E)	\$ -	Other Liabilities (List):	
IRA, Keogh, Profit-Sharing & Other Vested Retirement Accounts			
Deferred Income			
Number of years deferred:			
Personal Property (including automobiles)			
Other Assets (List):			
		<b>Total Liabilities</b>	\$ -
		<b>Net Worth</b>	\$ -
<b>TOTAL ASSETS</b>	<b>\$ -</b>	<b>TOTAL LIABILITIES &amp; NET WORTH</b>	<b>\$ -</b>

SOURCES OF INCOME FOR YEAR ENDED:		CURRENT YEAR'S ESTIMATED EXPENSES:	
Salary		Income Tax	
Bonuses and Commissions		Rent Expense	
Dividends		Mortgage Payments	
Real Estate Income		Interest & Payments on Loans	
Other Income (Alimony, Child Support, or separate maintenance income need not to be included if you do not want it considered as a source of repayment.)		Real Estate Taxes	
<b>TOTALS:</b>	\$ -	Insurance	
<b>CURRENT YEAR'S ESTIMATED INCOME:</b>		Partnership Contributions	
Salary		Tuition	
Bonuses and Commissions		Alimony, Child Support	
Dividends		Medical Payments	
Real Estate Income		Estimated Living Expenses	
Other Income (Alimony, Child Support, or separate maintenance income need not to be included if you do not want it considered as a source of repayment.)		Other	
<b>TOTAL INCOME</b>	<b>\$ -</b>	<b>TOTAL EXPENSES</b>	<b>\$ -</b>



Schedule A - Bank & Cash Accounts		
Bank Name	Owner	Balance
<b>Totals:</b>		\$ -

Schedule B - All Securities (including non-money market mutual funds)						(mark with "X")	
No. of shares (Stock) or Face Value (Bonds)	Description	Owner(s)	Where Held	Cost	Current Mkt. Value	Pledged	
						Yes	No
READILY MARKETABLE SECURITIES (including U.S. Governments and Municipals)*							
<b>TOTAL</b>					\$ -		
NON-READILY MARKETABLE SECURITIES (closely held, thinly traded, or restricted stock)							
<b>TOTAL</b>					\$ -		

\*If not enough space, attach a separate schedule or brokerage statement and enter totals only.

Schedule C - Insurance						
Life Insurance (use additional sheet if necessary)						
Insurance Company	Face Amount	Type of Policy	Beneficiary	Surrender Value	Amount Borrowed	Ownership
<b>TOTAL</b>				\$ -	\$ -	
<b>Disability Insurance</b>		<b>Applicant</b>		<b>Co-Applicant</b>		
Monthly Distribution if Disabled						
Number of Years Covered						

Schedule D - Personal Residence & Personal Real Estate Holdings (use separate spreadsheet for investment properties)						
Personal Residence						
Property Address	Legal Owner	Purchase Year	Purchase Price	Market Value	Loan Balance	Interest Rate
		Loan Maturity Date	Monthly Payment	Lender		
<b>Investment</b>						
Property Address	Legal Owner	Purchase Year	Purchase Price	Market Value	Loan Balance	Interest Rate
		Loan Maturity Date	Monthly Payment	Lender		
<b>TOTAL MARKET VALUE OF REAL ESTATE</b>		\$ -	<b>LOAN BALANCES</b>		\$ -	



Schedule E - Partnerships (less than majority ownership for real estate partnerships)**						
Type of Investment	Date of Initial Investment	Cost	Percent Owned	Current Market Value	Balance Due on Partnerships: Notes, Cash Call	Final Contribution Date
Business/Professional (indicate name):						
<b>TOTAL</b>				\$ -	\$ -	

\*\*Note: For investments which represent a material portion of your total assets, please include the relevant financial statements or tax returns, or in the case of partnership investments or S-corporations, schedule K-1s.

Schedule F - Notes Payable									
Secured									
Name of Lender	Original Date	Type of Facility	Collateral	Loan Amount	Interest Rate	Maturity Date	Monthly Payment	Unpaid Balance	
<b>Totals:</b>							\$ -	\$ -	\$ -
Unsecured									
<b>Totals:</b>							\$ -	\$ -	\$ -

Balance Sheet as of: \_\_\_\_\_

CONTINGENT LIABILITIES	YES	NO	AMOUNT
	(mark with "X")		
Are you a guarantor/co-maker/endorser for any debt of an individual, corporation, or partnership?			
Do you have any outstanding letters of credit or surety bonds?			
Are there any suits or legal actions pending against you?			
Are you contingently liable on any lease or contract?			
Are any of your tax obligations past due?			
What would be your total estimated tax liability if you were to sell your major assets?			
Have you ever declared bankruptcy?			
If yes, date discharged _____			
If yes for any of the above, give details:			

By signing below I / We certify, under penalties of perjury, that the financial information provided in this personal financial statement is correct and is a true and accurate reflection of our personal financial positions. Furthermore, by signing below, under the Fair Credit Reporting Act I / we authorize Commercial Lending X to obtain information from my / our personal credit profile or other information from Experian and / or Transunion. I / we are authorizing Commercial Lending X to obtain such information solely to conduct a pre-qualification for credit. Per our privacy policy all information provided will remain confidential and will not be disclosed to any third parties, except for any lenders we are working with (all of which fall under the same strict privacy guidelines) that need to receive this information in order to process your application. In addition, I / we are authorizing any financing institution that Commercial Lending X provides this personal financial statement to and gives permission, to pull our credit.

SIGNATURES: \_\_\_\_\_

DATE: \_\_\_\_\_

APPLICANT

CO-APPLICANT



**REAL ESTATE HOLDINGS WORKSHEET**

**BORROWER NAME:** \_\_\_\_\_

PROPERTY ADDRESS	OWNERSHIP ENTITY	% Owned	PROPERTY TYPE*	# OF UNITS	YEAR ACQUIRED	COST	VALUE	DEBT	EQUITY:	RENTAL INCOME	EXPENSES	MORTGAGE PAYMENT	LENDER NAME	CURRENT INTEREST RATE	NET CASH-FLOW
									\$ -						\$ -
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<b>TOTALS:</b>						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			\$ -

\*Property Type: Apartment, Retail, Industrial, Office, Restaurant, Hotel, Mixed-Use, Single-Family, etc.