|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **PERSONAL FINANCIAL STATEMENT (PFS) As of Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | | | |
| Business Name: | |  | | |
| Owner/ Guarantor Name(s) | |  | | |
| Home Street Address | |  | | |
| Mailing Address if Different | |  | | |
| City, State, Zip | |  | | |
| Years at Current Address | |  | | |
| Phone # | |  | | |
| Email Address | |  | | |
| Current / Most Recent Employer(s) | |  | | |
| How long employed there? | |  | | |
| ASSETS | | | LIABILITIES | |
| Cash – checking accounts |  | | Credit cards |  |
| Cash – savings accounts |  | | Personal lines of credit |  |
| Certificates of deposit |  | | Notes payable |  |
| Securities |  | | Taxes payable |  |
| Notes receivable |  | | Student loan(s) |  |
| Retirement account(s) |  | | Vehicle loan(s) |  |
| Vehicle(s) |  | |  |  |
| Real Estate – Primary residence |  | | Real Estate mortgages - Primary |  |
| Real Estate - Other |  | | Real Estate mortgages - Other |  |
| Other (Specify) |  | | Other (Specify) |  |
| **TOTAL ASSETS** |  | | **TOTAL LIABILITIES** |  |
| **NET WORTH *(TOTAL ASSETS minus TOTAL LIABILITIES)*** | | | |  |
|  | | |  | |
| MONTHLY INCOME | | | MONTHLY PAYMENTS | |
| Gross Monthly Income |  | | Mortgage(s) or Rent |  |
| If applying for joint credit, Spouse’s Monthly Income |  | | Installment Loans |  |
| Other Income (specify)\* |  | | Personal Line of Credit |  |
|  |  | | Credit Cards |  |
|  |  | | Support Payments (Alimony or Child) |  |
|  |  | | Other (specify) |  |
| **TOTAL INCOME** |  | | **TOTAL PAYMENTS** |  |

\*Alimony, child support or separate maintenance need not be revealed if the borrower or co-borrower does not choose to have it considered for repayment of this loans.

**Describe any changes to income that you anticipate to occur within the next year:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

## dETAILED aSSETS

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| CASH HOLDINGS | Bank | Branch | | | Amount ($) |
|  |  | | |  |
|  |  | | |  |
|  |  | | |  |
| SECURITIES (not including retirement accounts) | Where Held | Description and # of Shares Held | | | Market Value |
|  |  | | |  |
|  |  | | |  |
|  |  | | |  |
| REAL ESTATE | Physical Address | Year Purchased | Mortgage Holder | Purchase Price | Present Value |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| AUTOMOBILES | Year/Make/Model | Owner on Title | | Purchase Price | Present Value |
|  |  | |  |  |
|  |  | |  |  |
|  |  | |  |  |
| OTHER ASSETS (RV, BOAT, ETC) | Year/Make/Model | Owner on Title | | Purchase Price | Present Value |
|  |  | |  |  |
|  |  | |  |  |
|  |  | |  |  |

## DETAILED LIABILITIES

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| BANK LOANS | Bank | Branch | Monthly Payment | Collateral Held  by Bank | Interest Rate | Remaining Balance |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| BALANCE ON MORTGAGES | Bank | Branch | Monthly Payment | Collateral Held  by Bank | Interest Rate | Remaining Balance |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| OTHER LIABILITIES (STUDENT LOANS, CREDIT CARDS, ETC) | Bank | Branch | Monthly Payment | Collateral Held  by Bank | Interest Rate | Remaining Balance |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |