

PERSONAL FINANCIAL STATEMENT

As of _____

Individual:			
Name:		Employer + Empl. Address	
Address:		Position	
Rent/Own		Length of Empl.	
Rent Amount\$		**Applicant Ethnicity	
SSN#		**Co - Applicant Ethnicity	
DOB		Cell #	
Email		Preferred Method of Contact	

As of the date of this financial statement, I had not pledged, assigned, hypothecated or transferred the title to any of my assets, except as noted on this form or on a supporting schedule nor has any such action been taken since that date, except as follows (give details). **The Federal Government requests this information in order to monitor compliance with Federal Statutes that prohibit lenders from discriminating against applicants on these bases.

PLEASE COMPLETE ALL SCHEDULES (WHERE APPLICABLE) BY FILLING IN AREAS HIGHLIGHTED IN BLUE

Schedule A- CASH BALANCES (Individual)

PLEASE PROVIDE STATEMENTS VERIFYING BALANCES

Name of Bank/ Type of Account	Cash Balance
	\$ -
	\$ -
	\$ -
	\$ -
	\$ -
TOTAL AS PER STATEMENTS	\$ -

Cash Balances (Joint)

PLEASE PROVIDE STATEMENTS VERIFYING BALANCES

Name of Bank/Type of Account	Balance	%	Joint Owner
	\$ -		
	\$ -		
	\$ -		
	\$ -		
	\$ -		
TOTAL AS Per Statements	\$ -	\$ -	

Schedule C- STOCKS & BONDS (Unhide Rows 45-51 for additional lines needed)

PLEASE PROVIDE STATEMENTS VERIFYING SECURITIES

Name of Security or Brokerage Account	Present Market Value	Owner
	\$ -	
	\$ -	
	\$ -	
TOTAL OF STOCKS AND BONDS	\$ -	

Schedule D- RETIREMENT ACCOUNTS (Unhide Rows 57 - 64 for additional lines needed)

IF 59 1/2 YEARS OR OLDER, PLEASE PROVIDE STATEMENTS VERIFYING RETIREMENT ACCOUNT BALANCES

Type (i.e. IRA; 401K) and Name of the Retirement Account	Owner	Present Market Value	Total of Loans Against Policy
		\$ -	\$ -
		\$ -	\$ -
TOTAL OF ACCOUNTS & LOANS		\$ -	\$ -

Schedule E- PARTNERSHIPS, LLC'S LLP'S & OTHER BUSINESS INTERESTS (Unhide Rows 70 - 75 for Additional Lines Needed)

Name of Entity	% of Ownership	Pro Rata Value of Ownership (\$)	Amount of Loan Personally Guaranteed
		\$ -	\$ -
		\$ -	\$ -
TOTALS		\$ -	\$ -

Schedule F- REAL ESTATE OWNED (If you own more than 5 properties please see the Addtl RE Tab at the bottom of the Sheet)

Address/ Type of Property	Title in Name of	Cost	Lender / Mortgagee	Mortgage Amount	Monthly	Market Value	Monthly Rent (if
		\$ -		\$ -	\$ -	\$ -	\$ -
		\$ -		\$ -	\$ -	\$ -	\$ -
		\$ -		\$ -	\$ -	\$ -	\$ -
		\$ -		\$ -	\$ -	\$ -	\$ -
		\$ -		\$ -	\$ -	\$ -	\$ -
TOTALS		\$ -		\$ -	\$ -	\$ -	\$ -

ARE THERE ANY OTHER LIENS AGAINST ANY OF THE PROPERTIES LISTED ABOVE?

ARE THERE ANY DELINQUENT MORTGAGE PAYMENTS, INTEREST, OR TAXES?

Schedule G - LIFE INSURANCE (Unhide Rows 93 - 97 for additional lines needed)

Death Benefit	Name of Company	Beneficiary	Type of Policy (Term/Whole Life?)	Cash Value	Total of Loans Against Policy
				\$ -	\$ -
				\$ -	\$ -
TOTALS				\$ -	\$ -

ARE ANY OF THE ABOVE POLICIES ASSIGNED TO A LOAN?

Schedule H - OTHER PAYABLES (Relatives, Installment Loan - excluding real estate (I.E. Student Loans, Auto Loans, Unsecured Loans with fixed amount received and fixed monthly payment [do not include credit cards])

Name of Creditor	Payment Amount	Initial Amount	Remaining Balance	Term and Purpose
	\$ -	\$ -	\$ -	
	\$ -	\$ -	\$ -	
	\$ -	\$ -	\$ -	
	\$ -	\$ -	\$ -	
TOTAL PAYABLES	\$ -	\$ -	\$ -	

Schedule I - Revolving Debt (Credit Card Debt) (Unhide Rows 117 - 124 for additional lines needed)

Name of Creditor	Current Rate	Payment Amount	Remaining Balance	Other Comments
		\$ -	\$ -	
		\$ -	\$ -	
		\$ -	\$ -	
		\$ -	\$ -	
TOTAL PAYABLES		\$ -	\$ -	

Schedule J - INCOME & CITIZENSHIP

	INCOME INFORMATION			LEGAL INFORMATION	
	Individual	Spouse		Individual	Spouse
Annual Salary	\$ -	\$ -	- Have you ever had a Foreclosure, D/L, or Loan Modification?		
Bonus	\$ -	\$ -	- Are you a U. S. Citizen?		
Rental Income	\$ -	\$ -	- Are you defendant in any legal action or have unsatisfied judgments against you?		
Other Income	\$ -	\$ -	- Are you under indictment, on probation or parole or ever been charged or convicted for a criminal offense?		
Source of Other Income	\$ -	\$ -	- Have you ever gone through a bankruptcy or made a general assignment?		
TOTAL INCOME	\$ -	\$ -			

Schedule K - SHORT BIO OF DEAL HISTORY

Complete the schedule below. Please do not include properties you were not in title on or did not own a portion of the entity that was in title, owner occupied residences sold, and properties that you are currently working on. If you have done less than 3 completed flips please prepare a short statement (See Below signature line) detailing your real estate experience.

Street Address	City/State/Zip	Purchase Price	Rehab Amount	Sales Price	Estimated Profit	Sale Date
		\$ -	\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	\$ -	

Assets & Liabilities

COMPLETE THE INFORMATION HIGHLIGHTED IN BLUE

ASSETS	Amount	LIABILITIES	Amount
Cash on hand & in Banks (Schedule A)	\$	Accounts Payable	\$ -
Stocks and Bonds (Schedule C)	\$ -	Other Payables - Relatives, Installment Contracts, etc. (Schedule H)	\$ -
IRA, 401K or Other Retirement Accounts (Schedule D)	\$	Credit Cards (Schedule I)	\$ -
Accounts Receivable	\$ -	Mortgages Payable (Schedule F)	\$ -
Notes Receivable	\$ -	Loans Against Life Insurance (Schedule G)	\$ -
Partnerships & Business Ventures (Schedule E)	\$	Federal and State Income Tax Payable	\$ -
Real Estate Owned (Schedule F)	\$ -	Other Accrued Taxes & Interest	\$ -
Cash on Hand (Joint Accounts) (Schedule A-2)	\$	Other Liabilities (Itemize)	\$ -
Cash Surrender Value Life Insurance (Schedule G)	\$		\$ -
Automobiles (Present Value)	\$ -		\$ -
Personal Property	\$ -		\$ -
Other Assets (Itemize)	\$ -		\$ -
	\$ -		\$ -
	\$ -		\$ -
	\$ -		\$ -
	\$ -		\$ -
	\$ -		\$ -
	\$ -		\$ -
	\$ -		\$ -
TOTAL ASSETS (A)	\$ -	TOTAL LIABILITIES (B)	\$ -
		NET WORTH (A-B)	\$

CONTINGENT LIABILITIES

Contingent liabilities are financial obligations of other individuals, partnerships, or companies which you have endorsed, guaranteed, or otherwise agreed to have a statutory obligation to honor in the event of certain contingencies and any direct obligations that are not reflected in the balance sheet above that you will be required to honor in the event of certain contingencies. You must disclose all such guarantees, endorsements, etc. in the schedule. **PLEASE ATTACH FINANCIAL STATEMENTS AND, IF APPLICABLE, REAL ESTATE INVESTMENT SCHEDULES OF THE ENTITIES FOR WHICH YOU ARE CONTINGENTLY LIABLE.**

Type of Loan	Borrower	Bank / Lender	Amount	Payment Amt	Maturity	Other Comments
			\$ -	\$ -		
			\$ -	\$ -		
			\$ -	\$ -		
			\$ -	\$ -		

SIGNATURES (PLEASE PRINT LEGIBLY)

(SIGNATURE) _____
 Dated: _____ Printed Name _____

Explanation / Real Estate Bio:

[Empty area for Explanation / Real Estate Bio]