

Personal Financial Statement

Borrower Information						
Please indicate:	Borrower	Principal	Guarantor	Co-Borrower	Co-Principal	Co-Guarantor
Name			Marital Status Married Unmarried Separated	Name		
Social Security Number	Date of Birth	Select this box if you are a California registered domestic partner or its equivalent in another state ("RDP").		Social Security Number	Date of Birth	Select this box if you are a California registered domestic partner or its equivalent in another state ("RDP").
Street Address (no P.O. Boxes)		Phone Number () - ext.		Street Address (no P.O. Boxes)		Phone Number () - ext.
City, State, ZIP Code				City, State, ZIP Code		
<p>Complete this Application as Borrower/Principal/Guarantor ("Applicant") or Co-Borrower/Co-Principal/Co-Guarantor ("Co-Applicant") as applicable. Co-Applicant information must also be provided (and the appropriate box checked) when:</p> <p>The income or assets of a person other than the Applicant (including the Applicant's spouse or RDP) will be used as a basis for loan qualification, in which case information must be provided about that person; or</p> <p>The income or assets of the Applicant's spouse or RDP will not be used as a basis for loan qualification, but the Applicant resides in a community property state, the security property is located in a community property state, or Applicant is relying on other property located in a community property state as a basis for repayment of the loan, in which case information must be provided about that person.</p> <p>Attach additional copies of this Statement if Necessary.</p> <p>Any persons, whether married, unmarried, separated, or a RDP may apply for separate credit. The following information (or on the attached financial statement) is a statement as of ___/___/___ please check one of the following: <input type="checkbox"/> My individual financial condition <input type="checkbox"/> Our joint financial condition <input type="checkbox"/> Trust financial condition only If joint financial condition is presented, and the intent is for all parties to be jointly and severally obligated on the credit (i.e., joint borrowers or guarantors), Borrower/Principal/Guarantor _____ Co-Borrower/Co-Principal/Co-Guarantor _____ The information provided in this Personal Financial Statement and any supporting schedules ("Statement") is the most current financial information available concerning the Applicant or Co-Applicant and there have been no significant changes.</p>						
Monthly Income						
Gross Monthly Income		Borrower/ Principal/ Guarantor	Co-Borrower/ Co-Principal/ Co-Guarantor	Total		Describe Other Income Notice: Alimony, child support or separate maintenance income need not be disclosed if the Borrower (B), Co-Borrower (C), Principal (P), Co-Principal (CP), Guarantor (G), or Co-Guarantor (CG) do not wish to have the income considered as a basis for repaying this loan.
Base Employment Income		\$	\$	\$		
Overtime		\$	\$	\$		
Commission		\$	\$	\$		
Dividends/Interest		\$	\$	\$		
Net Rental Income		\$	\$	\$		
Other Monthly Income (see notice in "Describe Other Income")		\$	\$	\$		
Totals		\$	\$	\$		
Assets and Liabilities						
Assets			Value	Liabilities		Amount
Cash with Lender			\$			\$
Cash in Other Institutions			\$			\$
Cash Value of IRA's/Pension Accounts/401k's			\$			\$
Marketable Securities Owned			\$			\$
Receivables			\$			\$
Cash Surrender Value of Life Insurance			\$			\$
Real Estate Owned from Schedule of Real Estate			\$			\$
Personal Property (including autos, RVs, etc.)			\$			\$
Other Assets:			\$			\$
Total Assets			\$	Total Liabilities		\$
Total Net Worth (total assets minus total liabilities)						\$



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General Information (Borrower, Co-Borrower, Principal, Co-Principal, Guarantor, Co-Guarantor)				
If the information in this Statement applies to you and to your Co-Borrower, Principal and/or Co-Principal, or Guarantor and/or Co-Guarantor, each should answer the following questions. If you answer "Yes" to any of the following questions, please provide an explanation on an attachment.	Borrower/ Principal/ Guarantor		Co-Borrower/ Co-Principal/ Co-Guarantor	
	Yes	No	Yes	No
1. Are any assets pledged or debts secured except as shown?				
2. Have you obtained credit under any other names or with other individuals? If yes, please provide names and Social Security numbers:				
3. Do you have any contingent liabilities that are not shown on your Statement as a guarantor, co-maker, or endorser of debt, or are you obligated under any leases that extend beyond one year?				
4. Have you ever declared bankruptcy or had an involuntary bankruptcy filed?				
5. Have you ever been a principal or guarantor of a firm that declared bankruptcy or had an involuntary bankruptcy filed?				
6. Are you a party to any material claims or lawsuits, or had a material judgment against you?				
7. Are you a U.S. citizen? If no, are you a resident alien of the U.S.?				
8. Are you a director, executive officer, or principal shareholder of any hold of the following: a. An insured bank or financial institution that makes commercial loans and accepts deposits? If yes, please provide name of institution: b. Lender or any of its subsidiaries, affiliates, or parent? c. Any company controlled by any of the above? If yes, please provide name of company:				
9. Are you delinquent on payment of any personal income taxes or real property taxes?				
10. Are you currently, or have you ever been (beyond any applicable cure period) in any obligation related to either repayment of debt or the collateral securing such debt?				
11. Have you ever defaulted on a loan (beyond any applicable cure period) in any obligation related to either repayment of debt or the collateral securing such debt?				
12. Have you had property foreclosed, given title or deed in lieu of foreclosure, or had debt forgiven?				
13. Have you ever been convicted of a felony?				
Acknowledgement and Agreement				
<p>The undersigned specifically acknowledges and agrees that: (1) [BROKER NAME] including its agents, successors, and assigns ("Lender"), will rely on the information contained in and provided in connection with this Statement, and all such information is given for the purposes of obtaining a loan(s) from the Lender ("Loan"); (2) verification of any information contained in and provided in connection with this Statement may be made at any time by the Lender from any source; (3) one or more credit reports may be obtained on each of the undersigned, without further notice, in connection with (a) this Statement, (b) any renewal, modification, or extension of the Loan, or (c) any review or collection of the Loan; (4) the undersigned has a continuing obligation to (a) amend and/or supplement the information provided in or given in connection with this Statement if any of the material facts which have been represented in or given in connection with this Statement should change prior to closing of the Loan, and (b) immediately update all financial information should more current information become available; (5) in the event payments on the Loan become delinquent, the Lender may report the names and account information of the undersigned to a credit reporting agency; (6) ownership of the Loan may be transferred without prior notice; and (7) administration and servicing of the Loan may be transferred without prior notice; and (7) administration and servicing of the Loan may be transferred with prior notice. The undersigned certifies that the information provided in and given in connection with this Statement is true and correct as of the date set forth opposite the signature(s) on this Statement. The undersigned acknowledges that any intentional or negligent misrepresentation of such information may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both, under the provisions of Title 18, United States Code, Section 1014 and liability for monetary damages to the Lender and any other person or entity who may suffer any loss due to reliance upon any misrepresentation which has been made in or in connection with this Statement.</p>				
Applicant Signature X	Date	Co-Applicant Signature X		Date
Applicant Title		Co-Applicant Title		



Personal Financial Statement

Information for Government Monitoring Purposes (Complete this section ONLY if you are the Borrower or Co-Borrower)			
The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The Law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please select the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)			
Borrower		Co-Borrower	
I do not wish to furnish this information Ethnicity (select ONE choice) Hispanic or Latino Not Hispanic or Latino Race/National Origin (select ALL that apply) American Indian or Alaskan Native Asian Black or African American Native Hawaiian or Other Pacific Islander White Gender Female Male		I do not wish to furnish this information Ethnicity (select ONE choice) Hispanic or Latino Not Hispanic or Latino Race/National Origin (select ALL that apply) American Indian or Alaskan Native Asian Black or African American Native Hawaiian or Other Pacific Islander White Gender Female Male	
To Be Completed by the Interviewer			
This application was taken Borrower: Co-Borrower: In person In person By mail By mail By phone By phone		Interviewer Signature X	
		Print Interviewer Name	
		Date	
		Interviewer Phone Number () - ext.	
Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or a part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law is Office of Thrift Supervision 1700 G. Street, NW Washington, DC 20552.			

