

BORROWER/PRINCIPAL INFORMATION
Borrower Name
Principal Name

Principals Cash Income & Expenditures Statement for Year Ended _____

ANNUAL INCOME	AMOUNT	ANNUAL EXPENDITURES	AMOUNT
Salary (Applicant)		Federal + State income taxes	
Salary (Co-Applicant)		Rental payments Co-op, or Condo Maintenance	
Bonuses/Commissions (Applicant)		Mortgage Payments	
Bonuses/Commissions (Co-Applicant)		Property Taxes	
Rental Income		Interest + Principal Payments on Loans	
Interest/Dividend Income		Insurance	
Capital Gains		Investments (including tax shelters)	
Partnership Income		Tuition	
Other Investment Income		Health care expenses	
Other Income (List)**		Other Expenses	
TOTAL INCOME		TOTAL EXPENSES	

Any significant changes expected in the next 12 months? Y or N (If Yes, attach explanatory information.)

** 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.

SCHEDULE B - INSURANCE						
Life Insurance (use additional sheet if necessary)						
Insurance Company	Face Amount	Type of Policy	Beneficiary	Cash Value	Amount Borrowed	Ownership

SCHEDULE C - REAL ESTATE										
Personal Residence		Legal Owner	Purchase		Market Value	Loan Balance	Interest Rate	Maturity	Monthly Payment	Lender
Property Address			Price	Year						
Investment		Legal Owner	Purchase		Market Value	Loan Balance	Annual Gross Income	Annual Operating Expenses	Annual Net Income	Lender
Property Address & Type			Price	Year						

SCHEDULE D - 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)							
Investments (including Tax Shelters)							

* 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 E - NOTES AND CREDIT CARDS PAYABLE								
Due to (lender)	Type of credit	Amount or Limit	Secured Yes or No	Collateral	Interest Rate	Maturity	Unpaid Balance	Amount of Payment

DECLARATIONS

	YES	NO
Are you a U.S. citizen?		
Are you a permanent resident alien?		

REPRESENTATIONS AND WARRANTIES

The information contained in this statement is provided to induce you 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 you are 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 you 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 you. 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 you 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 you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you 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 give you shall be your property.

 Date

 Your Signature

 Date

 Your Signature