

PERSONAL FINANCIAL STATEMENT

AS OF _____
(DATE)

SUBMITTED TO: Belknap County Economic Development Council

PERSONAL INFORMATION							
APPLICANT/BORROWER NAME				CO-APPLICANT/CO-BORROWER NAME			
Employer				Employer			
Address of Employer				Address of Employer			
Business Phone	No. of Years with Employer	Title/Position		Business Phone	No. of Years with Employer	Title/Position	
Name of previous employer & position (if with current employer less than 3 Yrs.)			No. of Yrs	Name of previous employer & position (if with current employer less than 3 Yrs.)			No. of Yrs
Home Address				Home Address			
Home Phone	Social Security Number		Date of Birth	Home Phone	Social Security Number		Date of Birth
Name & Phone Number of your Accountant				Name & Phone Number of your Accountant			
Name & Phone Number of your Attorney				Name & Phone Number of your Attorney			
Name & Phone Number of your Investment Advisor/Broker				Name & Phone Number of your Investment Advisor/Broker			
Name & Phone Number of your Insurance Advisor				Name & Phone Number of your Insurance Advisor			

Cash Income & Expenditures Statement For Year Ended _____
(Please Round to nearest dollar)

ANNUAL INCOME	AMOUNT(S)
Applicant/Borrower Salary	\$
Co-Applicant/Co-Borrower Salary	\$
Rental Income	\$
Other Income (List)**	\$
	\$
	\$
	\$
	\$
	\$
TOTAL INCOME	\$

ANNUAL EXPENDITURES	AMOUNT(S)
Federal Income & Other Taxes	\$
State Income & Other Taxes	\$
Mortgage/Rent Pymts: Residential	\$
Investment	\$
Property Taxes Residential	\$
(if not escrowed) Investment	\$
Interest & Principal Payments on Loans	\$
Alimony / Child Support	\$
Tuition	\$
Medical Expenses	\$
Other Expenses (List)	\$
TOTAL EXPENDITURES	\$

Any significant changes expected in the next 12 months? _____ YES _____ NO (If yes, attach information).

** Income from alimony, child support, or separate maintenance income need not be revealed if the applicant/borrower or co-applicant/co-borrower does not wish to have it considered as a basis for repaying this obligation.

Balance Sheet as of _____ (DATE)

ASSETS		AMOUNT(S)	LIABILITIES		AMOUNT(S)
Cash		\$	Notes Payable	Secured	\$
				Unsecured	\$
Readily Marketable Securities (Itemize below on Schedule A)		\$	Accounts Payable (List) (including credit cards)		\$
Non-Readily Marketable Securities		\$			\$
Net Cash Surrender Value of Life Insurance (itemize below on Schedule B)		\$			\$
Residential Real Estate (itemize below on Schedule C)		\$			\$
Real Estate Investments (itemize below on Schedule C)		\$	Taxes Payable		\$
IRA, Keogh, Profit-Sharing & Other Vested Retirement Accts.		\$	Mortgage Debt (Schedule C)		\$
Personal Property (including automobiles)		\$	Life Insurance Loans (Schedule B)		\$
Other Assets (List):		\$	Other Liabilities (List):		\$
		\$			\$
		\$			\$
TOTAL ASSETS		\$	TOTAL LIABILITIES		\$
NET WORTH: ASSETS LESS LIABILITIES:					\$

SCHEDULE A - READILY MARKETABLE SECURITIES (Use additional sheet if necessary)

Name	Traded On	Current Market Value

SCHEDULE B - LIFE INSURANCE (Use additional sheet if necessary)

Insurance Company	Face Amount of Policy	Type of Policy	Beneficiary	Cash Surrender Value	Amount Borrowed	Ownership

SCHEDULE C - PERSONAL RESIDENCE & REAL ESTATE INVESTMENTS, MORTGAGE DEBT (Majority ownership only)

Personal Residence Property Address	Legal owner	Purchase		Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
		Year	Price						
Investment Property Address	Legal owner	Purchase		Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
		Year	Price						

Please answer the following questions:

- Income tax returns filed through (date): _____
Are any returns currently being audited or contested? Yes No
- Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation or partnership? Yes No _____ Amount
- Do you have any outstanding letters of credit or surety bonds? Yes No _____ Amount
- Are there any suits or legal actions pending against you? Yes No _____ Amount
- Are you contingently liable on any lease or contract? Yes No _____ Amount
- Do (either of) you have a line of credit or unused credit facility at any other institutions? _____ Yes _____ No
If so, please indicate where, how much, and name of bank: _____
- Are any of your tax obligations past due? Yes No _____ Amount
- What would be your total estimated tax liability if you were to sell your major assets? _____ Amount
- If yes for any of the above, give details (use a separate sheet if necessary):

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 the others up on 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

Applicant/Borrower Signature

Date

Co-Applicant/Co-Borrower Signature

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 (providing that the applicant has the capacity to enter into a binding contract); because all or 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 concerning this creditor is the United States Department of Agriculture, Room 326-W, Whitten Building, 1400 Independence Avenue, SW, Washington, D. C. 20250-9410).