



Personal Financial Statement

Date: _____

Guarantor Information – Applicant					
Applicant Name		Social Security #		Date of Birth	
Home Phone	Cell Phone	Business Phone		Email	
Home Address		City	State		Zip
Current Employer	Title/Position		No. Yrs.	Annual Salary	Continuing Employment? <input type="checkbox"/> Yes <input type="checkbox"/> No

Guarantor Information – Joint Applicant					
Joint Applicant Name		Social Security #		Date of Birth	
Home Phone	Cell Phone	Business Phone		Email	
Home Address		City	State		Zip
Current Employer	Title/Position		No. Yrs.	Annual Salary	Continuing Employment? <input type="checkbox"/> Yes <input type="checkbox"/> No

Assets & Liabilities			
Assets	Applicant	Joint Applicant	Combined
Cash, Checking & Savings, CDs (section 1)	\$	\$	\$
Stocks/Securities (section 2)	\$	\$	\$
Receivables: Accounts, Notes, Land Contracts, Loans (section 3)	\$	\$	\$
Real Estate: Personal Residence & Investments (section 4)	\$	\$	\$
Business Ventures (section 5)	\$	\$	\$
Retirement Accounts - Vested Market Value Only	\$	\$	\$
Life Insurance - Cash Surrender Value Only (section 6)	\$	\$	\$
Vehicles	\$	\$	\$
Personal Property	\$	\$	\$
Other Assets	\$	\$	\$
Total Assets	\$	\$	\$
Liabilities			
Credit Cards & Revolving/Charge Accounts	\$	\$	\$
Installment Loans: education, vehicle, recreational, etc. (section 7)	\$	\$	\$
Mortgages/Land Contracts Payable (section 4)	\$	\$	\$
Business Loans Personally Guaranteed (section 5)	\$	\$	\$
Loans on Retirement Accounts (section 7)	\$	\$	\$
Loans on Life Insurance (section 6)	\$	\$	\$
Unpaid Income Taxes	\$	\$	\$
Judgements	\$	\$	\$
Other Liabilities: Notes Payable/Personal Loans, etc. (section 7)	\$	\$	\$
Total Liabilities	\$	\$	\$
Net Worth (total assets minus total liabilities)			\$

Section 1: Cash, Checking & Savings, CDs				
Name of Institution	Name(s) on Acct.	Type of Acct.	Balance	If Pledged, to Whom?
			\$	
Total			\$	

Section 2: Stocks/Securities				
Description & Type	Legal Owner(s)	Market Value	Pledged No. Shares/Bonds	Pledged to whom?
		\$		
Total		\$		

Section 3: Receivables: Accounts, Notes, Land Contracts, Loans			
Debtor	Type of Receivable	Current Balance	Payment Amount/Freq.
		\$	
Total		\$	

Section 4: Real Estate: Personal Residence & Investments, and Related Liabilities														
Property Address	Property Type	Name(s) on Title	% of Ownership	Original Cost	Date Acquired	Estimated/ Appraised Value	Mortgages and Land Contracts Payable					Monthly HOA	Annual Property Taxes	Annual Insurance
							Creditor	Interest Rate	Maturity	Balance	Monthly Payment			
				\$		\$				\$	\$			
Total Real Estate						\$	Total Liabilities					\$		

Section 5: Business Ventures							
Business Name	Type	Year Formed	Your Ownership %	Your Position/Title	Business Net Worth	Total Business Debt	
					\$	\$	
Total					\$	\$	

Section 6: Life Insurance						
Name of Insurance Company	Type of Policy	Owned By	Beneficiary	Policy Face Amount	Cash Surrender Value	Outstanding Loans
					\$	\$
Total					\$	\$

Section 7: Installment Loans & Other Liabilities (student/vehicle/recreational loans, loans on retirement) accounts)							
Creditor	Type of Loan	Current Balance	Credit Limit if Line of Credit	Maturity	Int. Rate	Monthly Payment	Collateral
		\$				\$	
Total		\$					

Personal Information	Applicant	Joint Applicant
Do you have any pending credit applications at any other financial institutions?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does this statement include assets held in a trust?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you delinquent on any debt, including loans, credit cards, income tax, or real estate tax obligations?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a partner, officer, or director in any other venture? (If yes, explain on separate sheet).	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Number of dependents		
Are you responsible for any child support/alimony payments? (Amount/Frequency)		
Have you or any firm in which you were a major owner ever declared bankruptcy? (If yes, explain on separate sheet).	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is any of your personal debt being paid by the business?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been convicted of a felony?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Contingent Liabilities								
Are you a guarantor, co-maker or endorser for any debt of an individual, corporation, or partnership?			Do you have any outstanding letters of credit or surety bonds?			Are any of your tax obligations past due?		
Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No	Amount \$	Description/Details*	Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No	Amount \$	Description/Details*	Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No	Amount \$	Description/Details*
Joint Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No	Amount \$	Description/Details*	Joint Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No	Amount \$	Description/Details*	Joint Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No	Amount \$	Description/Details*
Are there any suits, judgements, or legal actions pending against you?			Are you contingently liable on any lease or contract?			Are any tax returns currently being audited or contested? If yes, what years?		
Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No	Amount \$	Description/Details*	Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No	Amount \$	Description/Details*	Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No	Years	Description/Details*
Joint Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No	Amount \$	Description/Details*	Joint Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No	Amount \$	Description/Details*	Joint Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No	Years	Description/Details*
Do you have any other contingencies not already described above?								
Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No	Amount \$	Description/Details*						
Joint Applicant <input type="checkbox"/> Yes <input type="checkbox"/> No	Amount \$	Description/Details*						

*If space provided is not adequate, attach a separate schedule.

I certify the above and that the statements contained in the attachments are true and accurate as of the date indicated below. I authorize DFCU Financial to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. In the event DFCU Financial is unable to extend credit, I give authorization to DFCU Financial to release information regarding my business and personal information to alternative lending sources in order to facilitate the possibility of receiving financing. Borrower agrees to hold DFCU Financial harmless against any liabilities that arise out of their referral of the above mentioned business to an alternative lending source.

Regulations B and the Equal Credit Opportunity Act requires that a lender obtain evidence of each loan applicants intent to apply for joint credit before a credit decision can be made. Failure to complete when required will render the application/request for credit incomplete.

JOINT INTENT

- I (we) intend to apply for joint credit.
 I (we) do not intend to apply for joint credit.

Signature of Applicant

Printed Name

Date

Signature of Joint Applicant

Printed Name

Date