

# Personal Financial Statement

Please provide a completed Personal Financial Statement for each company principal or owner.



## PERSONAL PROFILE

Check your marital status and only answer questions on this statement about your co-applicant/guarantor if (a) you live in a community property state (AZ, CA, ID, LA, NV, NM, TX, WA, WI) or (b) this information relates to a joint credit request with your co-applicant/guarantor. If you are married and live in a community property state, Bank of America, N.A. will assume that all assets, income and debts are community property unless you indicate otherwise.

Please select one of the following: **Married**      **Unmarried**      **Separated**

Name		Date of Birth	Social Security Number		Date
Current Street Address (Where Living)		City	State	ZIP	Years There Own      Rent Other
Previous Address (If less than 2 years at current address)		City	State	ZIP	Years There Own      Rent Other
Other Name(s) in which credit has been granted		Home Phone (Include Area Code)		Driver's License Number	
Number of Dependents			Ages of Dependents		
Employer (If Self-Employed, Name of Business)	Self-Employed Yes      No	Position		Years There	Salary Commission
Employer Address		City	State	ZIP	Business Phone
Previous Employer (If with current employer less than 2 years)		City	State	ZIP	Years There      Position
CPA/Accountant				Phone No. (Include Area Code)	

## CO-APPLICANT OR GUARANTOR PROFILE

Name		Social Security Number		Other Name(s) in which credit granted	
Previous Address (If less than 2 years at current address)		City	State	ZIP	Years There      Date of Birth
Employer (If Self-Employed, Name of Business)	Self-Employed Yes      No	Position		Years There	Salary Commission
Employer Address		City	State	ZIP	Business Phone

## PERSONAL FINANCIAL PROFILE

Annual Income	Amount	Expenditures	Annual Payments	Min. Monthly Payments
Your Annual Salary		Real Estate Payments*	\$	\$
Your Co-applicant's/Guarantor's Annual Salary		Rent Lease Payments		
Rental Income*		Income Taxes		
Other Income (Please Itemize) <sup>1</sup>		Insurance Premiums		
		Property Taxes		
		Alimony		
		Other Expenditures (Please Itemize)		
<b>Total Annual Income</b>	\$	<b>Total Expenditures</b>	\$	\$
		<b>Net Annual Income</b>	\$	

<sup>1</sup>You do not have to include information on income from alimony, child support or separate maintenance, unless you want it to be considered in granting credit, in which case it should be included in the space for other income.      \*These values are automatically calculated.

Are any of the categories of Total Annual Income likely to be reduced or interrupted over the next year? If yes, please describe under Additional Details below.	Yes	Do you have loans/obligations in any other individual or business name? If yes, please describe under Additional Details below.	Yes
	No		No

Additional Details

## Individual Borrowers and Guarantors (Do not include business assets/liabilities)

Assets	Market Value	Liabilities + Net Worth	Outstanding Balance	Min. Monthly Payments
Checking Accounts (Schedule A)*	\$	Credit Cards/Lines of Credit (Schedule D)*	\$	\$
Savings Accounts (Schedule B)*		Real Estate Loans (Schedule H)*		
Accounts/Notes Receivable (Schedule C)*		Other Obligations (Please Itemize)		
Retirement Accounts (Schedule E)*				
Marketable Securities (Schedule F)*				
Business(es) Owned (Schedule G)*				
Real Estate Owned (Schedule H)*				
Cash Value of Life Insurance (Schedule I)*				
Other Assets (Please Itemize)				
		<b>Total Liabilities*</b>	\$	\$
		<b>Net Worth*</b>	\$	
<b>Total Assets*</b>	\$	<b>Total Liabilities + Net Worth*</b>	\$	

\*These values are automatically calculated.

**Schedule A - Checking Accounts**

Checking Account	Average Balance	Current Balance	Financial Institution	Length of Relationship

**Schedule B - Savings Accounts**

Savings Account	Average Balance	Current Balance	Financial Institution	Length of Relationship

**Schedule C - Accounts/Notes Receivable**

Due From	Date Expected	Amount	

**Schedule D - Credit Cards/Lines of Credit**

Type of Credit	Outstanding Balance	Institution where Credit is held	Min. Monthly Pmnt	Date Established	Rate	Rewards Program?

**Schedule E - Retirement Accounts**

Type of Retirement Account <sup>2</sup>	Market Value	Owner	Institution Where Held	Exchange Listed

<sup>2</sup> Please enter one of the following Account Types in this column for each account: 401(k), Roth IRA, Traditional IRA, IRA Rollover, SEP or SIMPLE

**Schedule F - Marketable Securities**

Type of Security <sup>3</sup>	Description	Exchange Listed	Name of Owners	Ownership Type	Current Market Value	Brokerage Firm	Length of Relationship

<sup>3</sup> Please enter one of the following Types of Security in this column for each account: Stocks, Bonds, Mutual Funds, Cash, 529 Plan(s)

**Schedule G - Business(es) Owned**

% of Ownership	Description	Exchange Listed	Name(s) of Owner(s)	Ownership Type	Current Market Value	Length of Ownership

**Schedule H - Real Estate Owned**

Property Address	Mortgage Lienholder	Purchase Date	Rental Income	Current Market Value	Rate	Maturity	Payments	Outstanding Balance

**Schedule I - Life Insurance**

Type of Life Insurance <sup>4</sup>	Death Benefit \$	Owner	Cash Value \$	Beneficiary

<sup>4</sup> Please enter one of the following Types of Life Insurance in this column for each account: Term, Whole Life, or Variable

COMMENTS (Use additional sheets if necessary)	YOU		YOUR CO-APPLICANT/GUARANTOR	
	Yes	No	Yes	No
Are your principal cash deposits held jointly with another individual or institution?	Yes	No		
Are any assets encumbered or debts secured as indicated?	Yes	No		
Are there any suits or unpaid judgements now pending against you (or your co-applicant or guarantor)?	Yes	No	Yes	No
Have you (or your co-applicant or guarantor) ever voluntarily surrendered or had a vehicle or any other item repossessed?	Yes	No	Yes	No
Have you (or your co-applicant or guarantor) ever been the subject of bankruptcy proceedings?	Yes	No	Yes	No
Have you (or your co-applicant or guarantor) ever been convicted of a felony?	Yes	No	Yes	No
Have you ever applied for or obtained credit through another name?	Yes	No		
Are you a US citizen?      Yes      No      If no, please give your country of citizenship?				
Do you have contingent liabilities?	Yes	No		
Are any assets held in a trust?	Yes	No		
Are you (or your co-applicant or guarantor) a veteran, in active duty, or in the reserves or national guard, of the U.S. Armed Forces?	Yes	No	Yes	No

If Yes to the above questions please explain below...

### PERSONAL STATEMENT

By signing below, you certify that the statements above and on any attachment(s) are true and complete as of the date below.

You authorize the Bank to verify or check any of the information given, check your credit references, and verify employment. You also authorize the Bank to provide credit information about you and your account to others. You are hereby granting the Bank permission to access your credit bureau reports and other information from third parties so that we can consider you for loan products that are suitable and which we may offer to you, including, but not limited to: term loans, lines of credit, and commercial/business credit cards, and also in the future in connection with periodic reviews, updates, renewals, extensions and collection activity for the credit granted as a result of this application. If you ask we will inform you whether we have requested a consumer report and if we have, we will provide the name and address of the consumer reporting agency that furnished the report.

Your failure to provide to us any financial or other information we request, including but not limited to, a signed and dated Personal Financial Statement; a current year Balance Sheet and Income Statement; a signed and dated Business Debt Schedule; or your most recent 2 years Business and Personal Tax Returns (or copies of requested extensions to file those returns), may result in a decision to decline your application for credit. Note: SBA loans or credit requests over \$1 million require Business and Personal Tax Returns for the most recent 3 years.

Federal law requires us to verify information that identifies you and others on an account. We need legal name, birth date, address, and tax identification, and may ask to review photo identification and other identifying documents or information.

The undersigned has/have submitted or intends to submit to the Bank one or more requests for credit, and understands that the Bank will be relying on information submitted in connection with those requests for credit. It is acknowledged that the loan structures and amounts may change during the normal course of the underwriting process, including the parties to the request for credit. The request for credit currently involves the parties set forth below. He/She intends to apply for/guarantee the request for credit and submits this Personal Financial Statement (PFS), either individually or jointly with another person, in support thereof. The undersigned understands that he/she is entitled to apply for and/or guarantee credit individually regardless of marital status, that the Bank can assess whether or not the undersigned qualifies for the request for credit, and that the Bank may be entitled to request an individual financial statement or additional information/obligors as permitted by law and regulation. This Certification is intended to supplement information submitted by the undersigned to Bank in connection with the request for credit and is not a replacement thereof.

This Personal Financial Statement may be in the form of an electronic record and may be executed using electronic signatures and shall be considered an original, and shall have the same legal effect, validity and enforceability as a paper record. This Personal Financial Statement may be executed in as many counterparts as necessary or convenient, including both paper and electronic counterparts, but all such counterparts are one and the same Personal Financial Statement. For the avoidance of doubt, the authorization under this paragraph may include, without limitation, use or acceptance by the Bank of a manually signed paper Communication which has been converted into electronic form (such as scanned into PDF format), or an electronically signed Communication converted into another format, for transmission, delivery and/or retention.

#### Important Notice About Your Right To Receive A Copy of An Appraisal

If a 1-4 family residential property is being offered as collateral on your request, we may order an appraisal to determine the property's value and charge you for this appraisal. If an appraisal is ordered At your request, a copy of this appraisal will be provided to you at no additional cost, even if your loan does not close.

Borrower Signature:

Date

Co-Applicant or Guarantor Signature, if applicable:

Date