

# PERSONAL FINANCIAL STATEMENT



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www.cwcu.com

Information as of: \_\_\_\_\_

- I intend to apply for Individual Credit
- We intend to apply for Joint Credit (if joint, both borrowers must sign below)

Applicant: \_\_\_\_\_

Signature

Co-Applicant: \_\_\_\_\_

Signature

**Please Note the Following:** You must provide Financial Information about all applicants. Any willful misrepresentation could result in a violation of Federal Law (Sec. 18 U.S.C. 1014)

## SECTION I - Personal Information

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Occupation: \_\_\_\_\_

Employer: \_\_\_\_\_

Years of Employment: \_\_\_\_\_

Cell Phone #: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Driver's License / State I.D. #: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Home Phone #: \_\_\_\_\_

Business Phone #: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Co-Applicant Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Occupation: \_\_\_\_\_

Employer: \_\_\_\_\_

Years of Employment: \_\_\_\_\_

Cell Phone #: \_\_\_\_\_

Relationship of Joint Applicant: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Driver's License / State I.D. #: \_\_\_\_\_

Number of Dependents: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Business Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

## SECTION II - Income and Expenses

ANNUAL INCOME		ESTIMATED ANNUAL EXPENSES	
Salary, Bonuses & Commissions:		Income Taxes:	
Dividend, Interest, and Other Investment Income:		Property Taxes:	
Rental & Lease Income (Net):		Other Taxes:	
Alimony, child support, or separate maintenance income (need not be revealed if you do not wish to have it considered as a basis for repaying this obligation).		Insurance Premiums:	
		Mortgage Payments:	
		Other Required Payments:	
Other Income:			
<b>Provide the following for Co-Applicants.</b>			
Co-Applicant Salary, Bonuses & Commissions:		Rent Payable:	
Alimony, child support, or separate maintenance income (need not be revealed if you do not wish to have it considered as a basis for repaying this obligation).		Other Expenses:	
Other Income of Co-Applicant:			
<b>TOTAL:</b>	\$0	<b>TOTAL:</b>	\$0

**SECTION III - Assets and Liabilities**

**A CASH IN BANKS**

(Example: checking accounts, savings accounts, CD's, money market accounts, etc.)

	Name of Bank	Amount on Deposit	Type of Account	Type of Ownership
1				
2				
3				
4				
5				
	<b>TOTAL CASH:</b>	\$0		

[Enter on line 1 of Section IV]

**B LIFE INSURANCE OWNED**

	Insurance Company	Face Value of Insurance Policy	Current Cash Value	Loans Owed	Name of Insured	Beneficiary
1						
2						
	<b>TOTAL:</b>		\$0			

[Enter on line 2 of Section IV]

**C SECURITIES OWNED**

(Example: U.S. Government Bonds, Stocks, Bonds, etc.)

	Face Value (i.e. Bonds)	# of Shares (i.e. Stock)	Description	Owner	Original Cost	Amount Pledged	Current Market Value
1							
2							
3							
4							
5							
	<b>TOTAL:</b>						\$0

[Enter on line 3 of Section IV]

**D NOTES RECEIVABLE, CONTRACTS FOR DEED OWNED BY YOU, AND OTHER ACCOUNTS RECEIVABLE**

\*(Please mark an X if others have an Ownership Interest)

*X	Debtor	Balance Due	Open Date	Maturity Date (If Applicable)	Payment Amount	Description / Collateral
1						
2						
3						
4						
	<b>TOTAL:</b>	\$0		<b>TOTAL:</b>	\$0	

[Enter on line 4 of Section IV]

**E RETIREMENT PLANS**

(Example: IRA's 401K's, etc.)

	Name of Plan Owner	Plan Type and Description	Estimated Value	Investment Held By:
1				
2				
3				
	<b>TOTAL:</b>			\$0

[Enter on line 7 of Section IV]

**SECTION III - Assets and Liabilities (...continued)**

**F PERSONAL PROPERTY**

(Example: Automobiles, Boats, Vehicles, Equipment, Furnishings, etc.)

\*(Please mark an X if others have an Ownership Interest)

*X	Description	Estimated Present Value
1		
2		
3		
4		
5		
6		
<b>TOTAL:</b>		\$0

[Enter on line 8 of Section IV]

**G REAL ESTATE OWNED**

(Example: Personal Residence, Investment Property, etc.)

\*(Please mark an X if rental property)

*X	Name on Title	Description & Location	Current Market Value	Payment	Taxes/ Insurance	Balance Due (If Applicable)	Lender (If Applicable)
1							
2							
3							
4							
5							
6							
<b>Total:</b>			\$0	\$0	\$0	\$0	

[Enter on line 9 of Section IV]

[Enter on line 12 of Section IV]

**H OTHER DEBTS PAYABLE TO BANKS**

(Example: Lines of Credit, Car Loans, Credit Cards, etc.)

	Name of Bank	Loan Amount	Monthly Payment	Type of Account	Collateral (if any) and Type of Ownership
1					
2					
3					
4					
5					
<b>TOTAL:</b>		\$0	\$0		

[Enter on line 13 of Section IV]

**I ALL OTHER PERSONAL DEBTS, ACCOUNTS PAYABLE, AND RENTAL PAYMENTS**

(Example: Personal Loans, Rent on Apartments, Notes due to Friends and Relatives, Etc.)

	Entity to whom Payable	Total Amount Payable	Monthly Payment	Maturity Date	Type of Account	Collateral (if any)
1						
2						
3						
4						
<b>TOTAL:</b>		\$0	\$0			

[Enter on line 14 of Section IV]

**J Business Liabilities**

(less than majority ownership for real estate partnerships)

Name of Entity	Entity Type	Start Date	Cost	Percent Owned	Current Market Value	Balance Due on Business Loans	Loan Payments
1							
2							
3							
4							
5							
<b>TOTAL:</b>					\$0	\$0	

[Enter on line 10 of Section IV]

[Enter on line 17 of Section IV]

**Section IV - Summary of Assets, Liabilities, and Net Worth**

<b>ASSETS</b>		
1	Cash on Hand plus Cash in Banks (Section III - A)	\$0
2	Cash Value of Life Insurance (Section III - B)	\$0
3	Present Market Value of Securities Owned (Section III - C)	\$0
4	Notes Receivable And All Other Account Receivables (Section III - D)	\$0
5	Other Liquid Assets:	
6	<b>Total Liquid Assets:</b>	<b>\$0</b>
7	Retirement Plans (Section III - E)	\$0
8	Personal Property (Section III - F)	\$0
9	Real Estate Owned (Section III - G)	\$0
10	Asset Value of Business(es) (Section III - J)	\$0
11	Other Assets:	
	<b>Total Assets:</b>	<b>\$0</b>
<b>LIABILITIES</b>		
12	Real Estate Mortgages Payable (Section III - G)	\$0
13	Other Debts Payable to Banks (Section III - H)	\$0
14	All Other Personal Debt, Accounts Payable, and Rental Payments (Section III - I)	\$0
15	Unpaid Income Taxes Due - Federal/State:	
16	Other Unpaid Taxes & Interest:	
17	Business Liabilities (Section III - J)	\$0
18	Other Current Liabilities	
19	Deferred Income Tax from 401k:	
20	Deferred Income Tax on Appreciated Assets:	
21	Other Long-Term Liabilities:	
	<b>Total Liabilities:</b>	<b>\$0</b>
	<b>Net Worth (Total Assets minus Total Liabilities)</b>	<b>\$0</b>
	<b>Total Liabilities and Net Worth:</b>	<b>\$0</b>

GENERAL INFORMATION			CONTINGENT LIABILITIES	
Are any of your assets pledged?  (Mark with X)	<input type="checkbox"/>	NO	As endorser, Co-maker Guarantor:	
	<input type="checkbox"/>	YES		
Are you a Defendant in any Law Suits or other Legal Actions?  If yes, please explain: (Mark with X)	<input type="checkbox"/>	NO	Leases or Contracts:	
	<input type="checkbox"/>	YES		
Have you been declared Bankrupt in the last 10 years?  If yes, please explain: (Mark with X)	<input type="checkbox"/>	NO	Legal Claims:	
	<input type="checkbox"/>	YES		
			Other:	
			<b>TOTAL:</b>	

In connection with my (our) request for credit or my (our) request to guaranty the credit of a third party, I (we) acknowledge that you will be reviewing information from various sources. I (we) hereby authorize you to verify this information directly and/or by obtaining a consumer credit report that relates to my (our) eligibility for credit. I (we) furnish this statement as a true and accurate statement of my (our) financial condition. The undersigned also agrees to notify the Lender immediately of any significant adverse change in such condition.

Date Signed: \_\_\_\_\_

Applicant Signature: \_\_\_\_\_

Date Signed: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_