



PERSONAL FINANCIAL STATEMENT

**Applicant Information**

Name: \_\_\_\_\_ SSN/ITIN : \_\_\_\_\_ DOB: \_\_\_\_\_  
 Home Phone: \_\_\_\_\_ Personal Email: \_\_\_\_\_  
 Home Address Current: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Home Address Previous: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**Financial Information** as of (enter date): \_\_\_\_\_

<b>Annual Income</b>			
Salary/Wages	\$	Rental	\$
Interest	\$	Pension	\$
Dividend/Investment	\$	Alimony/Child Support	\$
Business	\$	Other	\$
<b>Total Annual Expenses</b>			<b>\$</b>
<b>Annual Expenses</b>			
Federal Income Tax	\$	Alimony/Child Support	\$
State Income Tax	\$	Medical Expenses	\$
Residential Mortgage/Rent	\$	Credit Card Payments	\$
Residential Property tax	\$	Auto Loan Payments	\$
Home/Auto Insurance	\$	Other Loan Payments	\$
Medical Insurance	\$	Utilities	\$
<b>Total Annual Expenses</b>			<b>\$</b>
<b>Assets</b>			
Cash/Checking/Savings	\$	Residential Real Estate	\$
Certificates of Deposit	\$	Other Real Estate	\$
Investment Accounts	\$	Autos	\$
Retirement Accounts	\$	Other Assets ( <i>detail on next page</i> )	\$
<b>Total Assets</b>			<b>\$</b>
<b>Liabilities</b>			
Credit Card Balances	\$	State/Federal Income Taxes Payable	\$
Auto Loans	\$	Life Insurance Loans	\$
Mortgage Loan - Residence	\$	401K Account Loans	\$
Mortgage Loan - Other Real Estate	\$	Student Loans	\$
Property Taxes Payable	\$	Other Loans	\$
Bills Payable	\$	<b>Total Liabilities</b>	<b>\$</b>
<b>Net Worth</b>			<b>\$</b>
<b>(Total Assets- Total Liabilities)</b>			

Contingent Liabilities				
Are you a guarantor or co-signor on any other loans?	Y N	\$	Have you ever filed personal bankruptcy?	Y N
Are there any lawsuits or legal actions against you?	Y N		Do you have health insurance?	Y N
Are your personal taxes past due?	Y N	\$	Do you have a will?	Y N
Are your real estate taxes past due?	Y N	\$	Do you have life insurance?	Y N
Do you have a past due loan?	Y N	\$		

Your Residence				
Do you live with relatives? Y N		# of people in your household:		Relationship to you:
Rent:	Landlord Name:			Phone:
	Monthly Rent:	Utilities Included: Heat Gas/Electric Water		
	Names on Lease:			Lease Expiration:
	Is the rent current? Y N	If no, how many months owed?		Dollar amount past due:
	Name(s) on the deed:			Year Purchased:
Purchase Price:		No. of Units:	# of Tenants:	Rental Income:
First Mortgage Information				
Own:	Original Loan Amount:		Current Balance:	Interest Rate:
	Issue Date:		Maturity Date:	Monthly Payment:
	Does loan re-price? Y N	If yes, when?		How is new rate calculated?
	Is loan current? Y N	If no, How many months owed:		Real Estate taxes current? Y N
	Are there any other liens on the house? Y N			Describe Liens
Second Mortgage Information (if applicable)				
Line of Credit/Term Loan? Term Loan		Original Amount: \$	Current Balance:	
Monthly Payment:	Interest Rate:	Issue Date:	Maturity Date:	

*The undersigned is providing this information to support the extension of credit by Valley Community Development. The undersigned understands that Valley Community Development is relying on this information for extension of credit, and hereby represents that this information is true, correct and complete. The undersigned will provide notice of any material adverse change in his/her financial condition including in his/her ability to perform under his/her obligations to Valley Community Development. The undersigned authorizes any person or consumer-reporting agency to give Valley Community Development information it may have on the undersigned. The undersigned authorizes Valley Community Development to answer questions and/or provide credit information to credit reporting agencies and other parties.*

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date