**Confidential Personal Financial Statement As of date:\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Individual 1 (First, Middle, Last-please print)** | | | |  | **Individual 2 : (if applicable)** | | | **Relationship to Individual 1** | |
|  | | | |  | | |  | |
| **Street Address** | | | **Phone** | **Street Address** | | | | **Phone** |
|  | | |  |  | | | |  |
| **City/State/Zip** | | | **Years at Address** | **City/State/Zip** | | | | **Years at Address** |
|  | | |  |  | | | |  |
| **Date of Birth** | **SSN** | | **# Dependents** | **Date of Birth** | **SSN** | | | **# Dependents** |
|  |  | |  |  |  | | |  |
| **Employer** | | **Occupation** | | **Employer** | | **Occupation** | | |
|  | |  | |  | |  | | |
| **Business Address** | | | **Years Employed** | **Business Address** | | | | **Years Employed** |
|  | | |  |  | | | |  |
| **City/State/Zip** | | | **Business Phone** | **City/State/Zip** | | | | **Business Phone** |
|  | | |  |  | | | |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **ASSETS** | **Schedules** | **Solely Owned** | | **Jointly Owned**  **Amounts** | **Total** |
| **Individual 1 Amount** | **Individual 2 Amount** |
| Cash in Financial Institutions (including money market accounts, CDs) | **A** |  |  |  |  |
| Readily Marketable Securities | **B** |  |  |  |  |
| Non-Readily Marketable Securities (current market value) | **C** |  |  |  |  |
| Cash Surrender Value of Life Insurance (current market value) | **D** |  |  |  |  |
| Residential Real Estate (market value) | **E** |  |  |  |  |
| Real Estate Investments (market value) | **F** |  |  |  |  |
| Partnerships/PC Interests | **G** |  |  |  |  |
| Accounts and Notes Receivable | **H** |  |  |  |  |
| IRA, Keogh, Profit-Sharing & Other Vested Retirement Accts | **I** |  |  |  |  |
| Deferred Income | **None** |  |  |  |  |
| Personal Property and Other Assets(including automobiles) | **J** |  |  |  |  |
| **Total Assets** | |  |  |  |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **LIABILITIES AND NET WORTH** | **Schedules** | **Solely Owned** | | **Jointly Owned**  **Amounts** | **Total** |
| **Individual 1 Amount** | **Individual 2 Amount** |
| Notes Payable | **K** |  |  |  |  |
| Accounts Payable (including credit cards) | **L** |  |  |  |  |
| Margin Accounts | **C** |  |  |  |  |
| Taxes Payable | **None** |  |  |  |  |
| Mortgage Debt | **E** |  |  |  |  |
| Life Insurance Loans | **D** |  |  |  |  |
| Real Estate Investment Loans | **F** |  |  |  |  |
| Other Liabilities (List) | **None** |  |  |  |  |
| **Total Liabilities** | |  |  |  |  |
| **NET WORTH (Total Assets Less Total Liabilities)** | |  |  |  |  |
| **Schedule M - Contingent Liabilities** | |  |  |  |  |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sources of Income (Annual)** | | | | | **Monthly Expenditures** | | | | |
| **Year ending:** |  | | **Individual 1** | **Individual 2** | **Year ending:** |  | **Individual 1** | **Individual 2** | **Joint** |
| Salary | | |  |  | Mortgage/Rent Residence(s) | |  |  |  |
| Bonus and Commissions | | |  |  | All Other Debt Service | |  |  |  |
| Dividends/Interest | | |  |  | State and Federal Income Tax | |  |  |  |
| Real Estate Income | | |  |  | Insurance | |  |  |  |
| Partnership Distributions | | |  |  | Alimony/Child Support | |  |  |  |
| Business Income | | |  |  | Other | |  |  |  |
| Alimony/Child Support\* | | |  |  | Other | |  |  |  |
| Other Income | | |  |  | Other | |  |  |  |
|  | | **Total** |  |  |  | **Total** |  |  |  |

\*Alimony, child support or other separate maintenance income need not be reported if you do not want to have it considered as a basis for repayment

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Information Requested:** | **Individual 1** | | **Individual 2** | | **Comments** |
| Yes | No | Yes | No |
| Do you have a will? | 🞏 | 🞏 | 🞏 | 🞏 | Executor: |
| Are you a defendant in any suits or legal action? | 🞏 | 🞏 | 🞏 | 🞏 | Please describe: |
| Have you filed a petition in bankruptcy or has one been filed against you | 🞏 | 🞏 | 🞏 | 🞏 | Please describe: |
| Are you an Executive Officer, Director, or Principal Shareholder of a Bank? | 🞏 | 🞏 | 🞏 | 🞏 | Bank Name: |

**SCHEDULES -** If a schedule does not provide sufficient space to list all your information, please attach a separate schedule.

**SCHEDULE A – CASH HELD IN FINANCIAL INSTITUTIONS**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Account Number** | **Type of Account** | **Financial Institution Name** | | **Balance** | **Ownership**  **Check applicable box (Individual 1, 2 or Joint)** | | | | **Pledged?** | |
| **Ind 1** | **Ind 2** | | **Joint** | **Yes** | **No** |
|  |  |  | |  | 🞏 | | 🞏 | 🞏 | 🞏 | 🞏 |
|  |  |  | |  | 🞏 | | 🞏 | 🞏 | 🞏 | 🞏 |
|  |  |  | |  | 🞏 | | 🞏 | 🞏 | 🞏 | 🞏 |
|  |  |  | |  | 🞏 | | 🞏 | 🞏 | 🞏 | 🞏 |
|  | | | **Total** |  |  | | | | | |

**SCHEDULE B – READILY MARKETABLE SECURITIES (including non-money market mutual funds)**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **# shares (stock) or face value (bonds)** | **Description** | **Ownership**  **(Check applicable box)** | | | **Where Held** | | **Current Market Value** | **Pledged Amt** | **Pledged To** |
| **Ind 1** | **Ind 2** | **Joint** |
|  |  | 🞏 | 🞏 | 🞏 |  | |  |  |  |
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|  | | | | | | **Total** |  |  |  |

**SCHEDULE C – NON-READILY MARKETABLE SECURITIES**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **# of shares**  **(stock) or face value (bonds)** | **Description** | **Ownership**  **(Check applicable box)** | | | **Where Held** | | **Current Market Value** | **Pledged Amount** | **Pledged To** |
| **Ind 1** | **Ind 2** | **Joint** |
|  |  | 🞏 | 🞏 | 🞏 |  | |  |  |  |
|  |  | 🞏 | 🞏 | 🞏 |  | |  |  |  |
|  |  | 🞏 | 🞏 | 🞏 |  | |  |  |  |
|  | | | | | | **Total** |  |  |  |

**SCHEDULE D – LIFE INSURANCE**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Insurance Company** | **Face Amount of Policy** | **Type of Policy (Term, Whole, etc.)** | **Beneficiary** | | **Cash Surrender Value** | **Amount**  **Borrowed or Assigned as Collateral** | **Ownership Names** |
|  |  |  |  | |  |  |  |
|  |  |  |  | |  |  |  |
|  |  |  |  | |  |  |  |
|  |  |  |  | |  |  |  |
|  |  |  |  | |  |  |  |
|  | | | | **Total** |  |  |  |

SCHEDULE E – PERSONAL RESIDENCE AND OTHER PERSONAL HOMES

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Personal Residence(s) Property Address(es)** | **Ownership**  **Check Applicable box** | | | **Purchase Year** | **Cost** | **Market Value** | **Loan Balance** | **Rate** | **Loan Maturity Date** | **Monthly Payment** | **Bank/Lender** |
| **1** | **2** | **J** |
|  | 🞏 | 🞏 | 🞏 |  |  |  |  |  |  |  |  |
|  | 🞏 | 🞏 | 🞏 |  |  |  |  |  |  |  |  |
|  | 🞏 | 🞏 | 🞏 |  |  |  |  |  |  |  |  |
|  | | | | **Total** |  |  |  |  | | | |

**SCHEDULE F –REAL ESTATE INVESTMENTS/MORTGAGE DEBT**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Investment Property Address(es)** | **Ownership**  **Check Applicable box** | | | **Purchase Year** | **Cost** | **Market Value** | **Loan Balance** | **Rental income less Expenses** | **Loan Maturity Date** | **Monthly Payment** | **Bank/Lender** |
| **1** | **2** | **J** |
|  | 🞏 | 🞏 | 🞏 |  |  |  |  |  |  |  |  |
|  | 🞏 | 🞏 | 🞏 |  |  |  |  |  |  |  |  |
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|  | 🞏 | 🞏 | 🞏 |  |  |  |  |  |  |  |  |
|  | | | | **Total** |  |  |  |  | | | |

**SCHEDULE G – PARTNERSHIPS (including majority and minority interests in real estate partnerships) and professional corporations**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Type of Investment** | **Date of Initial Investment** | **Ownership Interest Percentage** | **Ownership**  **(Check applicable box)** | | | | | **Current Market value** | **Debt Owned by Partnership** | **Bank/Lender** |
| **1** | | **2** | | **J** |
|  |  |  | 🞏 | 🞏 | | | 🞏 |  |  |  |
|  |  |  | 🞏 | 🞏 | | | 🞏 |  |  |  |
|  |  |  | 🞏 | 🞏 | | | 🞏 |  |  |  |
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|  |  |  | 🞏 | 🞏 | | | 🞏 |  |  |  |
|  | | | | | | **Total** | |  |  |  |

SCHEDULE H – ACCOUNTS AND NOTES RECEIVABLE

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Obligor** | | **Amount** | **Terms**  **(Due Date, Rate, Monthly Payment, Maturity)** | **Secured** | | **Description of Collateral** | **Pledged Amount** | **Bank/Lender** |
| **Yes** | **No** |
|  | |  |  | 🞏 | 🞏 |  |  |  |
|  | |  |  | 🞏 | 🞏 |  |  |  |
|  | |  |  | 🞏 | 🞏 |  |  |  |
|  | **Total** |  |  |  | |  |  |  |

SCHEDULE I – IRA, KEOGH, PROFIT-SHARING & OTHER VESTED RETIREMENT ACCOUNTS

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Description** | **# of shares (stock)** ***or***  **face value (bonds**) | **Ownership**  **(Check applicable box)** | | | **Where Held** | | **Current Market Value** |
| **1** | **2** | J |
|  |  | 🞏 | 🞏 | 🞏 |  | |  |
|  |  | 🞏 | 🞏 | 🞏 |  | |  |
|  |  | 🞏 | 🞏 | 🞏 |  | |  |
|  | | | | | | **Total** | **0** |

SCHEDULE J – PERSONAL PROPERTY AND OTHER ASSETS

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Description** | **Location** | **Ownership**  **(Check applicable box)** | | | **Current Market Value** | **Pledged**  **Amount** | **Bank/Lender** |
| **1** | **2** | J |
|  |  | 🞏 | 🞏 | 🞏 |  |  |  |
|  |  | 🞏 | 🞏 | 🞏 |  |  |  |
|  |  | 🞏 | 🞏 | 🞏 |  |  |  |
|  | | | | **Total** |  |  |  |

**SCHEDULE K – NOTES PAYABLE**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Due To (Lender)** | **Loan Type**  **(Line, Term, Letter of Credit, etc)** | | **Amount of Commitment/Line** | **Unpaid Bal of Line or Loan** | **Payment Terms** | | **Collateral and/or Guarantor(s)** | **Rate** | **Maturity** |
| Freq | Amt |
|  |  | |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |
|  | | **Total** |  |  |  | | | | |

SCHEDULE L – ACCOUNTS PAYABLE (Trade debt, credit cards, etc)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Due To (Lender)** | **Loan Type**  **(Credit Card, Trade, etc)** | | **Amount of Commitment/Line** | **Unpaid Balance of Line** | **Payment Terms** | | **Collateral and/or Guarantor(s)** | **Rate** | **Maturity** |
| Freq | Amt |
|  |  | |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |
|  | | **Total** |  |  |  | | | | |

**SCHEDULE M – CONTINGENT LIABILITIES - List below the details on any obligation(s) for which Individual 1 or Individual 2 are a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership:**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Guarantor**  **(Check applicable box)** | | | Borrower | Lender | | Amount **Guaranteed** | Maturity Date | Collateral |
| **Ind 1** | **Ind 2** | **Both** |
| 🞏 | 🞏 | 🞏 |  |  | |  |  |  |
| 🞏 | 🞏 | 🞏 |  |  | |  |  |  |
| 🞏 | 🞏 | 🞏 |  |  | |  |  |  |
| **Total** | **0** |

For the purpose of obtaining credit, direct or indirect, and any other accommodations or benefits from Pathway Lending (the “Lender”), from time to time, I/we submit above statement of my/our financial condition as of the date indicated above. The information contained in this statement is provided to induce the Lender to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. In consideration of the promises, I/we agree to notify the Lender of any changes affecting my/our financial responsibility and will at any time upon request furnish the Lender a then current statement of my/our financial condition, said statement to be in such form as required by the Lender.

I/we certify as a basis for credit that to the best of my/our knowledge and belief, the information furnished and all representations made herein constitute the true and correct statement of my/our financial condition; that I/we have no assets or liabilities other than as shown on this statement; that all my/our assets are free of lien or assignment except as shown herein and that there are no judgments outstanding or suits pending against me/us except as shown herein. The Lender is authorized to answer any questions about the Lender’s credit experience with me/us and furnish to the Lender or any of its subsidiaries information which I/we have provided to the Lender and information regarding my/our accounts. The undersigned authorize any person or consumer reporting agency to give the Lender any information it may have on the undersigned. By signing below, I authorize the Lender to make any inquiries deemed necessary either directly or through any agency employed by the Lender for that purpose in connection with this financial statement.

|  |  |
| --- | --- |
|  |  |

**Individual 1 Signature Date Individual 2 Signature Date**

|  |  |
| --- | --- |
|  |  |

**CPA/Accountant Signature Phone**