

Community Development Authority (CDA)

PERSONAL FINANCIAL STATEMENT

Individual Statement **Joint Statement** Information about your spouse does not need to be provided unless this is a joint statement with your spouse or if you are relying on his/her income or assets to obtain credit. All parties whose assets are relied upon will be requested to sign notes or other documents required in connection with credit extended.

Applicant Name:		Date of Birth:	Social Security number:	
Co-Applicant Name:		Date of Birth:	Social Security number:	
Address:			Home Phone:	Years at address:
Employer Name	Type of Business:		Position:	Years in job:
Employer Address:			Business Telephone:	

INCOME & EXPENDITURES STATEMENT Note: Alimony, Child Support or separate Maintenance Payments need not be revealed unless you desire such income to be considered in evaluating credit worthiness. Submit separate schedule when appropriate.

CURRENT YEAR'S ESTIMATED INCOME	APPLICANT	Co-APPLICANT	CURRENT YEAR'S ESTIMATED EXPENSES	APPLICANT	CO-APPLICANT
Salary & Net Professional Income			Rent, Co-op/Condo Maintenance or Mortgage Payments (Annual)		
Bonus & Commissions			Real Estate Taxes		
Interest and Dividends			Income Taxes (State & Federal)		
Net Real Estate Income			Interest & Principal Payments on Loans		
Capital Gains (Losses)			Estimated Living Expenses		
Other Income – describe			Other Expenses – describe		
TOTAL			TOTAL		

PERSONAL BALANCE SHEET

ASSETS		LIABILITIES	
Cash (Schedule 1)		Consumer Debt (Schedule 3)	
Marketable Securities (Schedule 2)		Real Estate Mortgage, Personal (Schedule 4)	
Retirement Accounts (Schedule 7)		Real Estate Mortgage, Investment (Schedule 4)	
Real Estate, Personal (Schedule 4)		Loans against life insurance (Schedule 5)	
Real Estate, Investment (Schedule 4)		Margin Loans (Schedule 2)	
Cash Value Life Insurance (Schedule 5)		Other Liabilities	
Other Assets (Schedule 6)		Contingent Liabilities (See questions below)	
Other Investments (Schedule 7)			
TOTAL ASSETS		TOTAL LIABILITIES	
		NET WORTH (TOTAL ASSETS MINUS TOTAL LIABILITIES)	

Schedule 1	CASH in Bank Checking and Savings Accounts, Certificates of Deposit, Money Market Funds		
	NAME OF BANK OR MONEY MARKET FUND	DEPOSIT BALANCE	PLEGGED AS COLLATERAL

Schedule 2	SECURITIES Stock and Bonds Registered and Traded on National Exchanges or over the Counter, Treasury Bills, Municipal Bonds, Commercial paper, Mutual Funds – Include Margin Loans with Brokerage Firms					
	BONDS – FACE VALUE	DESCRIPTION OF SECURITY	COST	MARKET VALUE	ANY SECURITIES PLEDGED? IF SO, TO WHOM	BROKERAGE MARGIN LOAN
	STOCKS – NUMBER OF SHARES					

Schedule 3	CONSUMER DEBT AND INSTALLMENT CREDIT (indicate types as auto, credit card, etc.)			
	TYPE	COLLATERAL	TOTAL MONTHLY PAYMENT	TOTAL OUTSTANDING BALANCE

Schedule 4	PERSONAL OR INVESTMENT REAL ESTATE (Include second mortgages and equity lines)							
	PROPERTY ADDRESS AND LEGAL OWNER	TYPE OF PROPERTY	PURCHASE		MARKET VALUE	CURRENT LOAN BALANCE	MATURITY DATE	LENDER
			DATE	PRICE				

Schedule 5	LIFE INSURANCE					
	INSURANCE COMPANY	FACE AMOUNT OF POLICY	WHOLE LIFE OF TERM POLICY	BENEFICIARY	CASH SURRENDER VALUE, IF ANY	AMOUNT BORROWED

Schedule 6	OTHER ASSETS (List any items which you feel are significant enough to note; partnerships, investments, automobiles, airplanes, boats, etc.)		
	ASSET	COST	MARKET VALUE

Schedule 7	OTHER INVESTMENTS (IRA's, Keogh's, etc.)		
	INVESTMENT/CUSTODIAN	DATE ACQUIRED	MARKET VALUE

- | | Yes | No |
|--|--------------------------|--------------------------|
| 1) Have either of you or any firm in which you were a major owner ever declared bankruptcy? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2) Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation or partnership? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3) Are there any suits or legal actions pending against you? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4) Income Taxes are filed through (date): _____ . Are any returns currently being audited or contested? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5) Do you have any outstanding letters of credit or surety bonds? | <input type="checkbox"/> | <input type="checkbox"/> |

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledges and understands that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify you immediately in writing of any change in name, address, or employment and of any material adverse changes in any of the information contained in this statement, this should be considered as a continuing statement and substantial correct. If the undersigned fails to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorizes any person or consumer reporting agency to give you any information it may have on the undersigned. Each of the undersigned shall supply annually an updated financial statement. This person financial statement and any other financial or other information that the undersigned give shall be your property. The undersigned also agrees that all funds advanced under the extension of credit will be for business purposes.

Applicant Signature

Date

Co-Applicant Signature

Date