

Personal Financial Statement

Personal Information

Date:

Name: John Example Birthdate: 01/16/1982 SS#: 555-55-5555
 Address: 11613 Example St.
 Example City, CA 55555
 Employer: Example Inc. Position: Vice president
 Address: 144 Example Ave # Yrs: 8
 Example City, CA 55555
 Business: 555.555.5555 Home: 555.555.5555 Email: john@example.com

Spouse (or Other) Information

Name: Jane Example Birthdate: 09/28/1982 SS#: 555-55-5555
 Address: 11613 Example St.
 Example City, CA 55555
 Employer: Example Inc. Position: CEO
 Address: 144 Example Ave # Yrs: 10
 Example City, CA 55555
 Business: 555.555.5555 Home: 555.555.5555 Email: jane@example.com

Statement of Financial Condition

Assets	Category Total	% of Total	Liabilities	Category Total	% of Total
Checking and Savings	\$19,000.00	1.04 %	Real Estate	\$565,000.00	90.81 %
Securities, Stocks	\$5,200.00	0.29 %	Vehicles	\$20,000.00	3.21 %
Bonds	\$4,500.00	0.25 %	Credit Card	\$16,200.00	2.60 %
Retirement Accounts	\$250,000.00	13.71 %	Personal Assets	\$3,000.00	0.48 %
Other Investments	\$20,000.00	1.10 %	Bank Loans	\$6,000.00	0.96 %
Real Estate	\$1,390,000.00	76.21 %	Other Payables	\$2,000.00	0.32 %
Vehicles	\$95,000.00	5.21 %	Unpaid Taxes or Liens	\$7,000.00	1.13 %
Personal Assets	\$6,500.00	0.36 %	Life Insurance	\$3,000.00	0.48 %
Other Assets	\$3,600.00	0.20 %			
Life Insurance	\$30,000.00	1.64 %			
Total Assets	\$1,823,800.00	100.00%	Total Liabilities	\$622,200.00	100.00%

Net Worth \$1,201,600.00

Annual Income and Expenditures

Income	Annual	Monthly	Expenditures	Annual	Monthly
Salary (Individual)	\$70,000.00	\$5,833.33	Real Estate	\$64,800.00	\$5,400.00
Salary (Spouse/Other)	\$70,000.00	\$5,833.33	Vehicles	\$4,500.00	\$375.00
Commissions/Bonuses	\$12,000.00	\$1,000.00	Credit Card	\$4,080.00	\$340.00
Interest/Dividends	\$3,000.00	\$250.00	Personal Assets	\$600.00	\$50.00
Real Estate Income	\$5,000.00	\$416.67	Bank Loans	\$3,000.00	\$250.00
Internet business	\$11,000.00	\$916.67	Other Payables	\$720.00	\$60.00
None	\$0.00	\$0.00	Unpaid Taxes or Liens	\$2,400.00	\$200.00
			Life Insurance	\$720.00	\$60.00
Total Income	\$171,000.00	\$14,250.00	Total Expenditures	\$80,820.00	\$6,735.00

Personal Financial Statement

Assets

Checking and Savings Accounts

<i>Type of Account</i>	<i>Name on Account</i>	<i>Address of Institution</i>	<i>Date Opened</i>	<i>Account Balance</i>
Savings	John and Jane Example	2500 Example Blvd	01/07/2008	\$12,000.00
Checking	John and Jane Example	2500 Example Blvd	01/07/2008	\$7,000.00
Totals				\$19,000.00

Securities: Stock, Mutual Funds

<i>Type and Name of Stock</i>	<i># of Shares % Ownership</i>	<i>Purchase</i>		<i>Current Market Value</i>
		<i>Date</i>	<i>Price</i>	
ABC stocks	100	01/01/2009	\$5,000.00	\$5,200.00
Totals			\$5,000.00	\$5,200.00

Bonds

<i>Type and Name of Bond</i>	<i>Purchase</i>		<i>Current Market Value</i>
	<i>Date</i>	<i>Price</i>	
ABC bonds	01/01/2009	\$4,000.00	\$4,500.00
Totals		\$4,000.00	\$4,500.00

Retirement Accounts (IRA, 401K, etc)

<i>Type and Name of Fund</i>	<i>Origin Date</i>	<i>Current Market Value</i>
ABC retirement	01/01/2009	\$250,000.00
Totals		\$250,000.00

Other Investments

<i>Type of Investment</i>	<i># of Shares % Ownership</i>	<i>Misc Description (if needed)</i>	<i>Cost</i>	<i>Current Market Value</i>
ABC investments	50		\$15,000.00	\$20,000.00
Totals			\$15,000.00	\$20,000.00

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Real Estate

<i>Describe Type of Property</i>	<i>Purchase</i>		<i>Balance Owing</i>	<i>Current Market Value</i>
	<i>Date</i>	<i>Price</i>		
Residential Rental Home 1	11/16/2005	\$250,000.00	\$75,000.00	\$275,000.00
Residential Rental Home 2	01/16/2007	\$180,000.00	\$90,000.00	\$200,000.00
Residential Rental House 3	05/05/2005	\$175,000.00	\$60,000.00	\$225,000.00
Residential Rental Home 4	06/07/2004	\$225,000.00	\$50,000.00	\$275,000.00
Townhome Rental Property 5	08/04/2008	\$210,000.00	\$150,000.00	\$15,000.00
Main Residence	03/05/1995	\$400,000.00	\$100,000.00	\$400,000.00
YOU CAN CREATE AS MANY ENTRIES AS YOU NEED	01/05/2009	\$0.00	\$0.00	\$0.00
YOU CAN CREATE AS MANY ENTRIES AS YOU NEED	01/05/2009	\$0.00	\$0.00	\$0.00
YOU CAN CREATE AS MANY ENTRIES AS YOU NEED	12/29/2008	\$0.00	\$0.00	\$0.00
YOU CAN CREATE AS MANY ENTRIES AS YOU NEED	01/05/2009	\$0.00	\$0.00	\$0.00
Totals			\$525,000.00	\$1,390,000.00

Vehicles, Boats, Planes, etc.

<i>Description (Make, Model, Manufacturer)</i>	<i>Purchase</i>		<i>Balance Owing</i>	<i>Current Market Value</i>
	<i>Date</i>	<i>Price</i>		
2009 Lexus	01/01/2009	\$55,000.00	\$20,000.00	\$50,000.00
1967 Shelby	03/01/2001	\$45,000.00	\$0.00	\$45,000.00
Totals			\$20,000.00	\$95,000.00

Personal and Home Assets

<i>Description</i>	<i>Purchase</i>		<i>Balance Owing</i>	<i>Current Market Value</i>
	<i>Date</i>	<i>Price</i>		
Example home furnishings	01/20/2001	\$12,000.00	\$0.00	\$6,500.00
Totals			\$0.00	\$6,500.00

Other Assets

<i>Description of Asset</i>	<i>Balance Owing</i>	<i>Current Market Value</i>
Misc example	\$0.00	\$3,600.00
Totals		\$0.00

Life Insurance

<i>Company</i>	<i>Policy in Name of (Insured)</i>	<i>Beneficiary</i>	<i>Face Value</i>	<i>Current Market Value</i>
Life insurance	John Example	Jane Example	\$250,000.00	\$30,000.00
Totals			\$250,000.00	\$30,000.00

Liabilities

Personal Financial Statement

Real Estate Loans / Mortgages Payable

<i>Name of Loan or Mortgage Holder</i>	<i>Behind on any Payments</i>	<i>Interest Rate</i>	<i>Monthly Payment</i>	<i>Current Balance</i>
Example mortgage	<input type="checkbox"/>	5.00 %	\$2,300.00	\$200,000.00
Example mortgage 2	<input type="checkbox"/>	6.00 %	\$1,500.00	\$175,000.00
Example mortgage 3	<input type="checkbox"/>	6.00 %	\$1,600.00	\$190,000.00
Totals			\$5,400.00	\$565,000.00

Vehicles, Boats, Planes, etc.

<i>Description (Make/Model)</i>	<i>Behind on any Payments</i>	<i>Interest Rate</i>	<i>Monthly Payment</i>	<i>Current Balance</i>
2009 Lexus	<input type="checkbox"/>	6.00 %	\$375.00	\$20,000.00
Totals			\$375.00	\$20,000.00

Credit Card Debt Payable

<i>Type of Credit Card</i>	<i>Behind on any Payments</i>	<i>Interest Rate</i>	<i>Monthly Payment</i>	<i>Current Balance</i>
Via Credit Card 1	<input type="checkbox"/>	9.00 %	\$90.00	\$4,500.00
Visa Credit Card 2	<input type="checkbox"/>	8.00 %	\$100.00	\$5,600.00
Visa Credit Card 3	<input type="checkbox"/>	8.00 %	\$80.00	\$4,000.00
American Express Business Card	<input type="checkbox"/>	10.00 %	\$50.00	\$1,800.00
American Express Personal Credit Card	<input type="checkbox"/>	10.00 %	\$20.00	\$300.00
Bank Debit Card for Personal Checking	<input type="checkbox"/>	8.00 %	\$0.00	\$0.00
Bank Debit Card for Business Checking	<input type="checkbox"/>	8.00 %	\$0.00	\$0.00
YOU CAN CREATE AS MANY ENTRIES AS YOU NEED	<input type="checkbox"/>	0.00 %	\$0.00	\$0.00
YOU CAN CREATE AS MANY ENTRIES AS YOU NEED	<input type="checkbox"/>	0.00 %	\$0.00	\$0.00
YOU CAN CREATE AS MANY ENTRIES AS YOU NEED	<input type="checkbox"/>	0.00 %	\$0.00	\$0.00
Totals			\$340.00	\$16,200.00

Loans Payable on Personal/Home Assets

<i>Description</i>	<i>Purchased</i>	<i>Behind on any Payments</i>	<i>Interest Rate</i>	<i>Monthly Payment</i>	<i>Current Balance</i>
Example personal items		<input type="checkbox"/>	5.00 %	\$50.00	\$3,000.00
Totals				\$50.00	\$3,000.00

Loans Payable to Banks or Credit Unions

<i>Name of Bank or Credit Union</i>	<i>Interest Rate</i>	<i>Monthly Payment</i>	<i>Original Balance</i>	<i>Current Balance</i>
Bank loan 1	6.00 %	\$250.00	\$10,000.00	\$6,000.00
Totals		\$250.00	\$10,000.00	\$6,000.00

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Other Liabilities or Debts Payable

Name of Individual or Creditor	Interest Rate	Monthly Payment	Original Balance	Current Balance
Creditor 1	5.00 %	\$60.00	\$2,700.00	\$2,000.00
Totals		\$60.00	\$2,700.00	\$2,000.00

Unpaid Taxes or Liens Payable

To Whom Payable (and type of Tax or Lien)	Against What Property	Date Due	Monthly Payment	Current Balance
IRS	Rental	10/16/2013	\$200.00	\$7,000.00
Totals			\$200.00	\$7,000.00

Life Insurance: Loans Against Policy

Creditor of Loan	Against what Policy	Interest Rate	Monthly Payment	Current Balance
My life insurance policy	Whole life	4.00 %	\$60.00	\$3,000.00
Totals			\$60.00	\$3,000.00

Contingent Liabilities

Are you the co-signer on any loans or agreements?	Are you involved in any lawsuits or legal action?	Other Contingent Liabilities
no	non	none

Signatures and Statement of Use

I/we have carefully read and submitted the foregoing information provided on all pages of this statement. The information is presented as a true and accurate statement of my/our financial condition on the date indicated.

I/we agree that if any material change(s) occur(s) in my/our financial condition that I/we will immediately notify you of said change(s), and unless so notified you may continue to rely upon this financial statement and the representations made herein as a true and accurate statement of my/our financial condition.

I/we give authorization to make whatever credit inquires necessary to verify the information contained in this financial statement.

Applicant Signature _____

Date _____

(I have read and I understand the above paragraph)

Co-Applicant Signature _____

Date _____

(I have read and I understand the above paragraph)

Personal Financial Statement

Prepared by _____

Name of Preparer John Professional

Company Name Professional financial services

Address 2225 Professional st.

City/State/Zip Professional City CA 555555

Phone 555.555.5555

Signed _____