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 Example City, CA 55555	# Yrs:	8		
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 Example City, CA 55555	# Yrs	10		
Business:	555.555.5555 Home: 555.555.5555	Email:	jane@example.com		

Statement of Financial Condition

Assets	Category Total	% of Total
Checking and Savings	$19,000.00	1.04 %
Securities, Stocks	$5,200.00	0.29 %
Bonds	$4,500.00	0.25 %
Retirement Accounts	$250,000.00	13.71 %
Other Investments	$20,000.00	1.10 %
Real Estate	$1,390,000.00	76.21 %
Vehicles	$95,000.00	5.21 %
Personal Assets	$6,500.00	0.36 %
Other Assets	$3,600.00	0.20 %
Life Insurance	$30,000.00	1.64 %
Total Assets	**$1,823,800.00**	**100.00%**

Liabilities	Category Total	% of Total
Real Estate	$565,000.00	90.81 %
Vehicles	$20,000.00	3.21 %
Credit Card	$16,200.00	2.60 %
Personal Assets	$3,000.00	0.48 %
Bank Loans	$6,000.00	0.96 %
Other Payables	$2,000.00	0.32 %
Unpaid Taxes or Liens	$7,000.00	1.13 %
Life Insurance	$3,000.00	0.48 %
Total Liabilities	**$622,200.00**	**100.00%**

Net Worth **$1,201,600.00**

Annual Income and Expenditures

Income	Annual	Monthly
Salary (Individual)	$70,000.00	$5,833.33
Salary (Spouse/Other)	$70,000.00	$5,833.33
Commissions/Bonuses	$12,000.00	$1,000.00
Interest/Dividends	$3,000.00	$250.00
Real Estate Income	$5,000.00	$416.67
Internet business	$11,000.00	$916.67
None	$0.00	$0.00
Total Income	**$171,000.00**	**$14,250.00**

Expenditures	Annual	Monthly
Real Estate	$64,800.00	$5,400.00
Vehicles	$4,500.00	$375.00
Credit Card	$4,080.00	$340.00
Personal Assets	$600.00	$50.00
Bank Loans	$3,000.00	$250.00
Other Payables	$720.00	$60.00
Unpaid Taxes or Liens	$2,400.00	$200.00
Life Insurance	$720.00	$60.00
Total Expenditures	**$80,820.00**	**$6,735.00**

Assets

Checking and Savings Accounts

Type of Account	Name on Account	Address of Institution	Date Opened	Account Balance
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

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

Bonds

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

Retirement Accounts (IRA, 401K, etc)

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

Other Investments

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

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Real Estate

Describe Type of Property	Purchase Date	Purchase Price	Balance Owing	Current Market Value
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.

Description (Make, Model, Manufacturer)	Purchase Date	Purchase Price	Balance Owing	Current Market Value
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

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

Other Assets

Description of Asset		Balance Owing	Current Market Value
Misc example		$0.00	$3,600.00
	Totals	**$0.00**	**$3,600.00**

Life Insurance

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

Liabilities

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Real Estate Loans / Mortgages Payable

Name of Loan or Mortgage Holder	*Behind on any Payments*	*Interest Rate*	*Monthly Payment*	*Current Balance*
Example mortgage	☐	5.00 %	$2,300.00	$200,000.00
Example mortgage 2	☐	6.00 %	$1,500.00	$175,000.00
Example mortgage 3	☐	6.00 %	$1,600.00	$190,000.00
		Totals	**$5,400.00**	**$565,000.00**

Vehicles, Boats, Planes, etc.

Description (Make/Model)	*Behind on any Payments*	*Interest Rate*	*Monthly Payment*	*Current Balance*
2009 Lexus	☐	6.00 %	$375.00	$20,000.00
		Totals	**$375.00**	**$20,000.00**

Credit Card Debt Payable

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

Loans Payable on Personal/Home Assets

Description	*Purchased*	*Behind on any Payments*	*Interest Rate*	*Monthly Payment*	*Current Balance*
Example personal items		☐	5.00 %	$50.00	$3,000.00
			Totals	**$50.00**	**$3,000.00**

Loans Payable to Banks or Credit Unions

Name of Bank or Credit Union	*Interest Rate*	*Monthly Payment*	*Original Balance*	*Current Balance*
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 ______________________________