

ADDITIONAL OWNER: PERSONAL BUDGET STATEMENT AND PERSONAL FINANCIAL STATEMENT

PART IV: Personal Budget Statement

EACH person that owns 20% or more of the business MUST complete this section.

Name of Business Owner: _____	
Home Street Address: _____	City: _____ State: _____ Zip: _____
Home Phone #: _____	Cellphone #: _____
Business Ownership %: _____	Social Security #: _____
Email Address: _____	

Enter your personal monthly income and expenses in the chart below:

Income:

Gross income from business:	\$
Gross income from other jobs:	\$
<i>Employer:</i> _____ <i>Length of employment:</i> _____ <i>Will job be kept if loan is approved?</i> <input type="checkbox"/> Yes <input type="checkbox"/> No	
Bonuses/commissions:	\$
Income from government:	\$
<i>Explain:</i>	
Spouse gross monthly income:	\$
<i>Employer:</i> _____ <i>Length of employment:</i> _____ <i>Will job be kept if loan is approved?</i> <input type="checkbox"/> Yes <input type="checkbox"/> No	
Rental income:	\$
Alimony/child support*:	\$
Other income:	\$
<i>Explain:</i>	
TOTAL MONTHLY INCOME:	\$

Expenses:

Mortgage/rent payment (primary residence):	\$
Insurance and taxes:	\$
Second mortgage/home equity loan:	\$
Mortgage payment (investment property):	\$
Insurance and taxes:	\$
Utilities (electricity, phone, heat, water, sewer):	\$
Auto loan payment #1:	\$
Auto loan payment #2:	\$
Student loan payment:	\$
Credit card payment:	\$
Loan payments to other banks:	\$
Loan payments to friends/family:	\$
Alimony/child support payments:	\$
Auto fuel and insurance	\$
Household expenses (utilities, groceries, etc.)	\$
TOTAL MONTHLY OBLIGATIONS:	\$

**Alimony/child support payments need not be disclosed unless it is desired to have such payment count towards your total income.*

Part V: Personal Financial Statement

EACH person that owns 20% or more of the business must complete this section. Use a copy for each person.

Personal Financial Statement for: _____

Enter your personal assets and liabilities in the chart below:

Assets:

Cash on Hand:	\$
Marketable stocks and bonds:	\$
Notes Receivable:	\$
Whole Life insurance (cash value)	\$
Real estate owned – Residence	\$
Real estate owned – Other	\$
Vehicles owned (present value) Year, Make, Model: _____	\$
Other: Explain: _____	\$
TOTAL ASSETS:	\$

Liabilities:

Real estate loan(s) - Residence:	\$
Real estate loan(s) - Other:	\$
Automobile loan:	\$
Automobile loan:	\$
Credit card balances	\$
Student/education loans	\$
Other bank loans: Explain: _____	\$
Other debts: Explain: _____	\$
TOTAL LIABILITIES:	\$

PART V: Personal Liabilities:

(Each person that owns 20% or more of the business must complete this section. Please make additional copies of this page and submit with the completed application, if necessary.)

1. Do you have any personal/business judgments, liens, unsettled lawsuits, or major disputes? Yes No
2. Has the business, or any owners, been involved in bankruptcy/insolvency proceedings? Yes No
3. Have you had any past credit problems that we should be aware of? Yes No
4. Have you ever owned and failed in a business? Yes No
5. Have you ever been convicted of a felony? Yes No
6. Do you own any other businesses? Yes No

If yes, what is the name of the business? _____

If you answered "yes" to any of the questions above, please explain: