

Name: \_\_\_\_\_ Name: \_\_\_\_\_

**Confidential Personal Financial Statement as of**

The assets, liabilities, income and expenses described on this (or attached) financial statement are (check the appropriate box):

- Individual      If this is an individual financial statement, list all your income, expenses and assets including your partial ownership interest in and income from any partially owned assets and list all of your direct and contingent liabilities.
- Joint              If this is a joint financial statement, list all of both of your income, expenses and assets including your partial ownership in and income from any partially owned assets and list all of both of your direct and contingent liabilities. A separate Bank of America, N.A. Personal Financial Statement may be provided for each individual if you prefer.

I (we) understand that the following questions are addressed to me (us) and I (we) have answered them as appropriate.

- Yes    No      1. Personal income tax returns have been filed through (year)\_\_\_\_\_. Are any income tax returns, whether personal or that of any corporation or partnership in which you are a major owner or a general partner, currently being audited or contested?
- Yes    No      2. Are any of your tax obligations past due? If yes, amount \_\_\_\_\_.
- Yes    No      3. Have you ever filed for personal bankruptcy, had property you owned foreclosed, or made a settlement or an assignment for the benefit of creditors?
- Yes    No      4. Has any corporation or partnership in which you are (were) a major owner or a general partner ever filed for bankruptcy, had property it owned foreclosed, or made a settlement or assignment for the benefit of creditors?
- Yes    No      5. Are you named as beneficiary of a trust, will or estate?
- Yes    No      6. Are any of the assets listed herein held under a trust agreement of any type, held in an estate, or in any other name or capacity? Please detail in "Additional Remarks" below.
- Yes    No      7. Are any of your real estate properties used by you in your business?
- Yes    No      8. I (we) have made a will; the executor(s) is \_\_\_\_\_.
- Yes    No      9. Are you an officer, director, or principal shareholder of a financial institution?

**Balance Sheet**

<b>Assets</b>	<b>Amount (\$)</b>	<b>Liabilities and Net Worth</b>	<b>Amount (\$)</b>
Cash on Hand and in Banks – See Schedule A	\$	Notes Payable to Banks, Other Institutions – See Schedule A	\$
US Government Securities – See Schedule B		Notes Payable: Relatives	
Listed Securities – See Schedule B		Notes Payable: Others	
Unlisted Securities – See Schedule B		Accounts Payable	
Retirement Accounts – See Schedule B		Real Estate Mortgages Payable – See Schedule C or D	
Other Equity Interests – See Schedule B		Land Contracts Payable – See Schedule C or D	
Accounts and Notes Receivable		Life Insurance Loans – See Schedule E	
Real Estate Owned – See Schedule C		Loans on Life Insurance and Annuities, retirement accounts	
Mortgages and Land Contracts Receivable – See Schedule D		Unpaid Interest, Taxes, etc.	
Cash Value Life Insurance – See Schedule E		Other Liabilities: Itemize	
Other Assets: Itemize			
		<b>TOTAL LIABILITIES</b>	
		<b>NET WORTH (Total Assets less Total Liabilities)</b>	
<b>TOTAL ASSETS</b>	\$	<b>TOTAL LIABILITIES AND NET WORTH</b>	\$

Name: \_\_\_\_\_ Name: \_\_\_\_\_

**Schedule A:** Banks, Brokers, Savings and Loan Association, Finance Companies or Credit Unions. List here the names of all the institutions at which you maintain a deposit account and / or where you have obtained loans

Name of Institution	Name on Account	Balance on Deposit	High Credit	Amount Owing	Monthly Payment	Secured by What Assets
<b>Total</b>			<b>Total</b>			

**Schedule B: U.S. Governments, Stocks (Listed & Unlisted), Bonds, and Partnerships Interests (General & Limited)**

Number of Shares, Face Value (Bonds), or % of Ownership	Indicate: 1. Agency or name of company issuing security or name of partnership 2. Type of Investment or equity classification 3. Number of shares, bonds or % of ownership held 4. Basis of Evaluation*	In the Name of	*Market Value	Pledged	
				Yes	No
<b>TOTAL</b>					

\* If unlisted security or partnership interest, provide current financial statements to support basis for valuation.

**Schedule C: Real Estate Owned (and related debt)**

Description of Property or Address	Title in name of	Date Acquired	Cost + Improvements	Present Market Value	Mortgage or Land Contracts Payable		
					Balance Owing	Monthly Payments	Holder
<b>TOTAL</b>							

Name: \_\_\_\_\_ Name: \_\_\_\_\_

**Schedule D: Real Estate: Mortgages and Land Contracts Receivable (and related debt)**

Description of Property or Address	Title in name of	Date Acquired	Balance Receivables	Monthly Payment	Mortgage or Land Contracts Payable		
					Balance Owing	Monthly Payments	Holder
<b>TOTAL</b>							

**Schedule E: Life Insurance Carried**

Name of Company	Face Amount	Cash Surrender Value	Loans	Beneficiary
<b>TOTAL</b>				

**Cash Income & Expenditures Statement for Year Ended \_\_\_\_\_ (Most current year-end)**

Annual Income		Amount (\$)	Annual Expenditures		Amount (\$)
<i>Recurring Income</i>		\$	<i>Recurring Expenses</i>		\$
Salary and Wages (Applicant)		\$	Taxes (Income, FICA, etc.)		\$
Salary and Wages (Co-Applicant)		\$	Other Payroll Deductions		\$
Interest and Dividends (Combined)		\$	Living Expenses, Misc.		\$
Real Estate Income (Combined)		\$	Real Estate Expense		\$
Trust Income (Combined)		\$	Planned Investments		\$
Other Business Income (Combined)		\$	Alimony, Child Support, Separate Maintenance		\$
Other:		\$	Other:		\$
<b>Subtotal</b>		\$	<b>Subtotal</b>		\$
<i>Non-Recurring Income</i>		\$	<i>Debt Service</i>		\$
Commissions, Bonus, Etc. (Applicant)		\$	Primary Residence Payment		\$
Commissions, Bonus, Etc. (Co-Applicant)		\$	Scheduled Principal & Interest Payments		\$
Sale of Assets, Capital Gains (Combined)		\$	Other Interest Payments		\$
Other:		\$	Other Principal Payments		\$
		\$	Contingent Liability payments		\$
		\$	<b>TOTAL ANNUAL EXPENTURES</b>		\$
<b>TOTAL ANNUAL INCOME</b>		\$	<b>TOTAL ANNUAL CASH FLOW</b>		\$

<sup>1</sup> Alimony, Child Support or Separate Maintenance income need not be revealed unless you wish to have them considered as a basis for repaying the requested credit.

The undersigned (I/We) herewith submit to Bank of America, N.A. (you) this (or attached) financial and supporting schedules which constitutes my (our) personal financial statement. This statement is submitted to you for the purpose of inducing you to extend or maintain credit to me (us) whether as direct obligors(s) or indirectly as guarantor(s) or other indirect obligor(s) of credit extended to others. I (we) hereby certify that this statement presents a true, complete, and correct statement of my (our) financial condition as of the date shown and does not omit any pertinent information. I (we) understand that misrepresenting information on this (or the attached) statement is a criminal offense under federal law.