



PERSONAL FINANCIAL STATEMENT

as of: _____

PERSONAL INFORMATION					
APPLICANT			SPOUSE / CO-APPLICANT		
NAME:			NAME:		
RESIDENCE ADDRESS:			RESIDENCE ADDRESS:		
CITY, STATE, ZIP:			CITY, STATE, ZIP:		
PHONE NUMBER:	SSN:	DATE OF BIRTH:	PHONE NUMBER:	SSN:	DATE OF BIRTH:
EMAIL ADDRESS:			EMAIL ADDRESS:		
EMPLOYER:			EMPLOYER:		
POSITION / TITLE:			POSITION / TITLE:		
YEARS AT CURRENT EMPLOYER:	YEARS IN CURRENT PROFESSION:		YEARS AT CURRENT EMPLOYER:	YEARS IN CURRENT PROFESSION:	

ASSETS	AMOUNT (\$)	LIABILITIES	AMOUNT (\$)
CASH - (Sch. A)		CREDIT CARDS & LINES OF CREDIT - (Sch. G)	
READILY MARKETABLE SECURITIES - (Sch. B)		NOTES PAYABLE - (Sch. G)	
NON-READILY MARKETABLE SECURITIES - (Sch. C)		MORTGAGE PAYABLE - RESIDENCE - (Sch. E)	
INVESTMENTS IN PARTNERSHIPS - (Sch. D)		MORTGAGE PAYABLE - INVESTMENT - (Sch. E)	
REAL ESTATE - RESIDENCE - (Sch. E)		TAXES PAYABLE	
REAL ESTATE - INVESTMENT - (Sch. E)		OTHER ACCOUNTS PAYABLE	
RETIREMENT ACCOUNTS - (Sch. F)		OTHER (DESCRIBE):	
CASH VALUE OF LIFE INSURANCE		OTHER (DESCRIBE):	
ACCOUNTS AND NOTES RECEIVABLE		OTHER (DESCRIBE):	
AUTOMOBILES		OTHER (DESCRIBE):	
PERSONAL PROPERTY		TOTAL LIABILITIES	
OTHER (DESCRIBE):			
OTHER (DESCRIBE):			
TOTAL ASSETS		NET WORTH (ASSETS LESS LIABILITIES)	

ANNUAL INCOME	AMOUNT (\$)	ANNUAL EXPENSES	AMOUNT (\$)
SALARY (APPLICANT):		FEDERAL INCOME AND OTHER TAXES	
SALARY (CO-APPLICANT):		STATE INCOME AND OTHER TAXES	
BONUSES & COMMISSIONS (APPLICANT):		RENTAL PAYMENTS	
BONUSES & COMMISSIONS (CO-APPLICANT):		MORTGAGE PAYMENTS - RESIDENCE	
INTEREST & DIVIDEND INCOME:		PROPERTY TAXES - RESIDENCE	
RENTAL INCOME:		MORTGAGE PAYMENTS - INVESTMENT	
COMPANY/PARTNERSHIP DISTRIBUTIONS:		PROPERTY TAXES - INVESTMENT	
CHILD SUPPORT / ALIMONY (NOT REQUIRED)*		PROPERTY TAXES - INVESTMENT	
OTHER (DESCRIBE):		PRINCIPAL & INTEREST PAYMENTS ON LOANS	
OTHER (DESCRIBE):		INSURANCE	
<small>*NOTE: DETAIL OF CHILD SUPPORT AND/OR ALIMONY INCOME IS NOT REQUIRED. PLEASE LIST THIS INCOME ONLY IF YOU WOULD LIKE IT TO BE CONSIDERED AS A BASIS FOR REPAYMENT OF YOUR OBLIGATIONS.</small>		CHILD SUPPORT / ALIMONY	
		LIVING EXPENSES	
		OTHER (DESCRIBE):	
		OTHER (DESCRIBE):	
TOTAL ANNUAL INCOME		TOTAL ANNUAL EXPENSES	

CONTINGENT LIABILITIES (DEBT THAT IS PERSONALLY GUARANTEED BY APPLICANT, BUT NOT HELD IN APPLICANT'S PERSONAL NAME)			
BORROWER/COMPANY NAME	FINANCIAL INSTITUTION	MONTHLY PAYMENT	LOAN BALANCE
TOTAL CONTINGENT LIABILITIES			

SCHEDULE A - CASH (CHECKING, SAVINGS, MONEY MARKET ACCOUNTS, CERTIFICATES OF DEPOSIT)			
ACCOUNT OWNER / TYPE OF ACCOUNT	FINANCIAL INSTITUTION	PLEGDED? (YES or NO)	BALANCE
TOTAL CASH BALANCES			

SCHEDULE B - READILY MARKETABLE SECURITIES (PUBLICLY TRADED STOCKS, BONDS, AND MUTUAL FUNDS NOT HELD IN RETIREMENT ACCTS)			
OWNER / DESCRIPTION	FACE VALUE OR # OF SHARES	PLEGDED? (YES or NO)	MARKET VALUE
TOTAL VALUE OF READILY MARKETABLE SECURITIES			

SCHEDULE C - NON-READILY MARKETABLE SECURITIES (OWNERSHIP INTERESTS IN PRIVATELY HELD COMPANIES)			
COMPANY NAME	OWNER NAME	% OWNED OR # OF SHARES	VALUE
TOTAL VALUE OF NON-READILY MARKETABLE SECURITIES			

SCHEDULE D - INVESTMENTS IN PARTNERSHIPS			
PARTNERSHIP NAME	OWNER NAME	PERCENT OWNED	VALUE
TOTAL VALUE OF PARTNERSHIP INVESTMENTS			

SCHEDULE E - REAL ESTATE						
PRIMARY RESIDENCE						
PROPERTY ADDRESS / LEGAL OWNER	MARKET VALUE	DATE ACQUIRED	LIENHOLDER	PAYMENT	MORTGAGE BALANCE	
ADDITIONAL MORTGAGE DEBT ON PRIMARY RESIDENCE:						
TOTAL MORTGAGE BALANCE - PRIMARY RESIDENCE						
INVESTMENT REAL ESTATE						
PROPERTY ADDRESS / LEGAL OWNER	RENTAL INCOME	MARKET VALUE	DATE ACQUIRED	LIENHOLDER	PAYMENT	MORTGAGE BALANCE
TOTAL MARKET VALUE - INV. RE			TOTAL MORTGAGE BALANCE - INV. RE			

SCHEDULE F - RETIREMENT ACCOUNTS			
OWNER / DESCRIPTION	PERCENT VESTED	PLEGDED? (YES or NO)	VALUE
TOTAL VALUE OF RETIREMENT ACCOUNTS			

SCHEDULE G - NOTES PAYABLE (DEBT THAT IS NOT ALREADY LISTED ABOVE IN SCHEDULE E - REAL ESTATE)				
CREDIT CARDS AND LINES OF CREDIT				
TYPE OF DEBT / FINANCIAL INSTITUTION	FINANCIAL INSTITUTION	CREDIT LIMIT	PAYMENT	BALANCE
TOTAL BALANCE OF REVOLVING DEBT				
NOTES PAYABLE				
BORROWER / TYPE OF DEBT	FINANCIAL INSTITUTION	COLLATERAL	PAYMENT	BALANCE
TOTAL BALANCE OF TERM DEBT				

PLEASE ANSWER THE FOLLOWING QUESTIONS:			YES	NO
1. TAX RETURNS FILED THROUGH (YEAR): _____	ARE ANY RETURNS BEING AUDITED OR CONTESTED? (IF YES, PLEASE DESCRIBE)		<input type="checkbox"/>	<input type="checkbox"/>
2. ARE ANY OF YOUR TAX OBLIGATIONS PAST DUE? (IF YES, PLEASE DESCRIBE)			<input type="checkbox"/>	<input type="checkbox"/>
3. HAVE YOU DRAWN A WILL? IF YES, PLEASE LIST NAME OF EXECUTOR: _____			<input type="checkbox"/>	<input type="checkbox"/>
4. ARE YOU, OR ANY OF YOUR ENTITIES, CURRENTLY A DEFENDANT IN ANY LEGAL ACTION? (IF YES, PLEASE DESCRIBE)			<input type="checkbox"/>	<input type="checkbox"/>
5. HAVE YOU, OR ANY ENTITY IN WHICH YOU HAVE HAD OWNERSHIP, EVER DECLARED BANKRUPTCY? (IF YES, PLEASE DESCRIBE)			<input type="checkbox"/>	<input type="checkbox"/>
6. HAVE YOU EVER BEEN CONVICTED OF A FELONY? (IF YES, PLEASE DESCRIBE)			<input type="checkbox"/>	<input type="checkbox"/>
7. DO YOU ANTICIPATE ANY SUBSTANTIAL INHERITANCES? (IF YES, PLEASE DESCRIBE)			<input type="checkbox"/>	<input type="checkbox"/>
ADDITIONAL COMMENTS AND/OR DETAILS FOR THE QUESTIONS LISTED ABOVE:				

PLEASE READ CAREFULLY AND SIGN BELOW:			
<p>For the purpose of obtaining and/or maintaining credit for the undersigned (The person or persons signing below) or another person or persons with Rave Financial Credit Union ("Rave"), the Undersigned submit the above information as being a true, accurate statement of their financial condition as of the date shown. The Undersigned agree that Rave may at its discretion make whatever inquiries it deems necessary in connection with the information contained herein or in the course of review or collection of any credit extended in reliance on this information. The Undersigned authorize any person or Consumer Reporting Agency to compile and furnish to Rave any information it may have or obtain in response to such credit inquiries. Rave is authorized to answer questions from others concerning its credit experience with the Undersigned.</p> <p>The undersigned agree to notify Rave immediately of any change in their financial condition which would adversely affect their ability to repay any of their obligations to Rave according to terms. Should Rave learn of such an adverse change without notice from the Undersigned, or should any of the information in the above statement be untrue or misleading or materially incomplete, the Undersigned agree that all the indebtedness, jointly or severally, to Rave which is guaranteed by the Undersigned, may at Rave's election become immediately due and payable without notice.</p> <p>Unless Rave itself learns otherwise, or is notified otherwise by the Undersigned, it is understood that Rave may continue to rely upon information herein as a true, accurate statement of the financial condition of the Undersigned. In the event of a continuing obligation or guarantee to Rave, the Undersigned agree to supply such current financial or other information as Rave may reasonably request from time to time. This and all such financial statements shall become the property of Rave.</p>			
APPLICANT		SPOUSE / CO-APPLICANT	
SIGNATURE	DATE	SIGNATURE	DATE