



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 |
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| | | | | | | |
| 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 |
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| | | | | |
| 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 |
| | | | |