

Cornerstone Community Federal Credit Union Personal Financial Statement



Financial condition as of: _____

This form must be completed by: each proprietor; each partner or stockholder who owns 20% or more interest in the borrower, or any person providing a guaranty on the loan.

Applicant:		Applicant:	
SSN:		SSN:	
Birth date:		Birth date:	
Address:		Address:	
Phone:		Phone:	
Email:		Email:	
Employer:		Yrs on job:	
Employer:		Yrs on job:	
Position/Title/Business type:		Yrs in prof:	
Position/Title/Business type:		Yrs in profession:	
Employer address:		Employer address:	
Business name of applicant/borrower:			
Name & Phone Number of nearest relative not living with applicant(s):	None (Why ask this?)		
Assets Held Jointly?			

Lines with \$0's are prefilled from individual sections

Assets	Value	Liabilities	Balance Outstanding
1. Cash and Deposit Accounts (Section 1)		Notes Payable (Section 8)	
2. Marketable Securities (Section 2)		Revolving Debt	
3. Non-marketable Securities (Section 3)		Unpaid Real Estate Taxes	
4. Accounts, Loans and Notes Receivable (Section 4)		Unpaid Income Taxes	
5. Cash Value Life Insurance (Section 5)		Life Insurance Policy Loans (Section 5)	
6. Personal Residences (Section 6a)		Mortgage - Personal Residence (Section 6a)	
7. Real Estate Investment Property (Section 6b)		Mortgages - Investment Property (Section 6b)	
8. Real Estate Other (Section 6c)		Mortgages - Other Real Estate (Section 6c)	
9. Vehicles/Equipment		Other Debts (define)	
10. Business Interests (Section 7)		Personal Guaranteed debt to Bank of London	
11. Personal Property		Personal Guaranteed debt to Bank of The Rockies	
12. Other Assets (define)			
IRA			
14.			
15.		Total Liabilities	
16.		Net Worth (Total Assets - Total Liabilities)	
17. Total Assets		Total Liabilities + Net Worth	

Sources of Income	Applicant	Co-Applicant	Annual Expenditures	Applicant	Co-Applicant
Salary, Bonus, and Commission			Payments on contracts and other notes		
Net Investment Income			Real Estate Loan Payments		
Real Estate Income			Property Taxes and Assessments		
Business Income			Insurance Payments		
Other Income*			Other (Alimony, child support, maintenance)		

Provide Description of Other Income:

*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Provide details of all contingent liabilities (Guarantor; Co-Maker; Lease Obligations; Legal Claims & Judgements):

Section 1 - Cash Accounts			
Account Title	Financial Institution	Balance	Pledged Y/N

Section 6c - Other Real Estate Owned

Address	Percent Owned	Date Acquired	Current Value (Asset)	Mortgage Balance (Liability)	Monthly Payment	Mortgage Holder

Section 7 - Business Interests (Sole Proprietor/Partnerships/LLCs/S-Corps)

Name of Business	Type of Interest	% Owned	Your Value	Total Net Worth	Nature of Business	Tax ID Number

Total of Your Value to Assets - Line 10

Section 8 - Notes Payable

Note Holder	Original Balance	Current Balance	Monthly Payment	Collateral

Total of Current Balances to Liabilities - Line 2

The following information is applicable to the person(s) signing this Personal Financial Statement

	Applicant		Co-Applicant	
	Yes	No	Yes	No
1. Are you a U.S. Citizen?	Yes	No	Yes	No
2. Are you involved in any suits or legal actions?	Yes	No	Yes	No
3. Have you ever declared bankruptcy?	Yes	No	Yes	No
4. Have any judgments ever been entered against you?	Yes	No	Yes	No
5. Do you have ownership in or are you a partner in any other corporation or partnership?	Yes	No	Yes	No
6. Do you pay alimony, child support, or separate maintenance payments? If yes, amount \$	Yes	No	Yes	No
7. Do you have any contested tax liens?	Yes	No	Yes	No
8. Do you have any contingent liabilities as endorser or guarantor?	Yes	No	Yes	No
9. Are any debts past due?	Yes	No	Yes	No
10. Have you ever had any assets repossessed?	Yes	No	Yes	No
11. Have you applied for a loan in the past six months?	Yes	No	Yes	No
12. Have you established a revocable or irrevocable trust? Please provide details below:	Yes	No	Yes	No

Ongong lawsuits related to cattle ranch and water rights.

_____	_____	_____	_____
Print Name (Owner/Guarantor)	Signature (Owner/Guarantor)	Title	Date
_____	_____	_____	_____
Print Name (Owner/Guarantor)	Signature (Owner/Guarantor)	Title	Date