

Personal Financial Statement

If I have any questions regarding the completion of this form, contact Cornerstone Commercial Mortgage

I may apply for a credit extension, loan or other financial accommodation alone or together with someone else, ("co-applicant"). If I apply with a co-applicant and our combined assets and debts can meaningfully and fairly be presented together, the co-applicant and I may complete this required statement and any supporting schedules jointly. Otherwise, separate forms and schedules are required.

Applicant

Name		Social Security Number		
Address		Time at Residence		
Telephone Number		Date of Birth		
Present Employer		Position		
Address		Time at Employer		
Business Phone		Loan Purpose		
* Type of Primary Identification	* Identification Number	* Issue Date	* Issued By	* Exp. Date

Co-Applicant

Name		Social Security Number		
Address		Time at Residence		
Telephone Number		Date of Birth		
Present Employer		Position		
Address		Time at Employer		
Business Phone		Loan Purpose		
* Type of Primary Identification	* Identification Number	* Issue Date	* Issued By	* Exp. Date

* New Account Identification Requirements: To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law required financial institutions to obtain, verify and record information that identified each person (individuals and businesses) who open an account. What this means for you: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Date of valuation (mm/dd/yy): _____

Dates should be entered as mm/dd/yy
Round all amounts to the nearest \$100

Attach separate sheet if you need more space to complete detail schedule

Assets (assets you own)		Amount	Liabilities (debts you owe)		Amount
Cash in Banks:	Checking		Loans payable to banks, others and installment contracts payable (schedule 8)		
	Savings				
	Money Market				
	C.D.s		Loans as cosigner for someone else		
	Cash with:		Credit cards (MasterCard, Visa & others)		
	Cash with:				
Due from friends, relatives and others (schedule 1)			Income taxes payable		
Mortgage and contracts for deed owned (schedule 2)			Other taxes payable		
Securities owned (schedule 3)					
Retirement Accounts (schedule 4)			Loans on life insurance (schedule 5)		
Cash surrender value of life insurance (schedule 5)					
Homestead (schedule 6, line 1)			Mortgage on homestead (schedule 7, line 1)		
Other real estate owned (schedule 6, lines 2-5)			Mortgage or liens on other real estate owned (schedule 7, lines 2-5)		
Automobiles (year, make, model)			Contracts for deed you owe		
Personal property			Other liabilities		
TOTAL ASSETS			TOTAL LIABILITIES		
			Net worth (total assets less total liabilities)		
TOTAL			TOTAL		

Do you own 25% or more of another business entity? Yes No

Annual Income	Applicant	Co-applicant	Contingent Liabilities (debts you are obligated to pay if the borrower does not pay or debts contingent upon the outcome of an event)	Amount
Salary			Loans, guarantor for:	
Commissions			Other loans as guarantor	
Dividends			Lawsuits	
Interest			For taxes	
Rentals			Other (detail)	
Alimony, child support or maintenance (you need not show this unless you wish us to consider it)				
Other				
Other				
			<input type="checkbox"/> Check here if "none"	
TOTAL INCOME			TOTAL CONTINGENT LIABILITIES	

SCHEDULE 1 DUE FROM FRIENDS, RELATIVES, AND OTHERS

Name of debtor who owes you	Owed to	Collateral	How payable		Maturity date (mm/dd/yy)	Unpaid balance
			\$	- per		
			\$	- per		
			\$	- per		
TOTAL						

SCHEDULE 2 MORTGAGE AND CONTRACTS FOR DEED OWNED

Name of debtor who owes you	Type of property	1st or 2nd lien	Owed to	How payable		Unpaid balance
				\$	- per	
				\$	- per	
				\$	- per	
TOTAL						

SCHEDULE 3 SECURITIES OWNED

No. Shares or Bond Amount	Description	In whose name(s) registered	Cost	Present Market Value	L-listed U-unlisted
TOTAL					

SCHEDULE 4 RETIREMENT ACCOUNTS

No. Shares or Bond Amount	Description	In whose name(s) registered	Cost	Present Market Value	L-listed U-unlisted
TOTAL					

SCHEDULE 5 LIFE INSURANCE

Insured	Insurance company	Beneficiary	Face value of policy	Cash value	Loans
TOTAL					

SCHEDULE 6 REAL ESTATE (If you own more than 5 properties, please use the optional Real Estate Schedule tab and insert totals only into this schedule)

Property #	Address and Type of Property	Title in name(s) of	Monthly income	Cost	Year acquired	Present Market Value	Amount of Insurance
1							
TOTAL							

SCHEDULE 7 MORTGAGES OR LIENS ON REAL ESTATE

Property # (should correspond with Schedule 6 Property #)	To whom payable	How payable		Interest Rate	Maturity Date	Unpaid Balance
		\$	per			
		\$ -	per			
		\$ -	per			
		\$ -	per			
		\$ -	per			
		\$ -	per			
TOTAL						

SCHEDULE 8 LOANS PAYABLE TO BANKS & OTHERS AND INSTALLMENT CONTRACTS PAYABLE

To whom payable	Address	Secured By	How payable		Maturity Date	Unpaid Balance
			\$	per		
			\$ -	per		
			\$ -	per		
			\$ -	per		
			\$ -	per		
			\$ -	per		
TOTAL						

	APPLICANT	CO-APPLICANT
Have I ever gone through bankruptcy or had a judgment against me?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any assets pledged or debts secured except as shown?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have I made a will?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Number of dependents (If none, check "None")	_____/ <input type="checkbox"/> None	_____/ <input type="checkbox"/> None

Marital status [answer only if this financial statement is provided in connection with a request for secured credit, applicant is seeking a joint account with spouse, or applicant or co-applicant is a resident of a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington or Wisconsin) or is relying on property located in such a state as a basis for repaying the credit requested.]	<input type="checkbox"/> Married	<input type="checkbox"/> Married
	<input type="checkbox"/> Separated	<input type="checkbox"/> Separated
	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Unmarried

(Unmarried includes single, divorced, widowed)

The foregoing statement, submitted for the purpose of obtaining credit, is true and correct in every detail and fairly shows my/our financial condition at the time indicated. I/we will give you prompt written notice of any subsequent substantial change in such financial condition occurring before discharge of my/our obligations to you. I/we understand that you will retain this personal financial statement whether or not you approve the credit in connection with which it is submitted. You are authorized to check my/our credit and employment history or any other information contained herein.

THE UNDERSIGNED CERTIFY THAT THE INFORMATION CONTAINED ON THIS FORM HAS BEEN CAREFULLY REVIEWED AND THAT IT IS TRUE AND CORRECT IN ALL RESPECTS.

Date	My Signature
Date	Co-applicant signature (if you are requesting the financial accommodation jointly)

I am applying for individual credit as a sole and separate debt.

SCHEDULE OF REAL ESTATE OWNED

Name:

Date:

*Status: Sold = S, Pending = PS, Rental = R, Primary Residence = PR, Vacant Land = VL, Under Construction = UC

Property Address	Recourse to Owner Y/N	Status*	# Units	% Vacancy	Acquisition Date/ Acquisition Amount	Estimated Market Value	Loan Balance & Maturity		Lender, Loan No., Contact & Phone No.	% Owned	Annual Rent	Annual Princ. & Interest	Other Cash Expenses	Net Rental Income
Property #1														
Property #2														
Property #3														
Property #4														
Property #5														
Property #6														
Property #7														
Property #8														
Property #9														
Property #10														
Property #11														
Property #12														
Property #13														

TOTALS: