



### Personal Financial Statement

#### 1. Personal Information

|   |   |
|---|---|
| <b>Name</b> (First, Middle, Last, Suffix)   | <b>Social Security Number</b><br>(or Individual Taxpayer Identification Number) |
| <b>Nicknames or Alias</b> List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) | <b>Date of Birth</b> (mm/dd/yyyy)   |

**List name(s) of Other Borrower(s) Applying for this Loan** (First, Middle, Last, Suffix) - Use separator between names

|  |  |
|--|--|
| <b>Marital Status</b><br><br>Married<br><br>Separated<br><br>Unmarried<br>(Single, Divorced, Widowed, Civil Union, Domestic Partnership) | <b>Contact Information</b><br><br>Home Phone _____<br><br>Cell Phone _____<br><br>Work Phone _____ Ext: _____<br><br>Email _____ |
|--|--|

**Current Address**

Street \_\_\_\_\_ Unit \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Country \_\_\_\_\_  
 How Long at Current Address?    Years    Months    **Housing**    No primary housing expense    Own    Rent(    /mo)

#### 2. Current Employment/Self-Employment and Income

|  |  |
|--|--|
| Employer or Business Name _____                      | Phone _____  |
| Position or Title _____                              | <b>Gross Monthly Income: \$</b>  |
| Start Date ____/____/____ (mm/dd/yyyy)               |  |
| How long in this line of work?    Years    Months    |  |
| Check if you are the Business Owner or Self Employed | I have an ownership share of less than 20%.<br>I have an ownership share of 20% or more. |
|  | <b>Monthly Income (or Loss): \$</b>  |

#### 2a. If APPLICABLE, Complete information for Additional Employment/Self-Employment and Income

|  |  |
|--|--|
| Employer or Business Name _____                      | Phone _____  |
| Position or Title _____                              | <b>Gross Monthly Income: \$</b>  |
| Start Date ____/____/____ (mm/dd/yyyy)               |  |
| How long in this line of work?    Years    Months    |  |
| Check if you are the Business Owner or Self Employed | I have an ownership share of less than 20%.<br>I have an ownership share of 20% or more. |
|  | <b>Monthly Income (or Loss): \$</b>  |

### 3. Income from Other Sources

Include income from other sources below, from all other sources.

| Income Source                    | Monthly Income |
|----------------------------------|----------------|
|                                  | \$             |
|                                  | \$             |
|                                  | \$             |
|                                  | \$             |
|                                  | \$             |
|                                  | \$             |
|                                  | \$             |
|                                  | \$             |
| <b>Provide TOTAL Amount Here</b> | \$             |

### 4. Assets - Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Account Type, choose from the types listed here.

*Cash on Hand, Checking, Savings, IRA's or Retirement, CD's, Mutual Fund, Stocks, Stock Options, Bonds, Life Insurance Surrender Value, etc.*

| Asset Type                       | Financial Institution | Account Number | Cash or Market Value |
|----------------------------------|-----------------------|----------------|----------------------|
|                                  |                       |                | \$                   |
|                                  |                       |                | \$                   |
|                                  |                       |                | \$                   |
|                                  |                       |                | \$                   |
|                                  |                       |                | \$                   |
|                                  |                       |                | \$                   |
|                                  |                       |                | \$                   |
|                                  |                       |                | \$                   |
|                                  |                       |                | \$                   |
|                                  |                       |                | \$                   |
|                                  |                       |                | \$                   |
| <b>Provide TOTAL Amount Here</b> |                       |                | \$                   |

### 5. Other Assets You Have

Include all other assets and credits below. Real Estate, Autos and Other Assets.

*Note: If receiving proceeds from Real Estate Property to be sold before closing, include those proceeds by listing below*

| Asset                            | Cash or Market Value |
|----------------------------------|----------------------|
|                                  | \$                   |
|                                  | \$                   |
|                                  | \$                   |
|                                  | \$                   |
|                                  | \$                   |
|                                  | \$                   |
|                                  | \$                   |
|                                  | \$                   |
|                                  | \$                   |
|                                  | \$                   |
| <b>Provide TOTAL Amount Here</b> | \$                   |

## 6. Liabilities - Credit Cards, Other Debts, and Leases that You Owe

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed.

*Revolving, Installment (e.g., auto, student personal loans), Open 30-Day (balance paid monthly), Lease (not real estate), Other*

| Account Type | Company Name | Account Number | Unpaid balance | Monthly Payment |
|--------------|--------------|----------------|----------------|-----------------|
|              |              |                | \$             | \$              |
|              |              |                | \$             | \$              |
|              |              |                | \$             | \$              |
|              |              |                | \$             | \$              |
|              |              |                | \$             | \$              |

## 7. Net Worth

What is your current net worth?

Amount \$

## 8. Subject Loan and Property Information

Loan Amount \$ \_\_\_\_\_ Loan Purpose:  Purchase  Refinance  Other (Specify) \_\_\_\_\_

Property Address Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

Number of Units \_\_\_\_\_ Property Value \$ \_\_\_\_\_

Property Type: \_\_\_\_\_

**1. Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) No Yes

**2. Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis.) No Yes

## 9. Rental Income on the Property

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property

Amount

Expected Monthly Rental Income \$

## 10. Other New Mortgage Loans You are Buying or Refinancing

| Creditor Name | Lien Type                 | Monthly Payment | Loan Amount/Amount to be Drawn |
|---------------|---------------------------|-----------------|--------------------------------|
|               | First Lien    Second Lien | \$              | \$                             |
|               | First Lien    Second Lien | \$              | \$                             |

## 11. Text and SMS Permission

The Loan Company of San Diego's text (SMS) messaging service is designed to provide you with helpful information, reminders, and notifications regarding your account via text/SMS messages sent to your mobile phone number. Information in texts/SMS may be recorded. Standard message and data rates may apply.

I consent to receive text/SMS messages to the number provided in section 1.

**Additional comments or items you want us to consider:**

|  |
|--|
|  |
|--|

By signing below, I authorize The Loan Company of San Diego to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. Additionally, I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements are fraudulent and may result in forfeiture of benefits and possible criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18 U.S.C. 1001, et seq.

CREDIT AUTHORIZATION: By signing below, authorization is hereby granted to The Loan Company of San Diego, the assigned escrow and title company, to obtain information regarding my employment, business, trust, bank account, payoffs and/or credit history (mortgage, auto, personal, business, home improvement, charge cards, credit unions, etc).

|  |  |
|--|--|
|  |  |
|--|--|

Signature

Date

|  |  |
|--|--|
|  |  |
|--|--|

Signature

Date