

PERSONAL FINANCIAL STATEMENT



***Please answer all questions. If a question does not apply, please indicate N/A or None.**

Complete this form for (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock, or (4) any person or entity providing a guaranty on the loan.

Applicant's Name (include Jr. or Sr. if applicable)		Co-Applicant's Name (include Jr. or Sr. if applicable)	
Social Security Number	Home Phone (incl. area code)	Social Security Number	Home Phone (incl. area code)
DOB (MM/DD/YYYY)	Years of School	DOB (MM/DD/YYYY)	Years of School
Current Address (Street, City, State ZIP)		Current Address (Street, City, State ZIP)	
Own	Rent	Number of Years	
Own	Rent	Number of Years	
Mailing Address, if different from Current Address		Mailing Address, if different from Current Address	

If residing at current address for less than two years, complete the following:

Previous Address (Street, City, State ZIP)		Previous Address (Street, City, State ZIP)	
Own	Rent	Years at Previous Address	
Own	Rent	Years at Previous Address	

Is any owner/guarantor directly related to a current employee and/or Director of AmeriCU Credit Union? Yes No

ASSETS		LIABILITIES	
Cash on Hand & in Credit Unions/Banks.....	\$	Accounts Payable.....	\$
Savings Accounts.....	\$	Notes Payable to Banks & Others (Describe in Section 2).....	\$
IRA or Other Retirement Account.....	\$	Installment Account (Auto) (Describe in Section 2).....	\$
Accounts & Notes Receivable.....	\$	Installment Account (Other) (Describe in Section 2).....	\$
Life Insurance - Cash Surrender Value Only (Complete Section 8)..	\$	Loan on Life Insurance.....	\$
Stocks & Bonds (Describe in Section 3).....	\$	Mortgages on Real Estate (Describe in Sections 4 and 4a).....	\$
Real Estate (Describe in Sections 4 and 4a).....	\$	Unpaid Taxes (Describe in Section 6).....	\$
Automobile - Present Value.....	\$	Other Liabilities (Describe in Section 7).....	\$
Other Personal Property (Describe in Section 5).....	\$	Total Liabilities.....	\$
Other Assets (Describe in Section 5).....	\$	Net Worth.....	\$
Total.....	\$	Total.....	\$

SECTION 1 SOURCES OF INCOME (APPLICANT)		SOURCES OF INCOME (CO-APPLICANT)	
Salary.....	\$	Salary.....	\$
Net Investment Income.....	\$	Net Investment Income.....	\$
Real Estate Income.....	\$	Real Estate Income.....	\$
Other Income (Describe below)*	\$	Other Income (Describe below)*	\$
Total Gross Income	\$	Total Gross Income	\$

Description of Other Income in Section 1

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

As Endorser or Co-Maker <i>(Describe in Section 7)</i> \$	As Endorser or Co-Maker <i>(Describe in Section 7)</i> \$
Legal Claims & Judgments <i>(Describe in Section 7)</i> \$	Legal Claims & Judgments <i>(Describe in Section 7)</i> \$
Provision for Federal Income Tax..... \$	Provision for Federal Income Tax..... \$
Other Special Debt <i>(Describe in Section 7)</i> \$	Other Special Debt <i>(Describe in Section 7)</i> \$
Total Gross Liabilities \$	Total Gross Liabilities \$

SECTION 2 - NOTES PAYABLE AND INSTALLMENT ACCOUNTS
(Use attachments if necessary. Each attachment must be identified as part of this statement & signed.)

Name & Address of Note Holder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed
	\$	\$	\$		

Number of shares	Name of Securities	Cost	Market Value Quotation/ Exchange	Date of Quotation/ Exchange	Total Value
		\$			\$

SECTION 4 - PERSONAL RESIDENCE(S) *(Please attach additional sheets if necessary.)*

Ownership Name:	Ownership Name:
Type of Property:	Type of Property:
Address:	Address:
Date Purchased:	Date Purchased:
Original Cost:	Original Cost:
Present Market Value:	Present Market Value:
Mortgage Holder Name:	Mortgage Holder Name:
Mortgage Holder Address:	Mortgage Holder Address:
Mortgage Account Number:	Mortgage Account Number:
Mortgage Balance:	Mortgage Balance:
Amount of Payment per Month/Year:	Amount of Payment per Month/Year:
Status of Mortgage:	Status of Mortgage:

SECTION 4a - INVESTMENT REAL ESTATE *(Please attach additional sheets if necessary.)*

Property 1	Property 2	Property 3
Ownership Name:	Ownership Name:	Ownership Name:
Type of Property:	Type of Property:	Type of Property:
Address:	Address:	Address:
Date Purchased:	Date Purchased:	Date Purchased:
Original Cost:	Original Cost:	Original Cost:
Present Market Value:	Present Market Value:	Present Market Value:
Mortgage Holder Name:	Mortgage Holder Name:	Mortgage Holder Name:
Mortgage Holder Address:	Mortgage Holder Address:	Mortgage Holder Address:
Mortgage Account Number:	Mortgage Account Number:	Mortgage Account Number:
Mortgage Balance:	Mortgage Balance:	Mortgage Balance:
Amount of Payment per Month/Year:	Amount of Payment per Month/Year:	Amount of Payment per Month/Year:
Status of Mortgage:	Status of Mortgage:	Status of Mortgage:

The below section is ONLY to be completed if the Loan Purpose will be for purchase of, improvements to, or a refinance of a residential property.

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APPLICANT				CO-APPLICANT			
Married	Separated	Unmarried (single, divorced or widowed)		Married	Separated	Unmarried (single, divorced or widowed)	
Dependents (not listed by Co-applicant)		Number	Ages	Dependents (not listed by Applicant)		Number	Ages
Will the Borrower be a: (Check one)							
Individual(s)		Partnership	LLC	LLP	Corporation	Trust	

If the Borrower is an Individual or Partnership, please read the information below and initial where indicated .

INFORMATION FOR GOVERNMENT MONITORING PURPOSES: The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information nor on whether you choose to furnish it. If you furnish the information please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below.

APPLICANT	CO-APPLICANT
I do not wish to furnish this information	I do not wish to furnish this information
<p>Ethnicity:</p> <p>Hispanic or Latino</p> <p style="padding-left: 20px;">Mexican Puerto Rican Other Cuban</p> <p>Hispanic or Latino - <i>Enter origin:</i></p> <p style="padding-left: 20px;"><i>Examples: Argentinian, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i></p> <p>Not Hispanic or Latino</p> <p>I do not wish to provide this information</p>	<p>Ethnicity:</p> <p>Hispanic or Latino</p> <p style="padding-left: 20px;">Mexican Puerto Rican Other Cuban</p> <p>Hispanic or Latino - <i>Enter origin:</i></p> <p style="padding-left: 20px;"><i>Examples: Argentinian, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.</i></p> <p>Not Hispanic or Latino</p> <p>I do not wish to provide this information</p>
<p>Race:</p> <p>American Indian or Alaska Native - <i>Enter name of enrolled or principal tribe:</i></p> <p>Asian</p> <p style="padding-left: 20px;">Asian Indian Chinese Filipino</p> <p style="padding-left: 20px;">Japanese Korean Vietnamese</p> <p>Other Asian - <i>Enter race:</i></p> <p style="padding-left: 20px;"><i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i></p> <p>Black or African American</p> <p>Native Hawaiian or Other Pacific Islander</p> <p style="padding-left: 20px;">Native Hawaiian Guamanian or Chamorro Samoan</p> <p>Other Pacific Islander - <i>Enter race:</i></p> <p style="padding-left: 20px;"><i>Examples: Fijian, Tongan, etc.</i></p> <p>White</p> <p>I do not wish to provide this information</p>	<p>Race:</p> <p>American Indian or Alaska Native - <i>Enter name of enrolled or principal tribe:</i></p> <p>Asian</p> <p style="padding-left: 20px;">Asian Indian Chinese Filipino</p> <p style="padding-left: 20px;">Japanese Korean Vietnamese</p> <p>Other Asian - <i>Enter race:</i></p> <p style="padding-left: 20px;"><i>Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.</i></p> <p>Black or African American</p> <p>Native Hawaiian or Other Pacific Islander</p> <p style="padding-left: 20px;">Native Hawaiian Guamanian or Chamorro Samoan</p> <p>Other Pacific Islander - <i>Enter race:</i></p> <p style="padding-left: 20px;"><i>Examples: Fijian, Tongan, etc.</i></p> <p>White</p> <p>I do not wish to provide this information</p>
<p>Sex:</p> <p>Male Female I do not wish to provide this information</p>	<p>Sex:</p> <p>Male Female I do not wish to provide this information</p>
Applicant's Initials:	Co-Applicant's Initials:

To be completed by financial institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?	NO	YES
Was the sex of the Borrower collected on the basis of visual observation or surname?	NO	YES
Was the race of the Borrower collected on the basis of visual observation or surname?	NO	YES

The Demographic information was provided through:

Face-to-Face Interview (includes electronic media w/ video component)

Telephone Interview

Fax or Mail

Email or Internet

Loan Originator Information

Loan Originator Organization Name: _____

Address: _____

Loan Originator Name: _____

_____ Email: _____

Phone: _____

Signature: _____ Date (mm/dd/yyyy): _____

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