

**PERSONAL FINANCIAL STATEMENT AS OF \_\_\_\_\_**

Date

SUBMITTED TO: **Zone Loan, LLC**

PERSONAL INFORMATION							
<b>APPLICANT (NAME)</b>				<b>CO-APPLICANT (NAME)</b>			
Employer				Employer			
Address of Employer				Address of Employer			
Business Phone No.	No. of Years with Employer	Title/Position		Business Phone No.	No. of Years with Employer	Title/Position	
Name of Previous Employer and Position (if with current employer less than 3 yrs.)			No. of Yrs.	Name of Previous Employer and Position (if with current employer less than 3 yrs.)			No. of Yrs.
Home Address				Home Address			
Home Phone No.	Social Security No.	Date of Birth		Home Phone No.	Social Security No.	Date of Birth	
Name/Phone No. of Your Accountant				Name/Phone No. of Your Accountant			
Name/Phone No. of Your Attorney				Name/Phone No. of Your Attorney			
Name/Phone No. of Your Investment Advisor/Broker				Name/Phone No. of Your Investment Advisor/Broker			
Name/Phone No. of Your Insurance Advisor				Name/Phone No. of Your Insurance Advisor			

**Cash Income and Expenditures Statement for Year Ended \_\_\_\_\_ (omit cents)**

ANNUAL INCOME	AMOUNT (\$)
Salary (Applicant)	
Salary (Co-applicant)	
Bonuses & Commissions (Applicant)	
Bonuses & Commissions (Co-applicant)	
Rental Income	
Interest Income	
Dividend Income	
Capital Gains	
Partnership Income	
Other Investment Income	
Other Income (list)**	
<b>TOTAL INCOME→</b>	<b>\$</b>

ANNUAL EXPENDITURES	AMOUNT (\$)
Federal Income and Other Taxes	
Sate Income and Other Taxes	
Rental Payments, Co-op, or Condo Maintenance	
Mortgage Payments	Residential
	Investment
Property Taxes	Residential
	Investment
Interest & Principal Payments on Loans	
Insurance	
Investments (including tax shelters)	
Alimony/Child Support	
Tuition	
Other Living Expenses	
Medical Expenses	
Other Expenses (list)	
<b>TOTAL EXPENDITURES→</b>	<b>\$</b>

Any significant changes expected in the next 12 months?  Yes  No (if yes, attach information)

\*\*Income from alimony, child support or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.

**BALANCE SHEET as of \_\_\_\_\_**

ASSETS		AMOUNT (\$)			AMOUNT (\$)
Cash in Financial Institutions (list)			Notes Payable (Schedule E)		
(including money market accounts, CDs)			Secured		
			Unsecured		
			Accounts Payable (including credit cards)		
			Margin Accounts		
Readily Marketable Securities (Schedule A)			Notes Due: Partnership (Schedule D)		
Non-Readily Marketable Securities (Schedule A)			Taxes Payable		
Accounts and Notes Receivable			Mortgage Debt (Schedule C)		
Net Cash Surrender Value of Life Insurance (Schedule B)			Life Insurance Loans (Schedule B)		
Residential Real Estate (Schedule C)			Other Liabilities (list)		
Real Estate Investments (Schedule C)					
Partnerships/PC Interests (Schedule D)					
IRA, Keogh, Profit-sharing and Other Vested Retirement Accounts					
Deferred Income (number of years deferred ____)					
Personal Property (including automobiles)					
Other Assets (list)					
			<b>TOTAL LIABILITIES</b>		
			<b>NET WORTH</b>		
<b>TOTAL ASSETS</b>		<b>\$</b>	<b>TOTAL LIABILITIES &amp; NET WORTH</b>		<b>\$</b>

CONTINGENT LIABILITIES	YES	NO	AMOUNT
Are you a guarantor, co-maker or endorser for any debt of an individual, corporation or partnership?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Do you have any outstanding letters of credit or surety bonds?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Are there any suits or legal actions pending against you?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Are you contingently liable on any lease or contract?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Are any of your tax obligations past due?	<input type="checkbox"/>	<input type="checkbox"/>	_____
What would be your total estimated tax liability if you were to sell your major assets?			_____
If yes for any of the above, give details.			

Schedule A – All Securities (including non-money market mutual funds)							
No. of Shares (Stock) or Face Value (Bonds)	Description	Owner(s)	Where Held	Cost	Current Market Value	Pledged	
						Yes	No
Readily marketable Securities (including U.S. Government and Municipals)*							
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
Non-Readily Marketable Securities (closely held, thinly traded or restricted stock)							
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>

\* If not enough space, attach a separate schedule or brokerage statement and enter totals only.

Schedule B – Insurance Life Insurance (use additional sheet if necessary)						
Insurance Company	Face Amount of Policy	Type of Policy	Beneficiary	Cash Surrender Value	Amount Borrowed	Ownership

Disability Insurance	Applicant	Co-applicant
Monthly Distribution if Disabled		
Number of Years Covered		

Schedule C – Personal Residence & Real Estate Investments, Mortgage Debt (majority ownership only)									
Personal Residence		Purchase		Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
Property Address	Legal Owner	Year	Price						
Investment		Purchase		Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
Property Address	Legal Owner	Year	Price						

Schedule D – Partnerships (less than majority ownership for real estate partnerships)*							
Type of Investment	Date of Initial Investment	Cost	Percent Owner	Current Market Value	Balance Due on Partnerships: Notes, Cash Call	Final Contribution Date	
Business/Professional (indicate name)							
Investments (including tax shelters)							

\* NOTE: For investments which represent a material portion of your total assets, please include the relevant financial statements or tax returns, or in the case of partnership investments or S-corporations, schedule K-1s.

Schedule E - Notes								
Due to	Type of Facility	Amount of Line	Secured		Collateral	Interest Rate	Maturity	Unpaid Balance
			Yes	No				
			<input type="checkbox"/>	<input type="checkbox"/>				
			<input type="checkbox"/>	<input type="checkbox"/>				
			<input type="checkbox"/>	<input type="checkbox"/>				
			<input type="checkbox"/>	<input type="checkbox"/>				

**Please Answer the Following Questions:**

1. Income Tax returns filed through (date) \_\_\_\_\_. Are any returns currently being audited or contested?  Yes  No  
If yes, what year(s)? \_\_\_\_\_
  
2. Have (either of) you or any firm in which you were a major owner ever declared bankruptcy?  Yes  No  
If yes, please provide details: \_\_\_\_\_
  
3. Have you drawn a will?  Yes  No  
If yes, please furnish the name of the executor(s) and year the will was drawn: \_\_\_\_\_
  
4. Number of dependents (excluding self) and relationship to applicant \_\_\_\_\_
  
5. Have you ever had a financial plan prepared for you?  Yes  No
  
6. Did you include two years federal and state tax returns?  Yes  No
  
7. Do (either of) you have a line of credit or unused credit facility at any institution(s)?  Yes  No  
If so, please indicate where, how much, and name of banker: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
  
8. Do you anticipate any substantial inheritances?  Yes  No  
If yes, please explain: \_\_\_\_\_  
\_\_\_\_\_

**Representations and Warranties**

The information contained in this statement is provided to induce Zone Loan, LLC (ZL, LLC) to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that ZL, LLC is relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify ZL, LLC immediately and in writing of any change in name, address or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to ZL, LLC. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify ZL, LLC as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, ZL, LLC may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. ZL, LLC is authorized to make all inquiries ZL, LLC deems necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give ZL, LLC any information it may have on the undersigned. Each of the undersigned authorized ZL, LLC to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to ZL, LLC is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned gives ZL, LLC shall be ZL, LLC's property.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Your Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-applicant's Signature (if you are requesting the  
Financial accommodation jointly)