

PERSONAL FINANCIAL STATEMENT AS OF _____

Date



Stonebridge Capital

PERSONAL INFORMATION					
APPLICANT (NAME)			CO-OWNER (NAME)		
Employer			Employer		
Address of Employer			Address of Employer		
Business Phone No.	#/Years with Employer	Title/Position	Business Phone No.	#/ Years with Employer	Title/Position
Name of previous employer & position (if with current employer less than 3 yrs)		#/Yrs.	Name of Previous employer & position (if with current employer less than 3 yrs.)		#/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		
Applicant E-mail Address			Co-Owner E-mail Address		

Cash Income & Expenditures Statement for Year Ended _____xxxxx

ANNUAL INCOME	AMOUNT (\$)
Salary (applicant)	\$
Salary (Co-Owner)	
Bonuses & Commissions (applicant)	
Bonuses & Commissions (Co-Owner)	
Rental Income	
Interest Income	
Dividend Income	
Capital Gains	
Partnership Income	
Other Investment Income	
Other Income (List)**	
TOTAL INCOME >	\$ 0.00

ANNUAL EXPENDITURES	AMOUNT (\$)
Federal Income and Other Taxes	\$
State Income and Other Taxes	
Rental Payments, Co-op, or Condo Maintenance	
Mortgage Payments Residential	
Investment	
Property Taxes Residential	
Investment	
Interest & Principal Payments on Other Loans/Credit Cards	
Insurance	
Investments (including tax shelters)	
Alimony/Child Support	
Tuition	
Other Living Expense	
Medical Expenses	
Other Expense (List)	
TOTAL EXPENDITURES >	\$ 0.00

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

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

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	PLEGGED	
						YES	NO
READILY MARKETABLE SECURITIES (including U.S. Governments and Municipals)*							
						<input type="radio"/>	<input type="radio"/>
						<input type="radio"/>	<input type="radio"/>
						<input type="radio"/>	<input type="radio"/>
						<input type="radio"/>	<input type="radio"/>
						<input type="radio"/>	<input type="radio"/>
NON-READILY MARKETABLE SECURITIES (closely held, thinly traded, or restricted stock)							
						<input type="radio"/>	<input type="radio"/>
						<input type="radio"/>	<input type="radio"/>

*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

Schedule C – Personal Residence & Real Estate Investments, Mortgage Debt (majority ownership only) Attach Additional Schedule if Necessary										
Personal Residence		Legal Owner	Purchase		Market Value	Present Loan Balance	Interest Rate	Maturity Date	Monthly Payment	Lender
Property Address			Year	Price						
Investment Property		Legal Owner	Property Type	% owned	# of Units		Purchase		Debt Service Coverage	
Property Address					Res.	Comm.	Year	Price		
1.										
Market Value	Present Loan Balance	Interest Rate	Maturity Date	Monthly Payment	Lender	Gross Income	Total Exp	NOI		
2.		Legal Owner	Property Type	% owned	# of Units		Purchase		Debt Service Coverage	
Property Address					Res.	Comm.	Year	Price		
Market Value	Present Loan Balance	Interest Rate	Maturity Date	Monthly Payment	Lender	Gross Income	Total Exp	NOI		
3.		Legal Owner	Property Type	% owned	# of Units		Purchase		Debt Service Coverage	
Property Address					Res.	Comm.	Year	Price		
Market Value	Present Loan Balance	Interest Rate	Maturity Date	Monthly Payment	Lender	Gross Income	Total Exp	NOI		
4.		Legal Owner	Property Type	% owned	# of Units		Purchase		Debt Service Coverage	
Property Address					Res.	Comm.	Year	Price		
Market Value	Present Loan Balance	Interest Rate	Maturity Date	Monthly Payment	Lender	Gross Income	Total Exp	NOI		
5.		Legal Owner	Property Type	% owned	# of Units		Purchase		Debt Service Coverage	
Property Address					Res.	Comm.	Year	Price		
Market Value	Present Loan Balance	Interest Rate	Maturity Date	Monthly Payment	Lender	Gross Income	Total Exp	NOI		

Schedule D – Partnerships (less than majority ownership for real estate partnerships)*						
Type of Investment	Date of Initial Investment	Cost	Percent Owned	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 – Loans/Notes Payable								
Due to	Type of Facility	Amount of Loan	Secured		Collateral	Interest Rate	Maturity Date	Unpaid Balance
			Yes	No				
			<input type="radio"/>	<input type="radio"/>				
			<input type="radio"/>	<input type="radio"/>				
			<input type="radio"/>	<input type="radio"/>				
			<input type="radio"/>	<input type="radio"/>				

Balance Sheet as of _____ (Attach copies of Bank and Broker Statements)

ASSETS	AMOUNT (\$)	LIABILITIES	AMOUNT (\$)
Cash in Financial Institutions (List) (including money market accounts, CDs)		Mortgage Debt (Schedule C)	
		Personal Residence(s)	
		Investment Properties	
		Notes/Loans Payable to Others (Schedule E)	
		Secured	
Readily Marketable Securities (Schedule A)		Unsecured	
Non-Readily Marketable Securities (Schedule A)		Accounts Payable (including credit cards)	
Accounts and Notes Receivable		Margin Accounts	
Net Cash Surrender Value of Life Insurance (Schedule B)		Notes Due: Partnership (Schedule D)	
Residential Real Estate (Schedule C)		Taxes Payable	
Real Estate Investments (Schedule C)		Life Insurance Loans (Schedule B)	
Partnerships/PC Interests (Schedule D)		Other Liabilities (List):	
IRA, Keogh, Profit-Sharing & Other Vested Retirement Accts.			
Deferred Income (number of years deferred)			
Personal Property (including automobiles)			
Other Assets (List):			
TOTAL ASSETS >	\$ 0.00	TOTAL LIABILITIES >	\$ 0.00
		NET WORTH >	\$ 0.00

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

Please Answer The Following Questions:	YES	NO
1. Income tax returns filed through (date): _____ Are any returns currently being audited or contested? If yes, what year(s)?	<input type="radio"/>	<input type="radio"/>
2. Have (either of) you or any firm in which you were a major owner ever declared bankruptcy? If yes, please provide details:	<input type="radio"/>	<input type="radio"/>
3. Have you ever had a financial plan prepared for you?	<input type="radio"/>	<input type="radio"/>
4. Did you include two years federal and state tax returns?	<input type="radio"/>	<input type="radio"/>
5. Do (either of) you have a line of credit or unused credit facility at any other institution(s)? If so, please indicate where, how much and name of banker:	<input type="radio"/>	<input type="radio"/>
6. Do you anticipate any substantial inheritances? If yes, please explain:	<input type="radio"/>	<input type="radio"/>

<p>Representations and Warranties</p> <p>The information contained in this statement is provided to induce you 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 you are 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 you 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 you. 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 you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. You are authorized to make all inquiries you deem 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 you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you 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 give you shall be your property.</p>	
Date	Your Signature
Date	Co-holders' Signature (if you are requesting the financial accommodation jointly)