



Pacific Crest
SAVINGS BANK

IMPORTANT: DIRECTIONS TO APPLICANT

Read directions before completing Financial Statement.
Please complete the individual schedules and the totals
will carryover to create the finished statement.

Dated _____

Personal Financial Statement

Please check appropriate box:

Individual—If relying on your own income and assets and not the income and assets of a spouse or another person as a basis for extension or repayment or credit, complete the Financial Statement below only as it applies to you, individually. Do not provide any information about a spouse or other person. Sign the Financial Statement.

Joint—If applying for joint credit or for individual credit relying on income or assets of a spouse or another person please provide information on both parties.

Income information on income and assets and liabilities on Applicant, spouse or Co-Applicant. Both Applicant, spouse, or Co-Applicant must sign this financial statement.

Applicant				Co-Applicant			
Full Name				Full Name			
Street Addr				Street Addr			
City/State/Zip				City/State/Zip			
Since		Own/Rent	Own Rent	Since		Own/Rent	Own Rent
SSN #		Date of Birth		SSN #		Date of Birth	
Home Phone		Work Phone		Home Phone		Work Phone	
Email Addr				Email Addr			
Employer				Employer			
Street Addr				Street Addr			
City/State/Zip				City/State/Zip			
Position/Title		Since		Position/Title		Since	
Prev Empl				Prev Empl			
Position/Title		How Long	____ Years ____ Mths	Position/Title		How Long	____ Years ____ Mths
Dependents				Dependents			
Marital Status				Marital Status			

ANNUAL INCOME	Applicant	Co-Applicant
Salary	\$ _____	\$ _____
Bonus/Commissions	\$ _____	\$ _____
Dividends/Interests	\$ _____	\$ _____
Net Real Estate Income (From Sch 1)	\$ _____	\$ _____
Other	\$ _____	\$ _____
Total	\$ _____	\$ _____

Through what year have income taxes been settled? _____

Assets		Liabilities	
Real Estate (Schedule 1)	\$	Real Estate Debt (Schedule 1)	\$
Cash (Schedule 2)	\$	Credit Accounts (Schedule 5)	\$
Retirement Plans (Schedule 3)	\$	Other Loans (Schedule 6)	\$
Other Assets (Schedule 4)	\$	Contingent Liabilities (Sched 7)	\$
Total Assets	\$	Total Liabilities	\$

Total Net Worth \$

Schedule 1 Real Estate Owned

If more than 4 properties owned, complete PCSB Detailed Real Estate Schedule and insert Total figures here to complete Net Worth calculation.
 If ownership of individual property is less than 100%, adjust all figures to reflect actual ownership percentage.

1: Address		City	State	Zip	Year Acquired	% Ownership	Acquisition Cost	Current Value
						%	\$	\$
	Lender	Loan Number	Loan Balance	Annual P&I Pmt	Annual Tax/Ins	Annual Op Exp	Annual Income	Net Cash Flow
1st Mortgage			\$	\$	\$	\$	\$	\$
2nd Mortgage			\$	\$				
Property Type								

2: Address		City	State	Zip	Year Acquired	% Ownership	Acquisition Cost	Current Value
						%	\$	\$
	Lender	Loan Number	Loan Balance	Annual P&I Pmt	Annual Tax/Ins	Annual Op Exp	Annual Income	Net Cash Flow
1st Mortgage			\$	\$	\$	\$	\$	\$
2nd Mortgage			\$	\$				
Property Type								

3: Address		City	State	Zip	Year Acquired	% Ownership	Acquisition Cost	Current Value
						%	\$	\$
	Lender	Loan Number	Loan Balance	Annual P&I Pmt	Annual Tax/Ins	Annual Op Exp	Annual Income	Net Cash Flow
1st Mortgage			\$	\$	\$	\$	\$	\$
2nd Mortgage			\$	\$				
Property Type								

4: Address		City	State	Zip	Year Acquired	% Ownership	Acquisition Cost	Current Value
						%	\$	\$
	Lender	Loan Number	Loan Balance	Annual P&I Pmt	Annual Tax/Ins	Annual Op Exp	Annual Income	Net Cash Flow
1st Mortgage			\$	\$	\$	\$	\$	\$
2nd Mortgage			\$	\$				
Property Type								

TOTALS						Acquisition Cost	Current Value
						\$	\$
Loan Balance	Annual P&I Pmt	Annual Tax/Ins	Annual Op Exp	Annual Income	Net Cash Flow		
\$	\$	\$	\$	\$	\$		

Schedule 2 Cash/Savings/Checking/Certificates/Brokerage Accounts		
Bank, Financial Institution or Brokerage Company	Type of Account	Account Balance
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
	Total	\$

Schedule 3 Retirement Accounts		
Bank, Financial Institution or Brokerage Company	Type of Account	Account Balance
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
	Total	\$

Schedule 4 Other Assets (Including Partnerships, LLCs and closely held companies)		
Description	Market Value	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	Total	\$

Schedule 5 Credit Accounts (Revolving and Installment Obligations)		
Description	Monthly Payment	Current Amount Owed
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	Total	\$

Schedule 6 Other Loans		
Description	Monthly Payment	Current Amount Owed
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	Total	\$

Do you have any Contingent Liabilities? (Personal Guarantees, Cosigned Loans, Business Loans)	Yes	No
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Schedule 7 Contingent Liabilities		
Obligation to (Bank or Other)	Beneficiary of Obligation	Amount of Obligation
		\$
		\$
		\$
		\$
		\$
		\$
		\$
	Total	\$

DECLARATIONS

If you answer "Yes" to any questions, please attach a sheet for explanation.

	Applicant		Co-Applicant	
	Yes	No	Yes	No
Are there any outstanding judgments against you?				
Have you been declared bankrupt within the past 7 years?				
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?				
Are you a party to a lawsuit?				
Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment?				
Are you presently delinquent or in default on any federal debt or any other loan mortgage, financial obligation, bond, or loan guarantee?				
Are you obligated to pay alimony, child support, or separate maintenance?				
Is any part of the down payment borrowed?				
Are you a U.S. citizen?				
Or are you a Permanent Resident Alien?				

SECURITY QUESTIONS

Birth City		Mother's Maiden Name	
Driver's License #		Driver's License Issue Date	Driver's License Expiration Date

AUTHORIZATION AND AGREEMENT

I/we have carefully read and submitted the foregoing information provided on all five pages of this statement. The information is presented as a true and accurate statement of my/our financial condition on the date indicated. I/we agree that if any material change(s) occur(s) in my/our financial condition that I/we will immediately notify said Lender of said change(s) and unless said Lender is so notified it may continue to rely upon this financial statement and the representations made herein as a true and accurate statement of my/our financial condition.

I/we also hereby certify that no payment requirements listed herein are delinquent or in default. I/we fully understand that it is a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, pursuant to 18 U.S.C. § 1014.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask 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.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant in good faith has exercised any right under the Consumer Protection Act.

Applicant's
Signature: _____

Date Signed: _____

Social Security
Number: _____

Co-Applicant's
Signature: _____

Date Signed: _____

Social Security
Number: _____