

PERSONAL FINANCIAL STATEMENT

As of DATE _____



Name of the SMALL BUSINESS APPLICANT:

Name
include spouse's name if assets are shared

Home Address

Date of Birth

Place of Birth
City & State or Foreign County

Social Security Number

Phone Number

SECTION 1.
Do you own 20% or more of a business other than the applicant operating company and/or holding company? Yes ___ No ___
If you answered yes to this questions, please list businesses below. 2 YEARS FINANCIAL STATEMENTS or TAX RETURNS must be provided for these businesses as part of your loan application package.

BUSINESS NAME	ENTITY TYPE (S-Corp, LLC, Sole Proprietorship, etc.)	YEAR FORMED	% OWNERSHIP

ASSETS		LIABILITIES	
Cash on Hand & In Banks	\$	Accounts Payable	\$
Savings Accounts	\$	Notes Payable to Banks & Others (Describe in Section 4)	\$
IRA or Other Retirement Account (Describe in Section 2)	\$	Installment Accounts (Auto) Mo. Payments \$	\$
Accounts & Notes Receivable (Describe in Section 3)	\$	Loan(s) Against Life Insurance	\$
Life Insurance Cash Surrender Value Only (Describe in Section 5)	\$	Mortgage on Real Estate (Describe in Section 7)	\$
Stocks & Bonds (Describe in Section 6)	\$	Unpaid Taxes (Describe in Section 9)	\$
Real Estate (Describe in Section 7)	\$	Other Liabilities (Describe in Section 10)	\$
Automobiles (Describe in Section 8 and include Year/Make/Model)	\$	Total Liabilities	\$
Other Personal Property (Describe in Section 8)	\$	Net Worth	\$
Other Assets (Describe in Section 8)	\$	TOTAL *Must Equal total in assets column	\$
TOTAL	\$		

INCOME AND EXPENSES FOR THE PERIOD ENDED _____ (mm/dd/yyyy)			
INCOME		EXPENSES	
Salary	\$	Rent/Mortgage Payment	\$
Bonuses & Commissions	\$	Alimony	\$
Interest & Dividends	\$	Child Support	\$
Rental Income	\$	Tuition	\$
Other Income	\$	Other Expenses	\$
TOTAL INCOME	\$	TOTAL EXPENSES	\$
CONTINGENT LIABILITIES			
Do you have contingent liabilities or required capital contributions? If yes, describe:			
	\$	On leases or contracts?	\$
	\$	Legal Claims	\$
	\$	Other special debt	\$
As endorser, co-maker, guarantor?	\$	Contested income tax liens	\$
Please provide details for any outstanding or paid-off SBA or government-funded debt received by you, an affiliated business listed in Section 1, or by a business that may no longer be in operation.			
Include: Name of Agency, original date and loan amount, outstanding balances, collateral, and status of the loans (current, delinquent, paid in full, charged-off)			
Section 2. IRA or Other Retirement Accounts			
Section 3. Accounts and Notes Receivable Provide name of noteholder, original balance, current balance, payment amount, payment frequency and collateral			

Section 4. Notes Payable to Banks and Others (include credit cards here)

Provide debtor name, current balance, and monthly payment amount

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Section 5. Life Insurance Held

Provide face amount, cash surrender value, name of insurance company, and beneficiaries

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Section 6. Stocks and Bonds

Number of Shares	Name of Securities	Cost	Market Value	Valuation Date	Total Value

Section 7. Real Estate Owned

	Property A	Property B	Property C
Property Type (primary residence, rental, land, etc.)			
Address			
Date Purchased			
Original Cost			
Current Market Value			
Mortgage Holder			
Mortgage Balance			
Monthly Payment Amount			

Section 8. Automobiles, Other Personal Property, Other Assets

Section 9. Unpaid Taxes

Section 10. Other Liabilities

A separate PERSONAL FINANCIAL STATEMENT (PFS) is required for each owner and/or guarantor. If two owners and/ or guarantors are married with joint assets, then a single combined PFS may be submitted. If you are applying for an SBA loan, then page 3 of this form must be completed individually for all owners and/ or guarantors even if a combined PFS is submitted.

I/We authorize JEDCO/JEDCO Development Corporation to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I/We certify the above statements are true and accurate as of the stated date. These statements are made for the purpose of obtaining a loan or guaranteeing a loan.

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

CURRENT VALID PHOTO ID MUST BE INCLUDED FOR ALL OWNERS AND/OR GUARANTORS

The following form must be completed individually for each owner or guarantor; it may not be completed jointly if both spouses are owners and/or guarantors.

ALL FORMS MUST BE COMPLETED, SIGNED AND DATED. INCOMPLETE, UNSIGNED AND/OR UNDATED FORMS WILL BE RETURNED.

(All parties listed below are considered "Associates" of the small business applicant.)

- For a sole proprietorship, the sole proprietor;
- For a partnership, all general partners and all limited partners owning 20% or more of the equity of the firm, or any partner that is involved in management of the applicant business;
- For a corporation, all owners of 20% or more of the corporation and each officer and director;
- For limited liability companies (LLCs), all members owning 20% or more of the company, each officer, director, and managing member; and
- Any person hired by the business to manage day-to-day operations.

(If more than one person must complete this section, this page may be copied, completed, and attached to this form.)

- Are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction? Yes No Initials: _____
- Have you been arrested in the past six months for any criminal offense? Yes No Initials: _____
- For any criminal offense (other than a minor vehicle violation) have you ever: 1) been convicted; 2) plead guilty; 3) plead nolo contendere; 4) been placed on pre-trial diversion; or 5) been placed on any form of parole or probation (including probation before judgment)? Yes No Initials: _____
- Has an application for the loan you are applying for now ever been submitted to SBA or to a Certified Development Company or Lender in connection with any SBA program? Yes No
- Are you presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this transaction by any Federal department or agency? Yes No
- If you are at least a 50% or more owner of the applicant business, are you more than 60 days delinquent on any obligation to pay child support arising under an administrative order, court order, repayment agreement between the holder and a custodial parent, or repayment agreement between the holder and a state agency providing child support enforcement services? Yes No N/A
- Are you a U.S. citizen? Yes No Initials: _____
 If "No," are you a Lawful Permanent Resident alien? Yes No Initials: _____
 If "Yes," provide Alien Registration Number: _____ If "No," country of citizenship: _____

Signature: _____

Association to Applicant: _____

(See list above)

Print Name: _____

• If "YES" to Question 1, the loan request is ineligible for SBA assistance.

If "YES" to Question 2 or 3, you must complete and submit to the CDC SBA Form 912. The CDC will determine whether the completed Form 912 must be submitted to SBA for a background check and a character determination in accordance with SBA Loan Program Requirements (as defined in 13 CFR § 120.10).

If "YES" to Question 3 and you are currently on parole or probation (including probation before judgment), the loan request is ineligible for SBA assistance.

If "YES" to Questions 4, 5, 6, or 7 the application may not be approved by a PCLP CDC under its delegated authority. The application must be submitted to the SLPC for processing and approval.