

PERSONAL FINANCIAL STATEMENT FOR INDIVIDUAL BORROWER
ADDENDUM B-1B TO BUSINESS PURPOSE/COMMERCIAL LOAN APPLICATION

Borrower Information		Employment Information	
Name		Name & Address of Employer <input type="checkbox"/> Self Employed	
Home Phone		Position/Title/Type of Business	Yrs on Job
Business Phone		Monthly Income \$	Yrs employed in this line of work
Cell Phone		<i>If employed in current position for less than two years or if currently employed in more than on position, complete the following.</i>	
Residence Address		Name & Address of Employer <input type="checkbox"/> Self Employed	
Date of Birth	Years in School	Position/Title/Type of Business	Yrs on Job
<i>Marital Status:</i>	<input type="checkbox"/> Married	Monthly Income \$	Yrs employed in this line of work
<input type="checkbox"/> Separated	<input type="checkbox"/> Registered Domestic Partner	Dates Employed (from – to)	
<input type="checkbox"/> Unmarried*			
Social Security No.			
* "Unmarried" includes single, divorced and widowed.			

Sources of Income (Monthly) (List Sources of income separately)		Monthly Expenses	
Base Salary	\$	Rent	\$
Bonuses	\$	Mortgage Payments (incl. taxes & ins.)	\$
Overtime	\$	Credit Card Payments	\$
Commissions	\$	Real Property Taxes	\$
Dividends/Interest	\$	Hazard Insurance	\$
Net Investment Income (non-real estate)	\$	Homeowner's Dues	\$
Net Real Estate Income	\$	Spousal and/or Child Support	\$
Other income (describe) **	\$	Life Insurance Payments	\$
Total Monthly Income		Car & Truck Payments	\$
** Self-employed Borrowers may be required to provide additional documentation such as tax returns, rent rolls and financial statements. Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower does not choose to have it considered for repaying this loan.		Other (list separately)	\$
		Total Monthly Expenses	\$
		Note: If additional space is needed for any information on this form, use an attachment.	

Assets		Liabilities	
Cash on hand in Banks	\$	Accounts Payable	\$
IRAs or Other Retirement Accounts	\$	Notes (unsecured) Payable to Banks and Others	\$
Accounts & Notes Receivable	\$	Installment Accounts (Auto) Monthly Payments \$	\$
Life Insurance - Cash Value Only	\$	Installment Accts (Credit Card, Other) Monthly Payments \$	\$
Stocks and Bonds	\$	Loan on Life Insurance	\$
Real Estate (Describe in Section 1)	\$	Mortgages on Real Estate (Describe in Section 1)	\$
Automobiles - Current Value	\$	Unpaid Taxes (Describe in Section 3)	\$
Other Personal Property (Describe in Section 2)	\$	Other Liabilities (Describe in Section 3)	\$
Other Assets (Describe in Section 2)	\$	Total Liabilities	\$
Total Assets	\$	Net Worth (Assets minus Liabilities)	\$

Section 1

Real Estate Owned

(List each parcel separately. Use attachment if necessary.)

	Property A	Property B	Property C	Total
Type of Property				
Address				
Date Purchased				
Original Cost				
Present Market Value				
Mortgage Balance				
Monthly Payment				
Rent Income				
Mortgage Current (Y or N)				

Section 2

Other Personal Property and Other Assets

(Describe type and value of personal property and other assets.)

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Section 3

Unpaid Taxes and Other Liabilities

(Describe in detail as to type, to whom payable, when due and amount due.)

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AUTHORIZATION TO OBTAIN CREDIT REPORT

In connection with the loan for which I am applying through North Coast Financial, Inc. ("NCF"), I hereby authorize NCF to obtain a credit report from any credit reporting agency of NCF's choice. Copies of the report may be given to the intended lender(s) for the purpose of lender's reliance when making the decision to fund the loan. Further credit reports may be obtained by NCF at any time during the loan term.

I authorize Broker and/or Lender(s) to make inquiries to verify the accuracy of the statements made above and to determine my creditworthiness. However, Lender has no duty to do so and is entitled to rely upon my statements above. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made to obtain a loan. I understand FALSE statements may result in civil actions for fraud and damages and possible prosecution any law enforcement agency having jurisdiction to do so.

Signature:	Date:
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