

PERSONAL FINANCIAL STATEMENT WORKSHEET

Complete this form if you are an owner, partner, officer or shareholder with more than 20% ownership in the business, or if you plan to provide a personal guarantee for the loan. This form helps us understand your personal financial condition. Because you may be asked to personally guarantee this loan, VCLF needs to review your assets, liabilities and ability to handle additional debt. **NOTE:** You can hover over a cell for instructions.

DATE Completed (mm/dd/yy):

Is this an Individual or Joint Financial Statement?

Name(s):

Date of Birth (mm/dd/yy):

Address (Street, City, State, Zip):

Total Number of People in Your Household:

Do you own or rent your home?

PERSONAL ASSETS		
	Current Value	Description
Cash	\$	
Retirement Accounts (IRA, 401k, etc)	\$	
Stocks and Bonds	\$	
Life Insurance	\$	
Real Estate	\$	
Automobiles	\$	
Other Personal Property	\$	
Other Asset	\$	
Other Asset(s)	\$	
Total Assets		

PERSONAL DEBTS		
	Balance	Description
Debts to Banks or Others	\$	
Credit Cards	\$	
Student Loans	\$	
Automobile Loans	\$	
Mortgages on Real Estate	\$	
Unpaid Taxes	\$	
Other Debt	\$	
Other Debt	\$	
Total Liabilities	\$0	

Net Financial Worth (Total Assets minus Total Liabilities)	\$0
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SOURCES OF INCOME		
	Annual	Description
Salary or wages	\$	
Spouse salary or wages	\$	
Net investment income	\$	
Real estate income	\$	
Other income	\$	
Other income	\$	
Total Income	\$0	

CONTINGENT LIABILITIES		
	Total	Description
As guarantor to other loans	\$	
Legal claims and judgments	\$	
Provision for federal taxes	\$	
Other special debt	\$	
Total Contingent Liabilities	\$0	

SUMMARY OF LOANS AND LEASES (please include any credit cards and real estate)

Debt Holder Name	Type of Loan or Lease (personal, business, primary residence)	Current Balance	Interest Rate %	Monthly Payment Amount	When does this loan mature?	How is this loan secured?
		\$		\$		
		\$		\$		
		\$		\$		
		\$		\$		
		\$		\$		
		\$		\$		

Please answer yes or no. If yes, please explain.

Are you involved in any lawsuits or legal actions?	
Have you ever filed for bankruptcy protection?	
Are you delinquent on any federal debt? (Including student loans, guarantees, income taxes, sales taxes and payroll taxes)	

By signing this application, I agree to and acknowledge the following:

1. The Information provided is true, accurate and complete as of the stated date. These statements are made for the purpose of either obtaining a loan or guaranteeing a loan.
2. I agree to notify the Vermont Community Loan Fund immediately if there is a material change in financial conditions.
3. I am not delinquent by more than 60 days on child support payments under the terms of any administrative order, court order, or repayment agreement.
4. I have not been convicted of a sex offense against a minor (as such terms are defined in section 111 of the Sex Offender Registration and Notification Act, 42 U.S.C. §16911).
5. I authorize the Vermont Community Loan Fund to make any verification of the above information deemed necessary to determine creditworthiness.
6. I authorize any credit or consumer reporting agency to provide VCLF information from time to time, including but not limited to credit reports.
7. The Vermont Community Loan Fund will maintain the confidentiality of this information and it will not be released without authorization.
8. I understand that falsifying statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 10001).
9. I agree that this application shall remain VCLF's property whether the loan is granted.

Signature

Date

Social Security Number or TIN

Signature

Date

Social Security Number or TIN