

PERSONAL FINANCIAL STATEMENT

As of _____, _____

(Both pages must be completed by each applicant-this form may be copied)

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more voting stock, or (4) any person or entity providing a guaranty on the loan.

Name _____ Business Phone () _____

Residence Address _____ Residence Phone () _____

City, State & Zip _____

Business Name of Applicant _____

ASSETS	(Omit Cents)	LIABILITIES	(Omit Cents)
Cash on hand and in Banks	\$ _____	Accounts Payable	\$ _____
Savings Accounts.....	\$ _____	Notes Payable to Banks and Others	\$ _____
IRA or Other Retirement Account.....	\$ _____	(Describe in Section 1)	
Accounts and Notes Receivable.....	\$ _____	Installment Account (Auto).....	\$ _____
Life Insurance - Cash Surrender Value Only	\$ _____	Installment Account (Other)	\$ _____
(Complete Section 7)		Loan on Life Insurance	\$ _____
Stocks and Bonds	\$ _____	Mortgages on Real Estate.....	\$ _____
(Describe in Section 2)		(Describe in Section 3)	
Real Estate	\$ _____	Unpaid Taxes.....	\$ _____
(Describe in Section 3)		(Describe in Section 5)	
Automobile(s) - Present Value.....	\$ _____	Other Liabilities	\$ _____
Other Personal Property.....	\$ _____	(Describe in Section 6)	
(Describe in Section 4)		Total Liabilities	\$ _____
Other Assets	\$ _____	Net Worth (Total Assets minus Total Liabilities)...	\$ _____
(Describe in Section 4)			
Total Assets	\$ _____		

Source of Income	Contingent Liabilities
Salary.....	As Endorser or Co-Maker
Net Investment Income	Legal Claims & Judgments
Real Estate Income.....	Provision for Federal Income Tax
Other Income	Other Special Debt.....

Section 1. Notes Payable to Bank and Others (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Name and Address of Note holder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed Type of Collateral

Section 2. Stocks and Bonds (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

CONFIDENTIAL**Section 3. Real Estate Owned** (List each parcel separately. Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

	Property A	Property B	Property C
Type of Property			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name and Address of Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment per Month/Year			
Status of Mortgage			

Section 4. Other Personal Property and Other Assets (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment, and if delinquent, describe delinquency.)

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Section 5. Unpaid Taxes (Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

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Section 6. Other Liabilities (Describe in detail.)

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Section 7. Life Insurance Held (Give face amount and cash surrender value of policies - name of insurance company and beneficiaries.)

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I authorize Referral Mortgage, Inc. a Colorado Company, and its Lenders, Investors, Processors and Underwriters to verify the accuracy of the statements made in order to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and correct to the best of my belief as of the stated date(s). These Statements are made for the purpose of obtaining a loan or guaranteeing a loan. I understand the Lender is authorized to retain this personal financial statement whether or not credit is approved and is further authorized to verify your credit and employment history or any other information in this statement. This application does not obligate the Lender to make any loan even if you meet the normal standards the Lender considers in determining whether to approve or deny the application.

Printed/typed name:	Printed/typed name:
Signature and date:	Signature and date:
Social Security Number:	Social Security Number: