

SCHEDULE D - Notes Payable									
Lender	Type of Credit Facility	Original Balance	Balance Outstanding	Secured		Collateral	Interest Rate	Maturity	Monthly Payment
				Yes	No				
				<input type="checkbox"/>	<input type="checkbox"/>				
				<input type="checkbox"/>	<input type="checkbox"/>				
				<input type="checkbox"/>	<input type="checkbox"/>				
				<input type="checkbox"/>	<input type="checkbox"/>				
				<input type="checkbox"/>	<input type="checkbox"/>				
				<input type="checkbox"/>	<input type="checkbox"/>				
				<input type="checkbox"/>	<input type="checkbox"/>				

CASH FLOW FOR PERSONAL FINANCIAL STATEMENT

	Monthly	Yearly	Projected Next Year
INCOME			
Salary/Wages	_____	_____	_____
Bonus/Commissions	_____	_____	_____
Dividends/Interest	_____	_____	_____
Trust Income	_____	_____	_____
Rentals/R.E. Income (net of expenses)	_____	_____	_____
Royalties	_____	_____	_____
Capital Gains	_____	_____	_____
Equipment Leases	_____	_____	_____
Gifts/Inheritances	_____	_____	_____
Legal/Insurance Settlements	_____	_____	_____
Tax Refund	_____	_____	_____
Spouse Income	_____	_____	_____
Other	_____	_____	_____
TOTAL INFLOWS	_____	_____	_____
EXPENSES			
Housing (Mortgage Payment or Rent)	_____	_____	_____
Automobile Payment	_____	_____	_____
Other Loan Payments	_____	_____	_____
Credit Card Payments	_____	_____	_____
Insurance Payments (Car, Home, Life, Health)	_____	_____	_____
Property Taxes (if not incl. in Mtg. Pmt.)	_____	_____	_____
Electric/Gas bill (Average)	_____	_____	_____
Phone Bill (Average)	_____	_____	_____
Gasoline	_____	_____	_____
Groceries (Average)	_____	_____	_____
Child Support	_____	_____	_____
Child Care	_____	_____	_____
Other Living Expenses	_____	_____	_____
TOTAL MONTHLY EXPENSES	_____	_____	_____
*NET CASH FLOW	_____	_____	_____

INCOME - EXPENSES = NET CASH FLOW

Please Answer The Following Questions:

1. Income tax returns filed through (date): _____ Are any returns currently being audited or contested? Yes No
If yes, what year(s)? _____
2. Have (either of) you or any firm in which you were a major owner ever declared bankruptcy? Yes No
If yes, provide details: _____
3. Have you drawn a will? Yes No
If yes, please furnish the name of the executor(s) and year will was drawn: _____
4. Number of dependents (excluding self) and relationship to applicant: _____
5. Do (either of) you have a line of credit or unused credit facility at any other institution(s)? Yes No
If yes, please indicate where, how much, and name of broker: _____

6. Do you anticipate any substantial inheritance? Yes No
If yes, please explain: _____

Additional Remarks: _____

Representations and Warranties

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned give you shall be your property.

Date

Your Signature

Date

Co-Applicant's Signature (if you are requesting financial accommodation jointly)