



PRE-BANC BUSINESS CREDIT, INC.

18818 Teller Avenue, Ste 101, Irvine, CA 92612 Office (949) 955-2262 Fax (949) 955-9199 info@prebanc.com

INDIVIDUAL FINANCIAL STATEMENT

Name _____ Date of Birth _____

Address _____ Zip Code _____

CHECK AS APPLICABLE – Applicant is applying for this loan:

- ☐ Individually, without a co-signer or guaranty of a relative or other person(s) or entity.
- ☐ Jointly, with the co-signature or guaranty of one or more persons or entities (including any existing guarantors).

NAMES OF OTHER PERSON(S) AND ENTITY(IES): _____

PLEASE INDICATE OR PROVIDE EXPLANATION RELATING TO ANY ASSETS OWNED JOINTLY OR BY A TRUST OR LIABILITIES OWED WITH OTHERS. (ATTACH SCHEDULES AND EXPLANATORY NOTES IF NECESSARY.)

STATEMENT OF FINANCIAL CONDITION OF _____ AS OF _____

ASSETS		AMOUNT	LIABILITIES		AMOUNT
Cash	SCHEDULE A		Notes & Loans Payable (Other Than Real Estate)	SCHEDULE G	
	In This Institution			Notes Payable to Banks	
	Other Banks or Savings & Loans			Notes & Loans Payable (Other)	
Stocks & Bonds	SCHEDULE B		Insurance Loans	SCHEDULE C	
	Marketable Securities				
	Other				
Tax	Tax Refund Due		Taxes Owed		
Insurance	SCHEDULE C		Accounts & Bills Payable	SCHEDULE H	
	Cash Value			Bank Cards	
Accounts & Notes Receivable	SCHEDULE D			Open & Revolving Accounts	
				Other	
Real Estate	SCHEDULE E		Real Estate Notes & Contracts Payable	SCHEDULE E	
	Residence(s)			Residence(s)	
	Unimproved Land			Unimproved Land	
	Income Property(ies)			Income Property(ies)	
	Other			Other	
Other Assets	SCHEDULE F		Other Liabilities	SCHEDULE I	
	Other Assets & Personal Property				
TOTAL ASSETS		\$	TOTAL LIABILITIES		\$

RECAP OF INCOME AND EXPENSES

* See notice before completing Other Income.

NET WORTH (DIFFERENCE BETWEEN TOTAL ASSETS & TOTAL LIABILITIES)

\$

ANNUAL INCOME FOR YEAR _____		ANNUAL EXPENSES FOR YEAR _____		CONTINGENT LIABILITIES	
Salary or Wages		Property Tax & Assessments		As Endorser on Notes/Contracts	
Dividends or Interest		Fed. & State Income Tax		As Guarantor on Notes/Contracts	
Rentals (Gross Income)		Real Estate Loan Payments		For Taxes	
Business (Net Income)		Payments on Contracts / Notes		Other (Describe)	
Other Income (Describe) *		Estimated Living Expenses			
		Other: **			
TOTAL INCOME	\$	TOTAL EXPENSES	\$	TOTAL	\$

* Alimony, child support or separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation

**Alimohy, child support or maintenance payments you make must be included.

SCHEDULE A			CASH LOCATION AND STATUS OF BANK ACCOUNTS							
CKNG	CD	SVNG	Bank and Branch Where Carried	Balance	Interest Rate Paid to You?	Date CD Matures	Is this Account Pledged for a Loan?	Balance of Loan	Maturity Date of Loan	
TOTAL				\$				TOTAL	\$	

SCHEDULE B		STOCKS AND BONDS (Include Interests In Any Closely Held Business)						
Description	No. Shares	Registered In Name of	Source of Valuation	Date	Price Per Share	Total Value	Purchased on Margin on Pledged	
TOTAL						\$		

SCHEDULE C		LIFE INSURANCE				
Insured	Primary Beneficiary	Face Amount	Actual Cash Value	Loans on Policy	Name of Company	Location of Office
TOTAL		\$	\$	\$		

SCHEDULE D		ACCOUNT AND NOTES RECEIVABLE				
Owner(s)	Due From	Address	Collateral	Maturity Date	How Payable	Balance Due
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
TOTAL					\$	\$

SCHEDULE E		REAL ESTATE				
Parcel No.	Description	Address/Location	Owner(s)	How Held Code*	Date Acquired	
1						
2						
3						
4						
5						
6						
7						

How Held Code*	COMMUNITY PROPERTY		SEPARATE PROPERTY (Indicate applicable abbreviation)			
	ALWAYS INDICATE "CP"	"SO" = SINGLE OWNERSHIP	"JT" = JOINT TENANTS	"TIC" = TENANTS IN COMMON	"TR" = TRUST	

SCHEDULE F		OTHER ASSETS AND PERSONAL PROPERTY					
Automobiles	Value	Rec. Vehicles and Boats		Value	Personal Property	Value	Totals
Yr.: Make:		Yr.: Make: Ft.:			Furniture		Subtotal - Autos \$
Yr.: Make:		Yr.: Make: Ft.:			Jewelry		Subtotal - R/V's \$
Yr.: Make:		Yr.: Make: Ft.:			Equipment		Subtotal - Personal Property \$
		Other:			Other:		
Subtotal Autos	\$	Subtotal R/V's		\$	Subtotal Personal Property	\$	Total - All Other Assets \$

ARE ANY OF THE ASSETS LISTED ON THIS STATEMENT HELD UNDER A TRUST AGREEMENT? ☐ Yes ☐ No
IF "YES" ATTACH EXPLANATION.

SCHEDULE G		NOTES AND LOANS PAYABLE TO BANKS AND OTHERS				
	Address	Collateral	Persons Liable	Maturity Date	How Payable	Balance Due
Payable To					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
TOTAL					\$	\$

SCHEDULE H		ACCOUNTS AND BILLS PAYABLE (including bank cards)		
Payable To	Account Number	Persons Liable	How Payable	Balance Due
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
TOTAL			\$	\$

SCHEDULE I		OTHER LIABILITIES		
Payable To	Persons Liable	Collateral	How Payable	Balance Due
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
TOTAL			\$	\$

SCHEDULE E		REAL ESTATE - Continued					
Parcel No.	Cost	Mortgage or Lienholder	Annual Taxes	Monthly Income	Monthly Payments	Present Value	Balance Due
1							
2							
3							
4							
5							
6							
7							
TOTAL			\$	\$	\$	\$	\$

Notice to Business Applicants:

Please retain for your records the Equal Credit Opportunity Notification Letter which accompanies this application.

Please Initial _____

If applicant resides in a community property state, please complete the following concerning marital status:

Applicant is: ☐ Married ☐ Separated ☐ Unmarried (Includes single, divorced and widowed)
 Co-Applicant, if any, is: ☐ Married ☐ Separated ☐ Unmarried (Includes single, divorced and widowed)

APPLICANT INFORMATION	Social Security No.		Driver's License No.		Home Phone		Business Phone	
	Occupation		Name of Employer			No. of Years	Salary \$ _____ per	
	Amount of alimony, child support and separate maintenance payment income. NOTE: Alimony, child support or maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. \$ _____							
	Name and address of payor of any alimony, child support or maintenance payment income disclosed above as a source of repayment.							
	Alimony, child support, separate maintenance received under ☐ court order ☐ written agreement ☐ oral agreement							
	Income (salary, pension, social security, dividends, interest, etc.) Source: \$ _____ per month							
	Have you ever borrowed from any other branch of this bank? ☐ Yes ☐ No Name: _____ Location: _____ Date: _____							
	Have your tax returns ever been audited by the IRS or are they currently being audited? ☐ Yes ☐ No If "yes", attach explanation. Number of Dependents _____							
	Have you made a will? ☐ Yes ☐ No Name of personal representative _____							
	Have you guaranteed or endorsed the notes of any other person? ☐ Yes ☐ No If "yes", attach explanation. Amount \$ _____							
Do you have any other contingent liabilities? ☐ Yes ☐ No If "yes", attach explanation. Amount \$ _____								
Have any actions or suits been filed against you or are there any unsatisfied judgements or decrees entered against you, or have you been adjudged bankrupt or made any assignments for creditors? ☐ Yes ☐ No If "yes", attach explanation.								
CO-APPLICANT INFORMATION	BANK REFERENCE				ADDRESS			
	Co-Applicant's Full Name				Age			
	Social Security No.		Driver's License No.		Home Phone		Business Phone	
	Occupation		Name of Employer			No. of Years	Salary \$ _____ per	
	Amount of alimony, child support and maintenance payment income. NOTE: Alimony, child support or separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. \$ _____							
	Name and address of payor of any alimony, child support or separate maintenance payment income disclosed above as a source of repayment.							
	Alimony, child support, separate maintenance received under ☐ court order ☐ written agreement ☐ oral agreement							
	Income (salary, pension, social security, dividends, interest, etc.) Source: \$ _____ per month							
	Have you ever borrowed from any other branch of this bank? ☐ Yes ☐ No Name: _____ Location: _____ Date: _____							
	Have your tax returns ever been audited by the IRS or are they currently being audited? ☐ Yes ☐ No If "yes", attach explanation. Number of Dependents _____							
Have you made a will? ☐ Yes ☐ No Name of personal representative _____								
Have you guaranteed or endorsed the notes of any other person? ☐ Yes ☐ No If "yes", attach explanation. Amount \$ _____								
Do you have any other contingent liabilities? ☐ Yes ☐ No If "yes", attach explanation. Amount \$ _____								
Have any actions or suits been filed against you or are there any unsatisfied judgements or decrees entered against you, or have you been adjudged bankrupt or made any assignments for creditors? ☐ Yes ☐ No If "yes", attach explanation.								
SIGNATURES	BANK REFERENCE				ADDRESS			
	I (we) hereby affirm that the foregoing information contained in this financial statement is presented for the purpose of obtaining credit as of the date indicated and is true, complete and correct. I (we) understand Lender is relying on this statement of my (our) financial condition in making loan(s) to me (us) and that misrepresentation is a violation of federal law. Lender is authorized to make any investigation of my (our) credit or employment status either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties Lender's experience with this (these) account(s). I (we) agree to inform the Lender immediately of any matter which will cause any significant change in my (our) financial condition. I (we) understand that Lender will retain this financial statement whether or not credit is granted. Lender may request and receive from the Internal Revenue Service copies of any and all tax returns filed by me (us) with the Department of Treasury/Internal Revenue Service.							
	Applicant's Signature _____				Date _____			
	Co-Applicant's Signature _____				Date _____			
	Spousal Consent (to be signed by spouse of former spouse only if not co-applicant above). I authorize lender to make any investigation of my credit either directly or through any agency employed by Lender for that purpose in connection with this credit application by my spouse or former spouse.							
	Spouse OR Former Spouse's Signature _____				Date _____			