



PERSONAL FINANCIAL STATEMENT

For confidential use in connection with a financing request

1. BORROWER INFORMATION

Applicant Name		Co-Applicant / Spouse	
Home Address		City / State / ZIP	
Phone		Email	
Date of Birth		Statement Date	
Employer / Business		Occupation / Title	

2. STATEMENT OF FINANCIAL CONDITION

ASSETS	Amount	LIABILITIES	Amount
Cash - checking / savings	\$	Mortgage - primary residence	\$
Marketable securities	\$	Mortgages - other real estate	\$
Retirement accounts / IRA / 401(k)	\$	Home equity / lines of credit	\$
Accounts / notes receivable	\$	Installment / auto loans	\$
Primary residence	\$	Credit cards / revolving debt	\$
Other real estate owned	\$	Notes payable to banks / others	\$
Business ownership interests	\$	Taxes payable	\$
Vehicles / boats / recreational assets	\$	Other liabilities	\$
Life insurance - cash surrender value	\$	TOTAL LIABILITIES	\$
Other assets	\$	NET WORTH (Assets less Liabilities)	\$
TOTAL ASSETS	\$		

3. ANNUAL INCOME

Income Source	Applicant	Co-Applicant	Total
Salary / wages	\$	\$	\$
Bonus / commissions	\$	\$	\$
Business / partnership income	\$	\$	\$
Rental real estate income	\$	\$	\$
Interest / dividends	\$	\$	\$
Retirement / pension / Social Security	\$	\$	\$
Other income	\$	\$	\$
TOTAL ANNUAL INCOME	\$	\$	\$

4. CONTINGENT LIABILITIES & OTHER OBLIGATIONS

Category	Yes / No	Amount / Details
Guarantor / co-signer on debt		
Pending litigation or judgments		
Past-due taxes / tax liens		
Alimony / child support / maintenance		
Other contingent liabilities		

**5. SCHEDULE A - REAL ESTATE OWNED**

Property Address / Type	Ownership %	Current Value	Mortgage Balance	Lender	Monthly Pmt	Monthly Rent	Annual Taxes / Ins.
		\$	\$		\$	\$	\$
		\$	\$		\$	\$	\$
		\$	\$		\$	\$	\$
		\$	\$		\$	\$	\$
		\$	\$		\$	\$	\$
		\$	\$		\$	\$	\$
		\$	\$		\$	\$	\$

6. SCHEDULE B - NOTES PAYABLE / CREDIT OBLIGATIONS

Creditor	Purpose / Collateral	Original Amount	Current Balance	Monthly Payment	Rate	Maturity	Secured?
		\$	\$	\$			
		\$	\$	\$			
		\$	\$	\$			
		\$	\$	\$			
		\$	\$	\$			
		\$	\$	\$			

7. SCHEDULE C - MARKETABLE SECURITIES / RETIREMENT ACCOUNTS

Institution / Account Type	Owner	Description	Current Market Value	Pledged?	Pledged To
			\$		
			\$		
			\$		
			\$		
			\$		

8. SCHEDULE D - BUSINESS OWNERSHIP INTERESTS

Business / Entity	Ownership %	Nature of Business	Estimated Value	Debt Against Interest
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$

**9. OTHER ASSETS / EXPLANATIONS**

Description	Estimated Value / Explanation

10. CERTIFICATION & AUTHORIZATION

I/We certify that the information contained in this Personal Financial Statement and all supporting schedules is true, complete, and correct to the best of my/our knowledge as of the statement date. I/We understand that Spake & Partners Capital Advisors, LLC and prospective lenders, capital providers, or other financing sources may rely upon this information in evaluating a financing request. I/We authorize reasonable verification of the information provided, including verification of assets, liabilities, employment, business interests, and credit information, as permitted by applicable law and any separate authorization provided.

Applicant Signature		Date	
Printed Name			
Co-Applicant / Spouse Signature		Date	
Printed Name			

DOCUMENT CHECKLIST (IF REQUESTED)

☐	Most recent personal tax returns
☐	Current bank / brokerage statements
☐	Real estate schedules and current mortgage statements
☐	Business financial statements / K-1s, if applicable
☐	Additional documentation requested for underwriting

Spake & Partners Capital Advisors, LLC

Confidential client form | NMLS 1309298

This form is intended to collect financial information for financing evaluation and is not a commitment to lend.