

PERSONAL FINANCIAL STATEMENT

Submitted to: Concise Leasing Corp.

IMPORTANT: Read these directions before completing this Statement

- ◆ If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections 1, 3, and 4. If you own an asset jointly with another person, show the aggregate market value and debt on the reverse side and include only your pro-rata share of each on this side.
- ◆ If you are applying for joint credit with another person, complete all Sections and provide information in Section 2 about the joint applicant. Include all individual as well as joint assets, liabilities, income, etc. in Sections 3 and 4. In lieu of this, the joint applicant may complete a separate personal financial statement and the applications may be submitted together.
- ◆ If you are applying for individual credit but are relying on income from alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.
- ◆ If this statement relates to your individual guaranty of the indebtedness of other person(s), firm(s), or corporation(s), complete Section 1, 3 and 4, and include your interests in jointly held assets and related liabilities as described in the first instruction above. If it is to be a joint guaranty, complete it as described in the second instruction above.

Section 1 – Individual Information (type or print)	Section 2 – Other Party Information (type or print)
Name:	Name:
Address:	Address:
City/State/Zip:	City/State/Zip:
Phone:	Phone:
Position or Occupation:	Position or Occupation:
Business Name:	Business Name:
Business Address:	Business Address:
City/State/Zip:	City/State/Zip:
Business Phone:	Business Phone:
Length of Employment:	Length of Employment:

Section 3 – Statement of Financial Condition as of: _____ (date)

Assets <i>(Do not include assets of doubtful value)</i>	In dollars <i>(omit cents)</i>	Liabilities	In dollars <i>(omit cents)</i>
Cash on hand and in this bank		Notes payable to banks – See Sch. E	
Cash in other banks		Notes payable to other institutions – See Sch E	
U.S. Gov't. & Marketable securities – See Sch. A		Due to Brokers	
Non-marketable securities – See Sch. B		Amounts payable to others - secured	
Securities in margin accounts – See Sch. A		Amounts payable to others -unsecured	
Restricted, stocks – See Sch. A		Accounts and bills due	
Real estate – see Sch. C		Unpaid income tax	
Accounts, loans, and notes receivable		Other unpaid taxes and interest	
Automobiles		Real estate mortgages payable – See Sch. C, E	
Other personal property		Other Debts (car pmts, credit cards, etc.) - itemize	
Cash surrender value/life ins. – See Sch. D			
Other assets – itemize – See Sch. F			
		Total Liabilities	
		Net Worth	
Total Assets		Total Liabilities and Net Worth	

Section 4 – Annual Income For year ending (mo/yr)	Annual Expenditures	Contingent Liabilities	Estimated Amounts
Salary, bonuses & commissions \$	Mortgage/rent pmts. \$	Do you have any . . . Yes No	\$
Dividends & interest \$	Real estate taxes & assessments \$	Contingent liabilities (as endorser, co-maker or guarantor? (Leases, Contracts?) <input type="checkbox"/> <input type="checkbox"/>	\$
Other income \$	Taxes – federal, state & local \$	Involvement in pending legal actions? <input type="checkbox"/> <input type="checkbox"/>	\$
\$	Insurance Payments \$	Contested income tax liens <input type="checkbox"/> <input type="checkbox"/>	\$
	Other contract payments (car pmts., charges, etc.) \$	If yes to any of above questions—describe:	
	Alimony, child support maintenance \$		
	Other \$		
Total Income \$	Total Expenditures \$	Total Contingent Liabilities	\$

(COMPLETE SCHEDULES AND SIGN ON REVERSE SIDE)

SCHEDULE A – U.S. GOVERNMENT & MARKETABLE SECURITIES

Number if Shares or Face Value of Bonds	Description	In Name Of	Are these registered pledged or Held by others?	Market Value

SCHEDULE B – NON-MARKETABLE SECURITIES

Number of Shares	Description	In Name of	Are these registered pledged or Held by others?	Value	Source of Value

SCHEDULE C – RESIDENCES & OTHER REAL ESTATE (PARTIALLY OR WHOLLY OWNED)

Address & Type of Property	Title in Name of	% of Ownership	Date Acquired	Cost	Market Value	Monthly Payment	Mortgage Amount	Mortgage Maturity

SCHEDULE D – LIFE INSURANCE CARRIED, INCLUDING GROUP INSURANCE

Name of Insurance Company	Owner of Policy	Beneficiary and Relationship	Face Amount	Policy Loans	Cash Surrender Value

SCHEDULE E – BANK & OTHER INSTITUTIONAL RELATIONSHIPS

Name & Address of Creditor	Original Loan/Line Amount	Date of Loan	Maturity Date	Unsecured or Secured (List Collateral)	Amount Owed

SCHEDULE F – BUSINESS VENTURES

List Name & Address of Any Business Venture in which you are a Principal or Partner	Total Assets Listed in Section 3	Your % of Ownership	Your Position/Title In the Business	Total Assets Of Business	Line of Business	Years in Business

*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 guaranty 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 guaranty 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 to any change in name, address or employment and of any material 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. 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 inquiries include but are not limited to obtaining individual consumer credit bureau reports. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. **Each of the undersigned represents, warrants and certifies that non of the above assets are held in trust, and will notify you immediately if any of the above assets are transferred to a trust.***

Signature (Individual)	_____	Signature (Other Party)	_____
Social Security Number	_____	Social Security Number	_____
Date of Birth	_____	Date of Birth	_____
Date Signed	_____	Date Signed	_____