



6400 N. Oracle Road, Tucson, AZ 85704
 PH: 520-219-9229 FAX: 520-219-9656

PERSONAL FINANCIAL STATEMENT (Do not use for business statements)
 PLEASE COMPLETE FULLY (Describe any unusual assets or liabilities)

NOTICE: Arizona is a “Community Property State” state, which generally means that all property, goods, salaries and debts acquired, earned or contracted after marriage belong, by law, to the marital community. “Sole and Separate Property” is generally defined as those goods, property, income and debts acquired prior to marriage or by gift or inheritance after marriage.

This Financial Statement, unless otherwise marked below, is to be considered as the assets, liabilities and income of both spouses (marital community) to be relied upon in connection with credit extended by Bank to that marital community. Credit may be extended on one signature, unless, under applicable State law or Bank reasonably believes, both signatures are required. Supply all information below.

This Financial Statement is to be considered as my sole and separate assets and income therefrom and all debts for which I am obligated by my signed promise to pay and do not contain information on assets, income or creditworthiness of spouse or marital community.

FINANCIAL CONDITION AS OF _____, 20____

PERSONAL INFORMATION					
APPLICANT			CO-APPLICANT		
Name			Name		
Home Address			Home Address		
City, State, Zip			City, State, Zip		
Hm. Phone No.	Social Security No.	Date of Birth	Hm. Phone No.	Social Security No.	Date of Birth
Employer			Employer		
Address of Employer			Address of Employer		
Business Phone No.	No. Years w/Employer	Title/Position	Business Phone No.	No. Years w/Employer	Title/Position
Name, Phone No. of your Accountant			Name, Phone No. of your Accountant		
Name, Phone No. of your Attorney			Name, Phone No. of your Attorney		

Cash Income & Expenditures Statement For Year Ended _____ (Omit Cents)

ANNUAL INCOME	AMOUNTS (\$)	ANNUAL EXPENDITURES	AMOUNT (\$)
Salary (Applicant)		Federal Income and Other Taxes	\$
Salary (Co-Applicant)		State Income and Other Taxes	
Bonuses & Commissions (Applicant)		Rental Payments. Co-op or Condo Maintenance	
Bonuses & Commissions (Co-Applicant)		Residential	
Rental Income		Mortgage Payments	Investment
Interest Income		Residential	
Dividend Income		Property Taxes	Investment
Capital Gains		Interest & Principal Payments on Loan	
Partnership Income		Insurance	
Other Investment Income		Investments &/or Partnership Contributions	
Other Income (List)		Alimony/Child Support	
		Tuition	
		Other	
TOTAL INCOME		TOTAL EXPENDITURES	

** Income from alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.

SCHEDULE D – PARTNERSHIP (Less Than Majority Ownership for Real Estate Partnership)*

TYPE OF INVESTMENT	LIMITED OR GENERAL PARTNER	DATE OF INITIAL INVESTMENT	COST	PERCENT OWNED	CURRENT MARKET VALUE	BALANCE DUE ON PARTNERSHIP: NOTES, CASH CALL	FIANL CONTRIBUTION DATE
Business professional (Indicate Name):							
Investments (Including Tax Shelters):							

*NOTE: For investments which represent a material portion of your total assets, please include the relevant financial statements or tax returns, or in case of partnership investments or S-corporations, Schedule K-1's.

SCHEDULE E – NOTES PAYABLE

DUE TO	TYPE OF LOAN	AMOUNT OF LOAN	SECURED?		COLLATERAL	INTEREST RATE	MATURITY	MONTHLY PAYMENT	UNPAID BALANCE
			YES	NO					

CONTINGENT LIABILITIES (if yes for any of the following, please give details) AMOUNTS (\$)

Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation or partnership? _____ YES _____ NO \$ _____

Do you have any outstanding letters of credit or surety bonds? _____ YES _____ NO \$ _____

Are there any suits or legal actions pending against you? _____ YES _____ NO \$ _____

Do you have any past or present judgements against you? _____ YES _____ NO \$ _____

Are you contingently liable on any lease or contract? _____ YES _____ NO \$ _____

PLEASE ANSWER THE FOLLOWING QUESTIONS: (attach an explanation for any "yes")

Are any significant changes expected in your financial situation in the next twelve months? _____ YES _____ NO

Do you anticipate any substantial inheritances? _____ YES _____ NO

Have there been any bankruptcies or judgements (applicant, co-applicant, or a firm in which you were a major owner)? _____ YES _____ NO

Do you have a will? _____ YES _____ NO

Are any assets held in Trust? _____ YES _____ NO

Are any Federal or State income, withholding, sales or property taxes delinquent? _____ YES _____ NO

Are any tax returns currently being audited? _____ YES _____ NO

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 warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify you in writing of any change in name, address, or employment and of any material change (1) in the undersigned's capacity to perform its (or their) obligations to you or (2) in the financial condition of any of the undersigned. 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 creditworthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with 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.

I/We hereby authorize the release to Southern Arizona Community Bank any and all information that may be requested from time to time for the purposes related to our credit request/transaction with them. I/We hereby authorize Southern Arizona Community Bank to release such information, as they deem necessary, to any entity for purposes related to our credit request/transaction with them. I/We further authorize Southern Arizona Community Bank to make inquiries necessary to verify the accuracy of the statements made and to determine my creditworthiness.

I/We hereby certify that the statements and all supporting documents provided to Southern Arizona Community Bank are valid and correct to the best of my/our knowledge.

I/We acknowledge that all loan commitments must be in writing and nothing that has been or may be stated verbally in the future shall be construed as a commitment.

_____	_____
Date	Your Signature
_____	_____
Date	Co-Applicant's Signature (if applicable)

FOR BANK USE	
BANK CERTIFICATE: This is a copy of the original statement, properly signed, in the credit files of this Bank.	
_____	_____
Date	Loan Officer

