

PERSONAL FINANCIAL STATEMENT AS OF DATE: _____

Prepared for Lightning Mortgage
www.lightning-mortgage.com
PERSONAL INFORMATION

APPLICANT (NAME)			CO-APPLICANT (NAME) or *SPOUSE FOR SBA LOANS		
Employer			Employer		
Address of Employer			Address of Employer		
Business Phone No.	No. of Years with	Title / Position	Business Phone No.	No. of Years with	Title / Position
Employer			Employer		
Name of previous employer & position (if with current employer less than 3 yrs.)		No. of Yrs.	Name of previous employer & position (if with current employer less than 3 yrs.)		No. of Yrs.
Home Address			Home Address		
Home Phone No.	Social Security Number	Date of Birth	Home Phone No.	Social Security Number	Date of Birth
Name, Phone No. of your Accountant			Name, Phone No. of your Accountant		
Name, Phone No. of your Attorney			Name, Phone No. of your Attorney		
Name, Phone No. of your Investment Advisor / Broker			Name, Phone No. of your Investment Advisor / Broker		
Name, Phone No. of your Insurance Advisor			Name, Phone No. of your Insurance Advisor		

*FOR COMPLIANCE WITH SBA RULES, THE SPOUSE MUST COMPLETE EVEN IF NOT A CO-BORROWER OR A CO-GUARANTOR

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

ANNUAL INCOME**	AMOUNT (\$)	ANNUAL INCOME (CONT.)	AMOUNT (\$)
Salary (applicant)		Capital Gains	
Salary (Co-applicant)		Partnership Income	
Bonuses & Commissions (applicant)		Other Investment Income	
Bonuses & Commissions (co-applicant)		Other Income (List)	
Rental Income			
Interest Income			
Dividend Income			
TOTAL INCOME			\$

Any significant changes expected in the next 12 months? ☐ No ☐ Yes (If yes, attach information)

**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.

CONTINGENT LIABILITIES	YES	NO	AMOUNT
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Do you have any outstanding letter of credit or surety bonds?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Are there any suits or legal actions pending against you?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Are you contingently liable on any lease or contract?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
Are any of your tax obligations past due?	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____
If yes for any of the above, give details (Also identify if involving only the Applicant, Co-Applicant, or if Joint)			

BALANCE SHEET AS OF _____ In Whose Name Is Ownership Held? _____

ASSETS	APPLICANT	CO-APPLICANT/SPOUSE	JOINT
Cash in Bank (including money market accounts, CD's)			
Cash in Other Financial Institutions (List) (including money market accounts, CD's)			
Readily Marketable Securities (Schedule A)			
Non-Readily Marketable Securities (Schedule A)			
Accounts and Notes Receivable			
Net Cash Surrender Value of Life Insurance (Schedule B)			
Residential Real Estate (Schedule C)			
Real Estate Investments (Schedule C)			
Partnerships / PC Interests (Schedule D)			
IRA, Keough, Profit-Sharing & Other Vested Retirement Accounts			
Deferred Income (number of years Deferred)			
Personal Property (Including Automobiles)			
Other Assets (List)			
TOTAL ASSETS			
LIABILITIES			
Notes Payable to Bank			
Secured			
Unsecured			
Notes Payable to Others (Schedule E)			
Secured			
Unsecured			
Accounts Payable (including credit cards)			
Margin Accounts			
Notes Due: Partnership (Schedule D)			
Taxes Payable			
Mortgage Debt (Schedule C)			
Life Insurance Loans (Schedule B)			
Other Liabilities (List):			
TOTAL LIABILITIES			
NET WORTH (assets minus liabilities)			
TOTAL LIABILITIES & NET WORTH (this total should match total assets above)			

Schedule A - All Securities (Including Non-Money Market Mutual Funds)							
No. of Shares (Stock) or Face Value (Bonds)	Description	Owner(s)	Where Held	Cost	Current Market Value	Pledged Yes No	
READILY MARKETABLE SECURITIES (including U. S. Government and Municipals)**							
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>
NON-READILY MARKETABLE SECURITIES (Closely Held, Thinly Traded, or Restricted Stock)							
						<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>	<input type="checkbox"/>

**If not enough space, attach a separate schedule. If held in a brokerage account, attach statement.

Schedule B - Insurance Life Insurance (use additional sheet if necessary)							
Insurance Company	Face Amount Of Policy	Type of Policy	Named Insured	Beneficiary	Cash Surrender Value	Amount Borrowed	Policy Owner

Disability Insurance	Applicant	Co-Applicant
Monthly Distribution if Disabled		
Number of Years Covered		

Schedule C - Personal Residence & Real Estate Investments, Mortgage Debt										
Personal Residence	Legal Owner	Percent Owned	Purchase Year	Price	Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
Property Address										
Investment	Legal Owner	Percent Owned	Purchase Year	Price	Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender
Property Address										

Schedule D - Partnerships**							
Type of Investment	Date Of Initial Investment	Cost	Percent Owned	Current Market Value	Balance Due on Partnerships: Notes, Cash Call	Final 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 the case of partnership investments or S-corporation, Schedule K-1s.

Schedule E - Notes Payable							
Due To	Type of Facility	Amount of Line	Secured Yes No	Collateral	Ineres Rate	Maturity	Unpaid Balance

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, please provide details: _____

3. Do you have 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 you pay Alimony / Child Support? ☐ Yes ☐ No

If yes, how much annually? _____

6. Did you include two years federal and state tax returns? ☐ Yes ☐ No

7. Do 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 banker: _____

8. Do you have a trust? ☐ Yes ☐ No Is it funded / does it own assets today? ☐ Yes ☐ No

If yes, in whose name? _____

9. Do you have any other business interest(s)? ☐ Yes ☐ No

If yes, please explain: _____

Representations and Warranties

This personal financial statement and any other financial statements, reports, or other information provided to you by the undersigned, or that may be attached hereto, whether or not so indicated by the undersigned, and whether or not initially prepared for Imperium Commercial Capital are fully incorporated into one another by reference and are 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 a 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 all authorized to make 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. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply annually an updated financial statement. All information that the undersigned gives you shall be your property,

A) Agreement with these Representations and Warranties, and, attesting to the accuracy of information provided on this form and all attachments

Date Applicant's Signature

Date Co-Applicant's Signature

B) We intend to apply for joint credit or to act as a joint guarantor

Date Applicant's Signature

Date Co-Applicant's Signature