

SBA FORM 413 - PERSONAL FINANCIAL STATEMENT

Date: January 10, 2025

PERSONAL INFORMATION:

Name: John Smith

Address: 123 Main Street, San Francisco, CA 94102

City, State, ZIP: San Francisco, CA 94102

Phone: (555) 123-4567

Date of Birth: 01/15/1980

Social Security Number: XXX-XX-1234

ASSETS (Omit Cents)

Cash on hand and in banks: \$35,000

Savings accounts: \$185,000

IRA or other retirement accounts: \$125,000

Accounts and notes receivable: \$25,000

Life insurance (cash surrender value): \$22,000

Stocks and bonds: \$285,000

Real estate owned (market value): \$950,000

Automobile (present value): \$55,000

Other personal property: \$65,000

Other assets (describe): Investment property \$450,000

TOTAL ASSETS: \$2,197,000

LIABILITIES (Omit Cents)

Accounts payable: \$8,500

Notes payable to banks and others: \$35,000

Installment account (auto): \$28,000

Installment account (other): \$12,000

Loan on life insurance: \$3,500

Mortgages on real estate: \$625,000

Other liabilities: \$18,000

TOTAL LIABILITIES: \$730,000

NET WORTH: \$1,467,000

CONTINGENT LIABILITIES:

As endorser or co-maker: \$0

Legal claims and judgments: \$0

Provision for federal income tax: \$15,000

Other special debt: \$0

SOURCES OF INCOME (Annual)

Salary: \$200,000

Net investment income: \$45,000

Real estate income: \$28,000

Other income (describe): Business distributions \$75,000

TOTAL ANNUAL INCOME: \$348,000

PERSONAL EXPENDITURES (Annual)

Real estate taxes: \$18,500

Income taxes: \$78,000

Insurance premiums: \$15,000

Other living expenses: \$95,000

TOTAL ANNUAL EXPENDITURES: \$206,500

DETAILS OF REAL ESTATE OWNED:

Property 1:

Address: 123 Main Street, San Francisco, CA 94102

Type: Primary Residence

Date acquired: 2018

Original cost: \$750,000

Present market value: \$950,000

Mortgage balance: \$425,000

Amount of payment per month: \$3,200

Property 2:

Address: 789 Oak Avenue, San Francisco, CA 94110

Type: Investment Property

Date acquired: 2020

Original cost: \$380,000

Present market value: \$450,000

Mortgage balance: \$200,000

Amount of payment per month: \$1,800

DETAILS OF STOCKS AND BONDS:

Apple Inc. (AAPL): 500 shares @ \$185 = \$92,500

Microsoft Corp (MSFT): 300 shares @ \$380 = \$114,000

Vanguard S&P 500 ETF: 200 shares @ \$425 = \$85,000

US Treasury Bonds: Face value \$50,000

CERTIFICATION:

I certify that the information provided in this statement is true and complete to the best of my knowledge. I understand that false statements may result in forfeiture of

benefits and possible prosecution by the U.S. Attorney General.

Signature: [SIGNED] John Smith

Date: January 10, 2025