

# Personal Financial Statement

Values as of: \_\_\_\_\_



Name: \_\_\_\_\_

Date of Birth \_\_\_\_\_

Spouse: \_\_\_\_\_

Home Address: \_\_\_\_\_

Bus. Phone: \_\_\_\_\_

Bus. Email: \_\_\_\_\_

<b>ASSETS</b>	<i>For assets held jointly with spouse or another person, include only the value YOUR interest.*</i>	<b>Dollar Value</b>	<b>Joint w Spouse? Y/N</b>	<b>LIABILITIES AND NET WORTH</b>	<i>For liabilities for which you are jointly liable with your spouse or another person, include only half the total.</i>	<b>Dollar Value</b>	<b>Joint w Spouse? Y/N</b>
Cash on Hand, Checking and Savings Accounts				Personal Notes Payable (See Section 2 Below) (Home Equity Loan, other personal loan, etc. Do not include 1st Mortgage loans or business loans)			
Retirement Accounts (See Section 8 Below)				Revolving Credit Account Balances			
Stocks & Bonds (See Section 3 Below)				Outstanding Local, State, Federal Personal Income Taxes from previous years (Include only balance remaining under payment plans).			
Real Estate Owned (See Section 4 Below) (Do Not Include Value of Primary Personal Residence)				Real Estate Mortgages Payable (See Section 4 Below) (Do Not Include Mortgages on Primary Personal Residence)			
Personal Notes Receivable (See Section 6 Below)				Life Insurance Loans (See Section 7 Below)			
Cash Value of Life Insurance (See Section 7 Below)				Auto Loan Balances (See Section 9 Below)			
Equity in Any Other Businesses (See Section 5 Below) (exclude the business applying)				Other Liabilities - Not otherwise listed			
Personal Vehicles (Cars, Trucks, etc) (See Section 9 Below)							
Other Owned Vehicles (RVs, Boats, etc)				<b>TOTAL LIABILITIES</b>			
Other Personal Property (Jewelry, artwork, etc.)							
<b>TOTAL ASSETS</b>				<b>NET WORTH (ASSETS LESS LIABILITIES)</b>			

*\*For any assets held jointly with someone other than your spouse, provide the following information (use additional sheet if necessary):*

Description of Asset	Name(s) of Other Owner(s) and Percentage of Ownership for Each	Total Value of Asset	Your % of Ownership

## Transfers To Immediate Family Members within the Past Two Years

Attach additional sheets if necessary.

Description of Property/Asset Transferred	Name of Person to Whom Transfer Was Made	Relationship to You	Date of Transfer	Reason for Transfer	Amount Paid by Transferee	Value at Time of Transfer
<b>TOTAL</b>						

## Assets Held in Trust for Which You Are the Primary Beneficiary

Attach additional sheets if necessary.

Name of the Trust	Name(s) of Trust Grantor(s)	Current Trustee's Name	Date Trust Established	Value of Assets Held in Trust	Can Principle Be Distributed to You? (Y/N)	Is Trust Revocable? (Y/N)

**THIS IS A 3 PAGE FORM, AND YOU MUST COMPLETE EACH SECTION ON ALL 3 PAGES OR THE APPLICATION WILL BE RETURNED.**

**Contingent Liabilities** Attach additional sheets if necessary.

Type of Contingent Liability (Guarantor, Co-Signer, Legal Action, etc.)	To What Creditor May Payment Have to be Made?	Conditions That Will Trigger Obligation to Pay	Total Amount of Potential Liability	Name(s) of Person(s) with Primary Responsibility	Date Liability Will Expire or Terminate
<b>TOTAL</b>					

**Section 1. Sources of Income**

Type of Income	Annual Amount	Source
Salary:		Employer:
Rental Income: (Complete Section 4)		Rental Property Address(es):
Other Business Income: (Complete Section 5)		Name of Business:
Other Income: (Complete Sections 6 and 8)		Source:
<b>TOTAL</b>		

**Section 2. Notes Payable: Banks & Other Institutions (Not Including 1st Mortgages on Real Estate or Business-Related Loans)** Identify all existing loans that are not secured by real estate. Attach additional sheets if necessary. List FULL AMOUNT even though only a portion may be included on page 1.

Name of Institution	Name(s) on Account	Original Balance	Outstanding Balance	Term of the Loan	Monthly Payment	Secured by What Assets (Collateral)?
<b>TOTAL</b>						

**Section 3. Stocks & Bonds** Attach additional sheets if necessary.

Number of Shares or Face Value of Bonds	Type? Stock/ Bond	Agency or Name of Company Issuing Security or Bond	Asset Held In Name(s) Of	Market Value	Basis of Valuation	Pledged for Financing? Yes/No	Amount Pledged
<b>TOTAL</b>							

**Section 4. Real Estate Owned (and related 1st mortgage debt, if applicable). Attached additional sheets if necessary. Include full value even if owned jointly.**

Address of Property	Type of Property (Commercial, Rental, Vacation Home, Farm etc)	Titled in the Name(s) of	Basis for Valuation	Present Value	Mortgage Balance	Mortgage Holder
<b>TOTAL</b>						

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**Section 5. Equity in LLCs, S-Corps, or Other Businesses (exclude business for which you are applying)**

Attach additional sheets if necessary.

Business Name	Type of Business	Ownership Percentage	Basis for Valuation (Appraisal, Buy-Sell Agreement, etc)	Valuation	Names of Other Shareholders, Patnrns or Members
<b>TOTAL</b>					

**Section 6. Personal Notes Receivable and Personal Loans to Others**

Attach additional sheets if necessary.

Name(s) of Debtor(s)	Original Loan Balance	Loan Origination Date	Balance Outstanding	Maturity Date	Loan Purpose	Collateral (if any)
<b>TOTAL</b>						

**Section 7. Cash Value Life Insurance Policies**

Attach Additional sheets if necessary.

Name of Company	Face Amount	Cash Surrender Value	Loan Balance (if any)	Monthly Payment	Beneficiaries
<b>TOTAL</b>					

**Section 8. Retirement Accounts**

Attach Additional sheets if necessary.

Account Type (401k, IRA, Roth, etc)	Name of Plan Trustee or Financial Institution Holding Account	Name on the Account	Current Balance	Pledged for Financing? Yes/No	Amount Pledged
<b>TOTAL</b>					

**Section 9. Vehicles**

Attach Additional sheets if necessary. Include FULL VALUE even if jointly owned and only a portion is listed on page 1.

Year	Make	Model	Titled in the Name(s) Of	Mileage	Condition	Value	Loan Balance (if any)
<b>TOTAL</b>							

I authorize the City of Cincinnati and the Department of Economic Inclusion to make inquiries, as necessary, to verify the accuracy of the statements made and to determine my creditworthiness. I certify that the information contained on each of the 3 pages of this Personal Financial Statement and the statements contained in any attachments submitted herewith are true and accurate as of the noted following "Values as of" on the first page. These statements are made for the purpose of obtaining Small Business Enterprise Certification under the Cincinnati Municipal Code. I understand that, pursuant to Cincinnati Municipal Code 323-7, FALSE statements will result in the revocation of the certification that was granted on the basis of those fraudulent statements. I further understand that FALSE statements may result in possible prosecution.

Applicant's Signature \_\_\_\_\_ Date Signed \_\_\_\_\_

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